
Equitable Development

Promising Practices to Maximize Affordability and Minimize Displacement in Nashville's Urban Core



Synopsis

This report on equitable development was commissioned by NashvilleNext in response to the concern of affordable housing and gentrification to Nashvillians. A Community Conversation on this topic was held June 30, 2014 and was attended by over 300 persons; an indication of the importance of this study to the future of Nashville. In addition to the Community Conversation, community input was gathered in the form of a listening session and interviews with local and national experts in the field of affordable housing.

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EXECUTIVE SUMMARY

In the first phase of NashvilleNext, Nashville's comprehensive general plan update, residents identified *affordable living* as a top planning concern for the next 25 years. People of all incomes care about affordability, the costs of living in general, and housing costs in particular. Many expressed concern about the ways neighborhoods are changing – particularly neighborhoods that have previously been affordable for renters and homeowners. These changes affect not only who can afford to live in neighborhoods, but what neighborhoods feel like to those who live there.

Addressing affordability is imperative to preserving and improving overall quality of life while keeping Nashville competitive for economic growth. Without concrete tools to ensure affordable housing choices throughout all neighborhoods, the city will continue to experience economic segregation and more households will face a staggering cost burden, displacement and exclusion. In April, 2014, Metro Planning contracted with a research team in Vanderbilt University's Community Research and Action program to conduct a review of best practices for maximizing the production of affordable housing and minimizing residential displacement¹. This study includes a review of relevant literature, interviews with local and national affordable housing and urban planning professionals, and resident feedback regarding urban change and affordable housing in Nashville (for a description of methods, see Appendix A. Methods, p. 39)². This review is timely; the U.S. Department of Housing and Urban Development will soon release new Fair Housing regulations. While the exact provisions are unknown at this time, some of the recommendations highlighted in this report may become requirements of municipalities seeking federal funding for affordable housing.

Overwhelmingly, Nashville resident feedback aligns with recommendations of experts around the country: the housing market will not automatically create housing choice throughout communities, produce or preserve affordable housing, protect vulnerable residents, or create neighborhoods where residents of all incomes can thrive. As such, meeting the goal of affordable living cannot be achieved without a comprehensive plan and the tools necessary for implementation. Cities that have been most successful at fostering affordable living utilize a comprehensive equitable development strategy, intentionally redeveloping neighborhoods in ways that seek to improve the quality of life for residents of all incomes.

Equitable development is the redevelopment of neighborhoods that improves the quality of life for residents of all incomes. This report recommends adopting the following three components of an equitable development strategy:

¹ *The focus of this report is on tools that Metro can use, rather than a review of MDHA's tools. Having said that, any tools Metro adopts to help build and preserve affordable housing will be able to be leveraged by MDHA and other developers to better meet Nashville's housing needs.*

² *For a summary of community input, see Appendix B.*

1. Adopt an equitable development approach rooted in the values of equity and diversity, driven by an understanding of the positive and negative impacts of revitalization, holistic in strategy and design, informed by a racial equity lens, and enacted through strong community partnerships.
2. Monitor neighborhood demographics and resources including use of a data-informed typology of neighborhood displacement risk, and opportunity mapping to recognize neighborhoods and communities with higher quality of life and opportunities, and develop strategies to increase access to quality services for all Nashvillians.
3. Build an equitable housing development toolkit that includes planning tools and services
 - a. Designed to fund, build, and preserve affordable housing, and retain residents;
 - b. Appropriate to different types of neighborhoods;
 - c. Appropriate for different scales of development.

A note about how to use this report: effective toolkits are contextually specific and responsive to local housing needs, state regulation, and public and political commitments. Fourteen tools are reviewed here to inform the selection of the appropriate strategies for Nashville's context. Once Nashville identifies the specific tools necessary to meet its affordable living goals, technical expertise will be needed to craft the particular regulations and/or programs. Consultation will be needed from local professionals, including Metropolitan Development and Housing Agency (MDHA) and other affordable housing developers, as well as with planning professionals nationally who have successful track-records of implementation.

DEFINITIONS

Neighborhood Revitalization: individual or collective efforts to make a place better – more healthy, safe, vibrant.

Gentrification: The physical, political, social, economic, and/or cultural displacement of low-income populations resulting from the transformation of an area with high levels of affordable housing into an area targeting middle- and upper - income residential and/or commercial uses.

Equitable Development: The redevelopment of neighborhoods that improves the quality of life for residents of all incomes.

PROBLEM OVERVIEW

Nashvillians have identified affordable living as one of their greatest concerns for the future. Given that housing costs are most often residents' greatest living expense, addressing housing affordability is critical. According to the Metropolitan Development and Housing Agency's (MDHA) 2013-2018 Consolidated Plan, at least 15% (over 39,000) of Davidson County households are estimated to have housing concerns, which are overwhelmingly related to affordability. Low-to-moderate income people, people of color, and elderly persons are particularly vulnerable to housing challenges. While there is need for affordable housing for both renters and homeowners across all income levels, the 2013-2018 Consolidated Plan reports the greatest needs are among:

- Renters earning between 0-50% Area Median Income (AMI)³
- Non-elderly homeowners earning between 50%-80% AMI
- Elderly homeowners earnings less than 30% AMI
- African American, Hispanic and Asian populations

The need for affordable housing is only expected to increase in the coming years. In order to accommodate expected population growth (estimated at 185,000 people and 76,000 households over the next 25 years), Nashville projects a need for 113,000 new housing units constructed at a rate of about 3,800 units per year. The current and projected market demand is largely driven by the baby-boomer and millennial demographic cohorts, who desire housing in walkable and mixed-used environments. These characteristics are typical of neighborhoods in Nashville's urban core, which have historically been home to households with low-to-moderate incomes and to communities of color and where a majority of homeowners are seniors. In other words, the neighborhoods *most attractive* to new Nashvillians are currently home to those *most in need* of affordable housing to retain existing residents.

The process of higher income households moving into lower-income neighborhoods is commonly referred to as gentrification. As cited in Metro Planning 2012 Community Character Manual, the consequences of gentrification include:

...increased housing values, increased tax revenues, displacement of long-time residents, potential conflicts between old and new residents, changing neighborhood character, increase in neighborhood amenities and in more extreme cases, the deconcentration and relocation of poverty (p. 31).

Displacement is a key concern. Both homeowners and renters can be displaced as housing markets change: owners of long-term rental units may drastically raise rents or sell their properties, and moderate and fixed-income homeowners may be priced out by increased property taxes. Addressing affordability is imperative

3 AMI is discussed in further detail on page 12.

to preserving and improving overall quality of life while keeping Nashville competitive for economic growth. Without concrete tools to ensure affordable housing choices throughout all neighborhoods, the city will continue to experience economic segregation and more households will face a staggering cost burden (spending more than 30 percent of their income on housing), displacement and exclusion. The loss of economically diverse urban neighborhoods due to gentrification will deepen the suburbanization of poverty, which increases social isolation and reduces access to transportation, employment and necessary services.

Current response to problem

Currently, the Metropolitan Nashville Planning Department's primary tool for addressing housing affordability is the Community Character Manual, the functional plan component of Nashville's General Plan. A commitment to preserving housing affordability and minimizing the displacement of low-income people is integrated throughout the Manual's General Principles. This policy tool, while effective for influencing housing availability, is limited when it comes to housing affordability. Its guidance primarily influences housing type (i.e. single family or multi-family), number of units (density), and neighborhood design. While its guidance can create more housing units and a diversity of units, it cannot guarantee that any of these units will be affordable housing units. Further, current tools are insufficient to address community tension related to housing affordability including social discord caused by exclusion, displacement, and broad demographic change, as well as resistance to the introduction of "affordable" housing and/or to housing types that could be more affordable.

MDHA is Nashville's largest developer and administrator of affordable housing. In 2012, MDHA provided housing for 27,426 low income persons (approximately 14,000 through public housing and the rest through vouchers). In addition, a number of smaller, non-profit developers build and manage affordable housing. Nonetheless, the need for affordable housing greatly exceeds available units: Public housing has a 3,000-person, closed waiting list and Section 8 has a 10,000-person, closed waiting list⁴.

Nashville recently created the Barnes Affordable Housing Trust Fund, which is intended to be a mechanism to support affordable housing projects in the future. The City of Nashville has pledged \$500,000 in general funds for the 2014/2015 fiscal year; given the extent of the need, this contribution is largely symbolic, and as of yet the city has not identified a dedicated funding source for the Barnes Fund.⁵

⁴ MDHA has submitted an application to HUD to convert their stock of public housing to place-based voucher housing under the Rental Assistance Demonstration project (RAD). If approved, this conversion could go into effect within the 2014/2015 fiscal year. RAD essentially transforms public housing from a public asset, which cannot be sold or borrowed against, to privately held land, which can. This conversion provides housing authorities the opportunity to leverage outside funds to improve and/or redevelop the properties with the intention of making them more safe, sound, or cost-effective. While there is no doubt that the current federal funding of public housing is insufficient, there is concern among housing advocates that RAD undercuts long-term affordability, as it only requires converted units to remain affordable for 20 years, at which time they may be sold. Further, affordable units could be lost even sooner if housing authorities borrow against the land and foreclose.

⁵ An initial funding of \$3 million dollars was allocated from existing federal grants.

Need

There is a need for concrete planning tools that would assist in preserving economic diversity in neighborhoods throughout the county. Such tools should aim to minimize displacement of long-term residents and address other negative impacts of increased housing demand in rapidly changing neighborhoods.

These tools should be applicable to the Nashville context and relevant to its local housing market; because the problem itself is multifaceted, planning tools and other promising practices should represent an array of reasonable options rather than a singular approach.

Specifically, these options should include strategies targeting renters as well as home-owners, the needs of individuals and families at a range of incomes, and seniors. As described in “Current Response to the Problem,” Nashville’s current efforts to provide affordable housing to those earning less than 80 percent of AMI are insufficient. In addition, rising housing costs are causing increased financial pressures for households earning between 80 and 120 percent of AMI (approximately 139,000 Nashville households). Unless they can afford a mortgage and take the tax deduction on interest paid, no subsidies exist to ease burdens for this income group. The private market is not providing new housing that would be affordable to this demographic, causing a gap in the private housing market.

Meanwhile, there is a need for strategies to address the social effects that displacement, exclusion, and demographic changes may have on Nashville neighborhoods. Shifts in the social fabric of a neighborhood may lead to perceived or real exclusion of residents from neighborhood improvements, financial investments, and decision making. Given these risks, it is essential to identify best practices for increasing social inclusion in rapidly changing neighborhoods.

Nashville’s need to reconsider and revisit its equitable development practices grows at the same time that the national housing policy conversation becomes more animated and actions on the federal level become more concerted. The U.S. Department of Housing and Urban Development is expected to release new Fair Housing regulations in the fall of 2014. While the exact provisions are unknown at this time, the Atlanta Journal-Constitution reported in June, 2014 that HUD is “expected to require local governments to devise new strategies to give people in poor, racially segregated areas better access to jobs, transportation and, particularly, good schools” (Hart, 2014). The proposed new rule will raise the standard by which grantees’ are required to “affirmatively further” the intent of the Fair Housing Act of 1968.

Through the collection, dissemination and analysis of extensive community data – including Opportunity Mapping (see p.17) – HUD seeks to improve the identification of problems and opportunities to advance fair

housing conditions. In addition to providing data, HUD intends to directly assist grantees' efforts to address historic and continuing trends of segregation, concentrated poverty, disparities in access to 'community assets' (e.g., education, transit, employment, environmental health), and disproportionate housing needs. Due to take effect in the fall of 2014, the new HUD rule is evidence of the urgency and relevance of addressing the historic and continuing challenge of equity in housing on a national scale.

RECOMMENDATION: DEVELOP A COMPREHENSIVE EQUITABLE DEVELOPMENT STRATEGY

Overwhelmingly, Nashville resident feedback aligns with recommendations of practitioners around the country: meeting the goal of affordable living cannot be achieved without a comprehensive plan and the tools necessary for implementation. Given Nashville's current tools, the market will not automatically create housing choice throughout communities, produce or preserve affordable housing, protect vulnerable residents, or create neighborhoods where residents of all incomes can thrive. The redevelopment of the 12South neighborhood serves as a powerful demonstration: between 2000 and 2012, 12South experienced a 269% increase in average housing costs and a 58% decrease in African American population⁶. If Nashville seeks a different outcome in other neighborhoods, the city will need different tools. Cities that have been most successful at meeting the challenge of affordable living utilize a comprehensive equitable development strategy, intentionally redeveloping neighborhoods in ways that seek to improve the quality of life for residents of all incomes. An equitable development strategy includes three components:

1. Adopting an equitable development approach,
2. Monitoring neighborhood demographics and resources to measure outcomes, and
3. Building and utilizing an equitable development toolkit.

1. Adopt an Equitable Development Approach

As an approach to planning, equitable development is rooted in the values of equity and diversity, driven by an understanding of the positive and negative impacts of revitalization, holistic in strategy and design, informed by a racial equity lens, and enacted through strong community partnerships.

Rooted in the values of equity and diversity.

When asked how they generated support for affordable housing initiatives, planning professionals in Austin, Seattle, and Portland responded that investing in affordable housing was simply an expression of their city's values, and that their efforts were fueled by strong community and political support. Nashville is in the midst of comprehensive planning, wherein residents and policy makers are deciding what kind of city they want Nashville to be, how they want the city to look and how they want it to function. Values are inherent in these decisions; cities that have the best track records related to equitable development explicitly value equity and diversity.

Nashville's commitment to equity has largely focused on race, ethnicity and country of origin. For example, a broad coalition successfully defeated an English-only ordinance in 2009, reaffirming the city's commitment to diversity and inclusion. Rising concerns of affordability reflect that many in the community are also thinking about equity in socio-economic terms.

The Mayor's 2013 launch of the Financial Empowerment Center, which provides financial counseling services, reflects an awareness of and concern for resident's economic well-being.

While there are many in Nashville government and population at large that strongly advocate for providing housing choice throughout the city, creating and preserving affordable housing, and protecting vulnerable residents from displacement, many local housing and development experts are not convinced that city government as a whole shares a commitment to these values. In the words of one local expert, "There is a major need for better understanding about affordable housing in general – Metro Council thinks affordable housing is a 4 letter word. You need to invest in your market – all of your market."

WHO LIVES IN AFFORDABLE HOUSING?⁷

Affordable housing targets those earning up to 120% of local Area Median Income. In 2014, for a single person in Nashville/Davidson County this includes:

120% = \$53,650	Nurse, IT/Programmer Analyst
80% = \$35,850	Teacher, Electrician
50% = \$22,400	Laborer, Bank Teller

Addressing the increasing need for affordable housing will require the city of Nashville as a whole to clarify its values and commitment to equity and diversity. The city will need to demonstrate that commitment through targeted strategy, decision-making, and distribution of resources. Affordable living emerged as a top concern among NashvilleNext survey respondents; building community and political support for an equitable development approach will require addressing knowledge gaps around affordable housing in particular.

Balance the positive and negative effects of revitalization through holistic community development.

When successful, public and/or private investment in a neighborhood improves livability and quality of life for both existing and future residents. At the same time, this investment increases demand, raises property values, and

⁷ Salary information gathered from the following websites: <http://www.buduser.org/portal/datasets/ill/2014/2014summary.odn>; http://www.mnea.com/2013-2014_Teacher_Salary_Schedule.pdf; http://www.state.tn.us/labor-wfd/wages/internet_files/Page0267.htm; http://www.glassdoor.com/Salaries/nashville-teller-salary-SRCH_IL.0.9_IM604_KO10.16.htm; <http://www.indeed.com/salary/q-RN-I-Nashville,-TN.html>; http://www.glassdoor.com/Salary/IT-ALL-TECHNOLOGIES-Programmer-Analyst-Nashville-Salaries-EJI_1E429683.0.19_KO20.38_IL.39.48_IM604.htm

thereby heightens the risks of displacement for existing residents while restricting access for future residents of low to moderate incomes. Effectively mitigating these effects requires a holistic approach to community development. Such a holistic approach might include stimulating economic development, increasing access to family-supporting jobs, supporting local businesses, and improving educational access. As Deborah Myerson of the Urban Land Institute reports, “Improved job prospects and better education can create the essential opportunities that allow long-time residents to continue to afford housing in the neighborhood. As better jobs increase incomes, diverse housing choices allow households to move up while still remaining in the community” (2007, p.7).

While Nashville supports aspects of community development through government initiatives and non-profit organizations, these are generally scattershot rather than integrated. Cities applying holistic development techniques include:

- The City of Austin’s [Neighborhood Housing and Community Development \(NHCD\)](#) provides a range of services including renter assistance, homebuyer assistance, homeowner assistance, housing development assistance, neighborhood and commercial revitalization, small business assistance, and financial empowerment.
- The City of Seattle’s Office of Housing launched [Community Cornerstones](#), a public/private partnership creating equitable development along light rail stations in one of Seattle’s most economically and ethnically diverse neighborhoods. Activities include investment in 200 units of affordable housing, stabilization/growth of 15-30 small businesses, and the development of a multi-cultural community center.

We need more collaboration and more holistic community development. We build houses and we put people there – but people are not growing there. We have to create partnerships with economic development and education to help people and communities grow.

Derrick Jordan, City of Atlanta

Informed by a racial equity lens.

While there are a number of important policies, strategies and tools for assessing racial and other forms of equity, a racial equity lens is something more foundational – a commitment to “paying disciplined attention to race and ethnicity while analyzing problems, looking for solutions, and defining successes” (GrantCraft). Resulting in large part from exclusionary zoning policies, American communities remain deeply segregated by race and class. This geographic separation has created neighborhoods racially stratified by opportunity and access to services, quality education, and transit systems. Unsurprisingly, people living in areas of poor access to opportunity experience disproportionately poor outcomes on any number of measures – including academic achievement, exposure to violence, health, and employment⁸. Cities are increasingly recognizing

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For an excellent review, see Reece, J (2013). *Place Matters: Using Mapping to Plan for Opportunity, Equity, and Sustainability*.

the need to examine and explicitly address the ways that positive and negative effects of revitalization - historically and at present - have not been equitably shared. Ethnic minority and immigrant groups, particularly those of lower income and less education, disproportionately bear the negative effects (Myerson, 2007). In addition to the intergenerational harms caused by exclusionary policies themselves, too often the failures of officials to acknowledge these harms has created a climate of distrust between government agencies and communities of color that creates a barrier to effective community partnerships. Cities are using a range of strategies to correct both the legacy of structural inequality and to repair relationships, including professional development training for employees, enhanced community engagement, and, in the case of Austin, the development of a [Good Neighbor Policy](#), which requires developers to design and execute a communications plan with the neighborhood where affordable housing may be sited. The objective is a successful development that meets the needs of the community in which it is sited.

Austin's history of a racial divide goes back to the use of restrictive covenants, and the building of a highway in the 1920s and 30s that further divided the community both racially and economically. The City of Austin continues to make strides in affirmatively furthering fair housing choice... we are educating residents and the development community about the importance of affordable housing in every Austin neighborhood.

Marti Bier, City of Austin

Nashville – through robust resident engagement and leadership from community and government organizations – has taken a number of steps toward addressing historic and present day inequities. As summarized in “Partnering for an Equitable and Inclusive Nashville” (Cornfield, 2013), successes include passing a non-discrimination procurement ordinance to increase the city’s use of women- and minority- owned businesses; launching El Protector, a community oriented policing program engaging Nashville’s Latino communities through public education and dialogue; and passing a non-discrimination ordinance to protect LGBT people from employment discrimination. Initiatives such as the Civil Rights Room of the Nashville Public Library and the WNPT’s “Next Door Neighbors” TV series preserve cultural history and promote intercultural understanding, and a number of public and governmental programs (including the Welcoming Tennessee Initiative, Casa Azafran, and the recently launched Mayor’s Office of New Americans) have emerged to meet the unique needs of Nashville’s immigrant and refugee populations. The report recommends a public-private strategy to insure continued efforts to increase equity and inclusivity in Nashville. This effort could be enhanced by adopting a city-wide racial equity lens, ensuring that

issues of equity and inclusion are not the siloed work of one committee, but are comprehensively integrated throughout local government.

The city of Portland, OR, stands out as having comprehensive, top-to-bottom application of an equity lens, with a particular focus on racial equity. For example, the city has a fully staffed [Office of Equity and Human Rights](#) promoting equity and providing technical assistance to all bureaus to reduce disparities. In 2012, Portland adopted “[The Portland Plan](#)”, a comprehensive plan that includes a strategic and measurable Framework for Equity. The Portland Housing Bureau, in turn, adopted “[Guiding Principles of Equity and Social Justice](#),” outlining the Bureau’s commitment to equity and racial justice. The Bureau recently launched the [N/NE Neighborhood Housing Strategy](#), a \$20 million financing initiative focused in the Interstate Corridor Urban Renewal Area in response to the community’s well documented need for affordable housing and other investments. According to Karl Dinkelspiel (Manager, Housing Investment and Portfolio Preservation), “We recognize that policies from the federal to local level point to a long history of institutional racism that constrained opportunities for black communities, and now we see people displaced, churches gone, neighborhoods significantly changed— and we need to make amends. We are starting with the principle of right of return, and hopefully coupling economic development with supporting neighborhood community development corporations (CDCs) and community groups and investing in capacity building of local black-owned businesses.”

Enacted through strong community partnerships.

Every planning professional interviewed for this report cited strong community partnerships as essential to their success. In particular, interviewees identified the importance of partnerships with CDCs and non-profits that help the city meet their equitable development goals. MDHA is Nashville’s largest developer of affordable housing, and its work is supplemented by CDCs and non-profits. Interviews with local planning and development experts suggest that Nashville has a core of non-profit developers with a positive track record of small-scale, affordable housing development. Investing in capacity building and technical assistance could help these partners scale up development efforts to help more effectively meet Nashville’s housing needs.

In addition, the city planners interviewed for this report spoke of the importance of partnerships with strong neighborhood associations. This requires building (or investing in organizations that build) the capacity of neighborhood associations, including helping groups form effective governance structures; educating residents about city planning processes; supporting neighborhoods in tailoring neighborhood plans to meet their unique needs (within the framework provided by Nashville’s general plan); requiring developers (be they public, non-profit, or for-profit) to conduct robust community engagement prior to development review; and equipping neighborhoods with authority to support or veto plans that do not align with their neighborhood plans. This aligns with the Metro Planning Department’s mission; a central charge of the department is to facilitate

conversation between neighbors and developers proposing development in communities, considering the trade-offs and brokering compromises in an attempt to create development that benefits the entire community⁹.

In summary, the four elements of equitable development described above work in concert – cities cannot rise to meet today’s challenges without strong community partnerships, effective partnerships cannot form without community trust; trust cannot be restored without acknowledging harms caused by policies of past, policy-makers and planners are not positioned to recognize harms of the past if they don’t examine both the positive and negative effects of revitalization; and as a community, we won’t attend to negative effects without the foundational values of equity and diversity. When the elements of equitable development are aligned, cities have the needed foundation from which to envision and implement community development where the benefits and burdens of development are equitably distributed, and where ultimately more people have access to opportunities for themselves and their families to thrive.

2. Monitor neighborhood demographics and resources

In order to put an equitable development approach into action, cities are becoming increasingly strategic about the kinds of neighborhood data they gather and monitor, and how they respond to findings. Promising practices include conducting Health and Environmental Impact Assessments as well as Community Impact Reports prior to development. Two key GIS-mapping strategies being used by researchers and planning departments are explored below.

Not having the right kind of data – we were letting outside market forces direct where development happens. We are trying to turn that around.

Derrick Jordan, City of Atlanta

Mapping Gentrification and Displacement Risk

The purpose of mapping gentrification and displacement risk is to prevent displacement by analyzing the conditions that could lead to, or have resulted in, displacement and tailor interventions to neighborhoods based on these distinct conditions. A number of scholars recommend that cities create data-driven typologies of neighborhoods, though there is variation in what indicators are used to determine the typology. For example:

- The National Housing Institute (Mallach, 2008) offers a 6-category typology of neighborhoods, ranging from those with the weakest demand and lowest home prices to those with the highest demand and prices. Indicators for this market-based typology include:
 - Home supply/demand ratio
 - Median home value

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Planning staff has scaled back involvement in neighborhoods during the NashvilleNext planning process, but remains committed to engaging and empowering neighborhoods.

- Income level of homebuyers
 - Ratio of homebuyers to absentee buyers
- Dr. Karen Bates (2013), in her recent Gentrification and Displacement Study for Portland, OR, also produced a six-category typology, ranging from “early/at risk of gentrification” to “late stages of gentrification.” Indicators included a composite vulnerability measure, population changes, as well as housing market changes¹⁰. Indicators included:
 - Vulnerability score (based on a formula that evaluated the percent of census tract residents that are renters, people of color, over 25 and without a bachelor’s degree, and/or living at or below 80% HUD-adjusted median family income).
 - Percent change in homeowners
 - Percent change in people over 25 and with a bachelor’s degree
 - Percent change in white residents
 - Median home value
 - Percent change in median home value

While the specific indicators vary, scholars agree that typologies should be contextualized to reflect the housing and demographic trends of a given city. Once baseline data are established, they should be monitored for demographic and market changes. While Census data is only available every ten years, a number of real-time data is available (see Appendix E). Most importantly, data should inform the development of strategies that match appropriate interventions to a given neighborhood context (see section 3. Build an Equitable Development Toolkit).

Opportunity Mapping

Whereas mapping gentrification risk hopes to increase opportunities for lower-income residents to remain in their neighborhoods during periods of revitalization, opportunity mapping aims increasing access (through creating affordable housing or enhancing transit) to neighborhoods that are currently inaccessible to lower-income residents. Opportunity mapping analyzes data related to neighborhood conditions to help planners and policymakers empirically identify opportunity-rich neighborhoods, describe who has access to those areas, and develop strategies to equitably distribute access to opportunity for all residents.

¹⁰ For suggested thresholds see Lisa K. Bates, P. (2013). *Gentrification and Displacement Study- implementing an equitable inclusive development strategy in the context of gentrification*, pp63- 65.

The Opportunity Mapping methodology was developed by researchers at the [Kirwan Institute](#) for the Study of Race and Ethnicity at Ohio State University, and has since been adopted and utilized by a number of municipalities, non-profits, and, most recently, by the U.S. Department of Housing and Urban Development¹¹. Kirwan uses the following indicators of opportunity:

Education	Housing/ Neighborhoods	Transportation & Mobility	Health & Environment
School proficiency	Poverty rate	Mean commute time	Proximity to parks and open space
High quality teachers	Vacancy rate	Transit access	Distance away from toxic sites
Student/teacher ratio	Crime rate	Automobile access	Access to healthy food
Graduation rate	High cost loan rate		

Kirwan uses GIS mapping to provide a relative comparison of opportunity across a geographic area, and then overlays demographic information to understand how different populations are situated relative to accessing opportunity-rich neighborhoods. This data can be used to understand how current policies shape “the opportunity landscape,” inform new policy, and set opportunity benchmarks. This data can guide strategic investments to equalize access of opportunity by: locating affordable housing in high-opportunity areas, improving transit access between places of low- and high- opportunity, and targeting holistic development in low-opportunity areas. As with mapping gentrification and displacement risk, opportunity mapping should be repeated on an ongoing basis to evaluate changes in neighborhood conditions and evaluate effectiveness of intervention strategies.

3. Build an Equitable Housing Development Toolkit

Once equipped with neighborhood-level data, planners and policymakers need the regulatory and financing tools to achieve their equitable development goals. Housing is only one part of a holistic community development strategy. Strategies to preserve and create affordable housing must be paired with robust economic development and education strategies. A detailed assessment of all tools in an equitable development toolkit is beyond the scope of this research; the following discussion is restricted to tools that maximize affordable housing and minimize displacement.

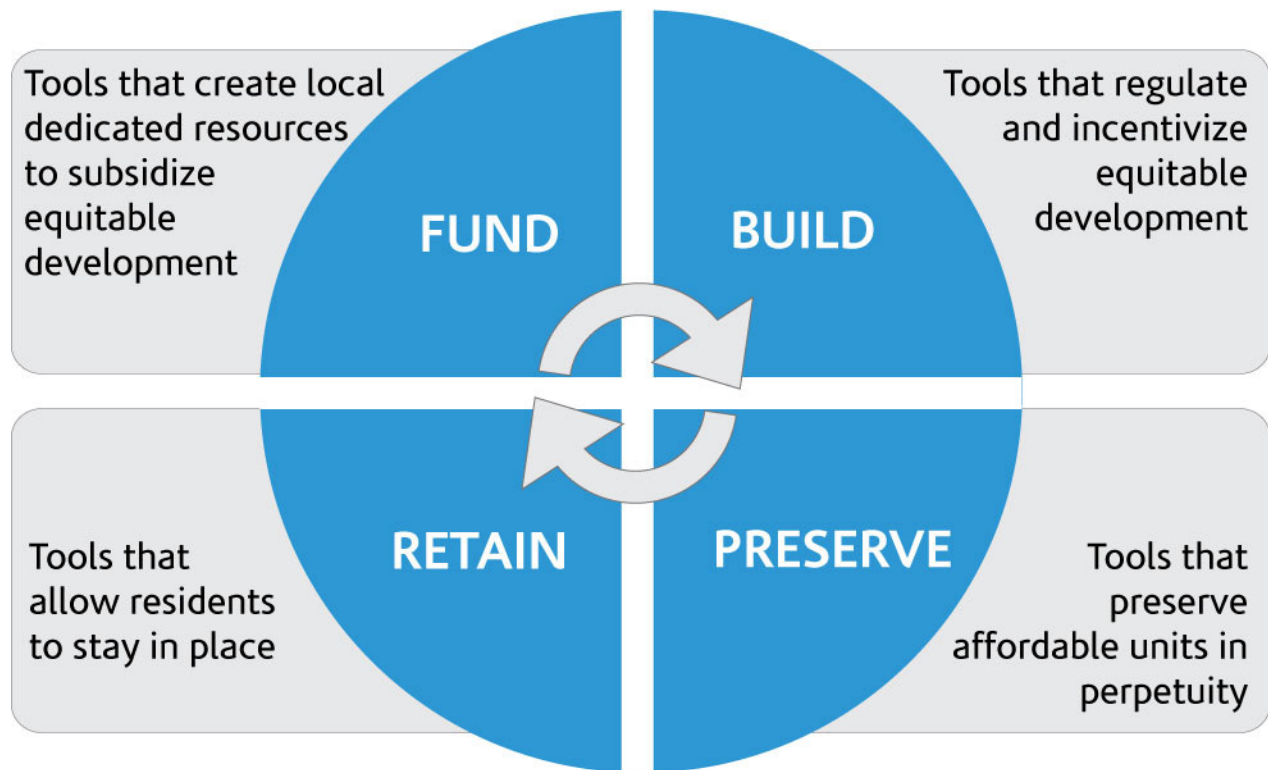
¹¹ The Kirwan Institute has completed major mapping projects in King County, WA; Detroit, MI, Columbus, OH, Austin TX, among others. For a sample of their mapping projects, visit links at <http://kirwaninstitute.osu.edu/opportunity-communities/mapping/>

The current research identified 14 tools municipalities are using to support equitable housing development, each of which is described in detail in the following section, and is relevant to Nashville. While different cities rely on different combinations of tools, an effective toolkit can be characterized in three ways:

- Includes tools designed to **fund, build, and preserve** affordable housing, and to **retain** residents.
- Includes tools appropriate to **different types of neighborhoods**.
- Includes tools that are appropriate **for different scales of development**.

Tools to fund, build, and preserve affordable housing; and to retain residents.

While many cities utilize some of these tools in a piecemeal approach, the most effective municipalities have the complete set.



Seattle Example (data from Seattle Housing Levy: 2013 Report of Accomplishments. City of Seattle.)

- **Fund:** Seattle's most recent seven-year, \$145 million Affordable Housing property tax levy passed in 2009, which has leveraged additional public and private funds at a ratio of 3:1.
- **Build:** The city uses funds to support the development of affordable rental and homeownership housing opportunities. Development is also driven by incentive zoning and multi-family property tax exemption policies. Since 2010, funds have been used to build or retain 1,643 affordable rental units, support operation of 110 units of supportive housing, subsidize rental for 1,286 households at risk or experiencing homelessness and provide homebuyer assistance to 106 homebuyers.
- **Preserve:** The city partners with community land trusts uses 50-year covenants on all loans to ensure affordable units built today will remain affordable over the long-term.
- **Retain:** The city's weatherization and home repair programs help long-term residents maintain their homes, making it more likely that they can retain their homes.
 - **Result:** Seattle is building more affordable units than losing – something that most cities cannot say in today's market.

Tools appropriate to different types of neighborhoods.

There is no one-size-fits-all approach to building and preserving affordable housing. As data-driven typologies illustrate, two neighborhoods within a few miles (or even blocks) of one another may reflect very different housing, demographic, and market trends, requiring distinct strategies to build and/or preserve affordability. For example:

- In **weak** housing market neighborhoods, the goals may be to stabilize neighborhoods, rehabilitate housing stock, and support low-to moderate-income residents in accessing homeownership.
- In markets that are **dynamic/improving**, neighborhoods may want to prevent displacement through home-repair assistance and tax deferral, and to create new affordable rental and homeownership housing.
- In **strong** housing markets, the priority may be building new affordable housing.

For a matrix of tools and their application in various housing markets, see Appendix C.

Tools that are appropriate for different scales of development.

For development projects that require high investment of public funds – such as the Convention Center, or the future Envision Cayce project – the city should utilize tools to require strong community-wide engagement

and holistic development (which may include workforce development and targeted hiring). In contrast, projects that require low investment of public funds – such as small infill projects – should have tools to compel neighborhood-level engagement.

The table below lists the tools reviewed in this toolkit, which are discussed in detail in the following section.

Fund it	Build it	Preserve it ¹²	Retain residents
Affordable Housing Trust Fund	Affordable infill policy	Adopt ordinance to require lasting affordability	Homeownership Education and Assistance
Strategic use of federal funding	Inclusionary housing policy ¹³	Retain currently affordable and/or expiring subsidy units	Tax freeze or deferral
Tax Increment Financing	Land banking	Shared Equity Housing	Home-repair assistance programs
	Multifamily property tax exemption		Neighborhood capacity building

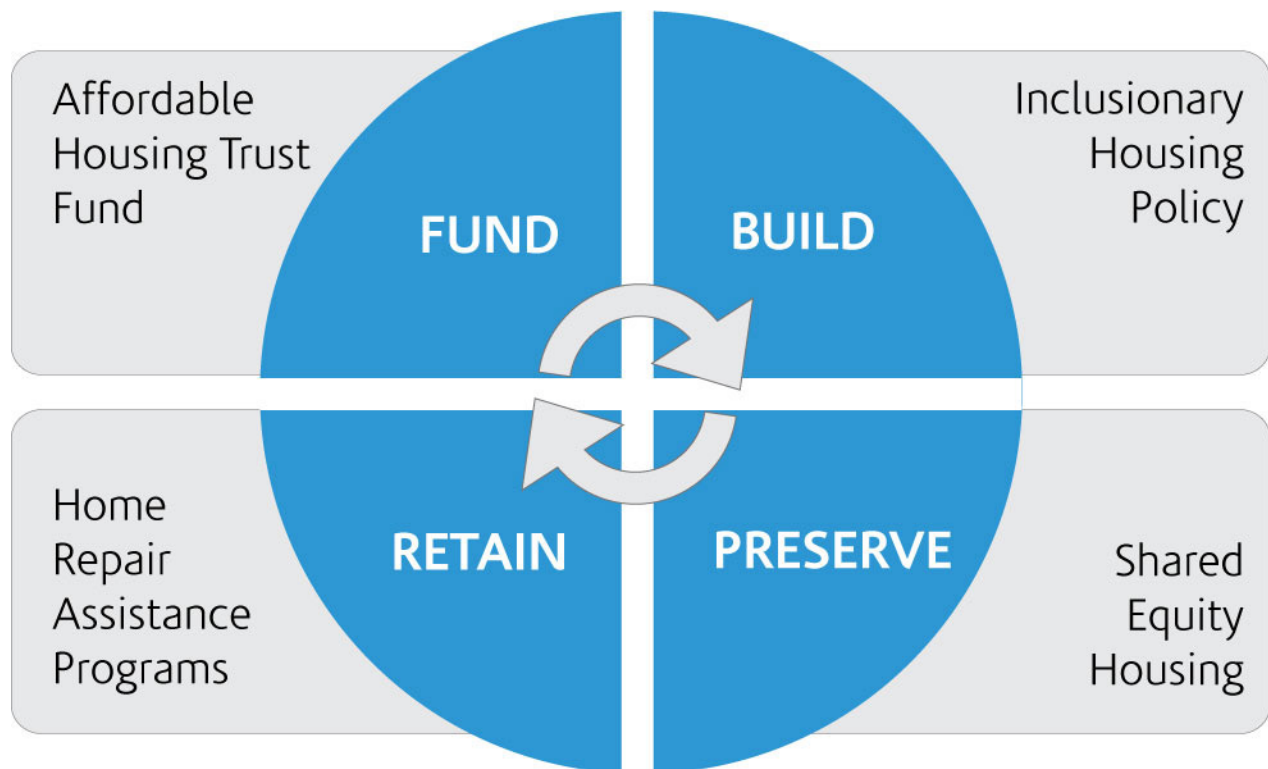
For ease of use, this table presents the tools as falling into discrete categories. It is important to note, however, *that some tools span multiple categories*. When designed correctly, inclusionary housing and permanently affordable housing models (including shared equity housing and community land trusts) can build affordable units, preserve those units in perpetuity, and retain residents.

¹² Rent control, a strategy used to preserve affordable rental units, is not included here as Section 66-35-102 of the Tennessee Landlord and Tenant Act preempts local governments from passing their own rent-control ordinances.

¹³ Inclusionary housing policies, as described in the following section, link jurisdictional approvals for construction of market-rate housing to the creation of affordable homes for low- and moderate-income households. There is broad variability in inclusionary policy design, and a corresponding range of names used to describe these programs, though they are most commonly known as “inclusionary zoning.” Given that some variations are not technically zoning, the term “inclusionary housing” is broader, and more accurately captures the breadth of program variations.

RECOMMENDED STARTER TOOLKIT FOR NASHVILLE

The 14 tools reviewed in this report serve distinct purposes based on differing market conditions and housing needs. The following four tools are heightened as a “starter toolkit” given their viability in Nashville’s political and economic environment and their ability to be brought to scale in order to greatly increase the availability and long-term preservation of affordable homes. Detailed descriptions of each tool are in the following section.



Fund it

Scale up and fund an **Affordable Housing Trust Fund** (such as the Barnes Affordable Housing Fund) through both an initial influx of capital (i.e. from a municipal bond issue or housing levy) and an ongoing dedicated funding source (see p. 26 for details and city examples). The Fund should be targeted to affordable housing while remaining flexible enough to support purchase, construction, rehabilitation, and preservation efforts. Ensure long-term affordability through requirements that units provided through the trust fund be affordable in perpetuity.

Relation to other tools: Fund can be used to *build* and *preserve* affordable units, and to *retain* residents.

Market Applicability: Suitable for *Improving* or *Strong* Markets; can be used to assist homeowners and renters.

First steps:

- Establish a strategy team including staff from the Mayor's Office, the Planning Department, the Finance Department and others to develop a prospectus to fund and administer the Affordable Housing Trust Fund.
- Identify needed expertise and consultants to help guide and/or build prospectus.
- Complete economic feasibility assessment.
- Re-evaluate and re-tool structure of Barnes Fund given scale, scope, and purpose of the Fund.

Build it

Design and implement an **Inclusionary Housing** policy suited to Nashville's development and affordable housing needs (see p. 29 for details and city examples). Inclusionary Housing is the best strategy to ensure affordable units are dispersed throughout the city.

Relation to other tools: Inclusionary Housing policies can be used to build affordable units, and can require those units be preserved through a Shared Equity Housing or a Community Land Trust model.

Market Applicability: Suitable for *Improving* or *Strong* Markets; can be used to assist homeowners and renters.

First steps:

- Build a policy design team including staff from the Mayor's Office, the Planning Department, affordable housing experts and non-profit and private sector housing developers to review specific considerations for regulation and identify specific objectives for Nashville's development and housing needs. The National Community Land Trust Network has developed a comprehensive [decision guide](#) to assist in this process.
- Complete economic feasibility assessment.
- Identify needed expertise and contract with consultants (such as National Community Land Trust Network or Cornerstone Partnership) to help design and/or review proposed regulation.

Preserve it

Promote the portfolio growth of existing **shared equity housing** through The Housing Fund, or alternatively, support the establishment of a **Community Land Trust (CLT)** in addition to existing shared-equity housing (see p. 33-34 for details and city examples).

Relation to other tools: Shared Equity Housing and Community Land Trusts may build or buy affordable housing, maintain the long-term preservation of affordable housing units, and help retain residents by providing affordable housing options for residents in changing neighborhoods.

Market Applicability: Suitable for *Weak* or *Improving* Markets; can be used to assist homeowners and renters.

First steps:

- Contract with consultants (such as National Community Land Trust Network or Cornerstone Partnership) to model options to scale up existing shared equity housing and/or community land trust models for Nashville.
- Host a technical assistance workshop for current and interested affordable housing developers to learn more about shared equity housing and community land trust models.

Retain Residents

Expand/enhance existing Home Repair Assistance Programs available to low-income homeowners to prevent displacement due to the inability to make emergency repairs and/or maintain their home.

Relation to other tools: Expansion of programs can be supported by Affordable Housing Trust Fund. In addition to retaining current residents, repairing existing units can help preserve long-term affordability by insuring home will not deteriorate to the point at which future buyers must to demolish and rebuild home.

Market Applicability: Suitable for *Weak* or *Improving* Markets; can be used to assist homeowners.

First steps:

- Convene current providers (MDHA, the Greater Nashville Area Agency on Aging, Woodbine Community Organization, and the Tennessee Housing Development Agency) and neighborhood association leaders (targeting those in weak and improving markets) to discuss current age and income restrictions, neighborhood needs, and identify objectives to expand and improve program delivery. While program expansion may subject to availability of increased funds, some program enhancements

(such as improved marketing and/or targeting to areas of high need) may be possible with current resources.

- Develop shared marketing strategy among current providers, in partnership with neighborhood associations.
- As increased funding is available, expand programs to offer range of programs at a variety of income levels, including no-cost assistance for very low-income as well as low-interest loans to low- to moderate incomes.

These four tools work in concert with one another to create a comprehensive affordable housing strategy. Again, housing is only one part of a holistic community development strategy. Strategies to preserve and create affordable housing must be paired with robust economic development and education strategies.

THE EQUITABLE HOUSING DEVELOPMENT TOOLKIT

This section provides detailed descriptions of each tool profiled in the toolkit. As described previously, most are best used in concert with other tools. When applicable, local feedback gathered from interviews, the listening session and/or the town hall meeting is included.

Tools to Fund Affordable Housing

Affordable Housing Trust Fund

Create a dedicated funding source for equitable development. Cities generate revenue for funds through a variety of means, including: housing bonds and levies, developer exactions and housing linkage fees for commercial development, document recording fees, and real estate transfer taxes. The fund is used to leverage additional funds and provide gap financing.

Current status in Nashville: Started the Barnes Housing Trust Fund, without designated funding source.

Best use: Strongest funds in the country have funded through voter approved bonds and/or property tax levies, such as in Austin, TX; Charlotte, NC; Minneapolis, MN; and Seattle, WA. Trust fund dollars should be kept separate from federal affordable housing dollars so the fund can be responsive to local housing needs. Trust fund dollars allow the city to leverage additional public and private financing; Seattle reports leveraging outside dollars at a 3:1 ratio, and Minneapolis reports leveraging at a 10:1 ratio. It is best practice that any dollars used from the fund require or incentivize permanent affordability.

Limitations/Resources Needed: Requires financing strategy as well as community education and political leadership to mobilize broad base of support.

Examples: [Austin, TX](#) (\$65 million), [Charlotte, NC](#) (\$86 million), Denver, CO (\$15 million targeting Transit-Oriented Development) [Minneapolis, MN](#) (\$73 million) and [Seattle, WA](#) (\$145 million).

Local feedback: *The Barnes Fund enjoys enthusiastic local support, but without a sustainable funding source there is little confidence in its ability to meet need. Some are concerned the Fund may not have appropriate infrastructure to scale up.*

Strategic use of federal funding (LIHTC, Multi-Family Tax-Exempt Bond, CDBG and HOME funds)

Finance affordable housing through strategic use of federal funds administered by Tennessee Housing and Development Agency (including Low Income Housing Tax Credit (LIHTC) and Multi-Family Tax-Exempt Bond), and Community Development Block Grant and HOME Investment Partnerships Program funds, administered by MDHA. LIHTC accounts for over half of all multi-family building in the country. Section 42 gives priority to applications that include a Concerted Community Revitalization Plan within a Qualified Census Tract, which, if defined well at the state level, could be used to support targeted development in neighborhoods at risk for or experiencing gentrification.

Current status in Nashville: Funding mechanisms used, but could be optimized (see limitations/resources needed).

Best use: Municipalities with Affordable Housing Trust Funds and/or dedicated TIF funds are better positioned to compete for and leverage federal dollars. LIHTC accounts for over half of all multi-family building in the country and Davidson County is guaranteed to get \$3.3 million. Because investors receive a dollar-for-dollar credit against their federal tax liability for 10 years, this translates to \$33 million investment in the county. For information on how LIHTC can promote permanent affordability, visit this [2013 report](#).

Limitations/Resources Needed: Federal funding for affordable housing has decreased steadily over the last few decades. Though it appears to have levelled off, it will need to increasingly be paired with other sources of revenue to meet affordable housing needs. In addition, federal funds have rigid requirements, requiring municipalities to rely on local flexible funds to meet some of their community's affordable housing needs. While LIHTC is a powerful tool, the federal government has left defining aspects of the program to the state, particularly regarding what constitutes a Community Revitalization Plan. Municipalities have been underrepresented at state hearings to set those definitions, which have primarily been strongly attended by in-state and out-of-state developers seeking to access these funds. Municipalities are well positioned to help THDA better define the Community Revitalization Plan requirement to insure the funds meet the federal goal of prioritizing funds to low-income areas that have identified the need for affordable housing. Further, municipalities should advocate for the state to require longer affordability terms in qualified allocation plans, in service to long-term affordability needed. A final concern: several Nashville LIHTC projects are currently facing the challenge as to whether the LIHTC portion of the investment is part of the taxable value of the project. A determination that the LIHTC contribution is part of the taxable value could significantly undercut the effectiveness of this tool in the future.

Local feedback: *Residents call for more strategic leveraging of Federal dollars to support affordable housing and address the impacts of rising property taxes. Still others say the planning community needs to be more involved in the state process of setting the priorities so the state can better match competitive process with local needs.*

Tax Increment Financing (TIF)

Apply TIF to develop affordable housing. Tax Increment Financing uses projected future gains in taxes to subsidize improvements (which intend to stimulate said gains). The goal of TIF projects is to revitalize neighborhoods and/or economic corridors, increasing land and real-estate value and generating additional tax revenue. Given that TIF can contribute to displacement by raising property taxes, some municipalities designate set-asides requiring a designated percent of TIF dollars be used for affordable housing.

Current status in Nashville: MDHA utilizes TIF funds for development, some of which have supported affordable housing, though there is not a designated allocation to affordable housing.

Best use: Designate a percentage of TIF funds to support affordable housing within a redevelopment district.

Limitations/Resources Needed: TIF funding is variable with market trends. TIF, without affordability measures in place, can exacerbate displacement. Also, there is the risk that the designated TIF area's values will not rise to projected values, resulting in a shortfall for repayment of financing.

Examples: [Atlanta](#) (City requires 15% Set-Aside from BeltLine Redevelopment District TIF¹⁴ to build 5600 affordable workforce housing units); [Portland, OR](#) (City approved 30% Set Aside for affordable housing. In 2012, \$28 million was invested to create 959 affordable rental and homeownership units); [San Francisco](#) (designates a minimum 20% Set Aside – between 1990-2008 \$507 million has been invested toward affordable housing).

Tools to Build Affordable Housing

Affordable Infill Policy

Incentivize development of affordable rental and homeownership infill units. This is done indirectly through zoning that encourages density, such as allowing Accessory Dwelling Units (ADUs)/Secondary Apartments (which are assumed to be affordable due to the size of units, and assumed to help retain residents in changing markets by reducing housing costs), encouraging mixed-use development, and/or directly through policies that require infill units to be affordable to target AMIs.

Current status in Nashville: Indirect policies are in use that allow ADUs in some zones. No direct policies require the ADUs to be affordable.

Best use: Revitalize/stabilize weak market and/or transitioning neighborhoods through incentivized affordable development of infill. Disperse potentially affordable rentals in changing and/or strong markets by encouraging ADUs/Secondary Apartments.

Limitations/Resources Needed: Zoning changes to further encourage density. Requires partnerships with non-profits, CDCs, and/or socially responsible developers to rehab, develop, and/or manage affordable units.

Examples: [Chattanooga, TN](#) (pilot lottery giveaway of nonperforming city owned and back-tax residential properties with \$30,000 incentive to create new or rehabbed affordable units); [Philadelphia, PA](#) (design challenge producing three affordable infill prototypes designs); and [Austin, TX](#) (special use infill options and design tools to permit greater diversity of housing in vacant or underutilized parcels).

Local feedback: *There may be less resistance to infill development in rapidly changing markets if affordability was required. While there are mixed opinions on the desirability of increased density, ADUs might be a way toward density without drastically changing the housing character of a neighborhood.*

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Atlanta uses the language of Tax Allocation Districts (TAD) in place of TIF, though TAD and TIF are used interchangeably.

Inclusionary Housing Policy

Inclusionary housing is a local land use policy that links jurisdictional approvals for construction of market-rate housing to the creation of affordable homes for low- and moderate-income households. The policy may offer cost-offsets/incentives to developers in return for their contributions to affordable housing (e.g. density or height bonuses, other zoning variations such as alterations to set-back requirements or parking space reductions, expedited permitting, fee waivers, property tax deferrals or reductions). Depending upon the policy's objectives, policies may allow developers to meet requirements by building affordable units on-site, creating units off-site, paying an in-lieu or linkage fee, or dedicating land. Policies will specify the share of units within a development that must meet affordability requirements (typically 10-20% of units of total floor area), the duration that units must remain affordable (typically, 30 to 99+ years), and define the "trigger" that makes the policy go into effect (e.g. developments with 5 or more units). Over 500 inclusionary housing policies exist in 27 states and the District of Columbia, with some operating as mandatory, some voluntary, and many hybrids. The National Community Land Trust Network has developed a comprehensive [decision guide](#) to assist in designing specific regulation.

Current status in Nashville: Voluntary program in use, ineffective.

Best use: Most appropriate when market-rate housing is no longer affordable to a major segment of residents and construction is occurring, and/or where major zoning changes or transit investments have created significant new value for developers. If designed correctly, this tool effectively creates affordable housing in higher opportunity neighborhoods, mitigating the concentration of poverty and providing access to asset-rich communities. Policy should produce permanently affordable rental and homeownership units to improve the overall supply of affordable housing. To ensure the success of homeowners and ongoing affordability of homes, adopting or partnering with a shared equity homeownership organization is recommended, such as a community land trust.

Limitations/Resources Needed: Requires policy change. Not appropriate in a weak housing market. If policy is designed to require on-site affordable units, the policy will be less effective in areas of low opportunity/access to services. While policy can be designed to impact developments as small as 5 units, many are designed to only effect mid- to large- scale developments. Depending upon state law, these policies may be unable to mandate the production of affordable rental units (however, adequate incentives may address this issue)¹⁵. Most programs are not designed to serve households at the lowest income levels or those that need extensive support. Effectively designing policies and the program is complicated; it is recommended that technical assistance from experts is sought to conduct an economic feasibility assessment and to design the policy and program¹⁶. An economic feasibility assessment will analyze options for balancing developer incentives and affordable unit

¹⁵ *A California court decision ruled against applying inclusionary policies to rentals in states with rent control, such as Tennessee.*

¹⁶ *For review of key questions to be addressed in the development of inclusionary zoning policy, see Appendix E.*

production. Preservation strategies must be built in to ensure long-time affordability of portfolio. Adequate in-house capacity and resources to design, implement, and monitor policies and program are vital.

Examples: [Montgomery Co., MD](#) (produced 4468 rental and 9561 homeownership units since 1974); [Chapel Hill, NC](#) (produced 190 homeownership units since March, 2014); [Fairfax Co, VA](#) (produced 2722 units since March, 2014); and [Chicago, IL](#) (produced 850 units since March 2014).

Local feedback: *Feedback is largely in support of inclusionary and/or incentive housing, though not exclusively. There are many strong supporters of inclusionary zoning who believe the city and private developers need to do more for low income residents – particularly in neighborhoods that are still transitioning where some units can be set aside in perpetuity (e.g., South Nashville, Woodbine, Antioch). Others are concerned NIMBYism is too pervasive to allow IZ success. Some are skeptical of the tool's effectiveness and/or concerned about the negative consequences of further regulating development. There is consensus that in order to be successful, this approach needs to minimize risk/cost for developers.*

Land Banking

Strategically acquire underutilized land and return it to productive use (as affordable housing or other community benefits, such as parks, urban agriculture, and or childcare facilities). Land Banks may clear titles, waive back taxes, and/or rehabilitate land (either through improvement/renovation or development of new units) before sale. Land Banks may operate as independent organizations working in partnership with the city, or as a municipal project. HB2142 (effective 5/16/14) allows any home rule municipality and any county with a metropolitan form of government to participate in the Tennessee local land bank pilot program.

Current status in Nashville: No formal strategy, though Metro and MDHA own land throughout urban core.

Best use: When the demand is weak and land is relatively inexpensive. Target lower cost land such as foreclosed, vacant or abandoned properties as well as existing public and non-profit owned land. Best used in concert with Affordable Housing Trust Fund – which provides resources to buy land – and Community Land Trust – to preserve long-term affordability of investment.

Limitations/Resources Needed: Requires publicly owned land and/or capital to purchase land. As Land Banks often compete with speculators for acquisition; planning and funding mechanisms are needed to ensure effectiveness. Requires partnerships with non-profits, CDCs, and/or socially responsible developers to rehab, develop, and/or manage affordable units.

Examples: [Chattanooga, TN](#) (Using federal NSP funds, the city acquired underperforming land and provided 21 properties plus incentives, up to \$30,000 per property, for developers and nonprofits to create quality, affordable housing in the city); [Twin Cities \(MN\) Community Land Bank](#) (since forming in 2009 has acquired and/or financed more than 1,000 single family or multifamily housing units. The land bank has generated over \$7.6 million

in savings off listing prices through a special property acquisition program with the National Community Stabilization Trust).

Local feedback: *Some support for this idea, though also some concern regarding the capacity of local nonprofit developers to partner with land bank to scale up affordable housing development.*

Multifamily Property Tax Exemption

This tool increases the portfolio of affordable rental and homeownership units, often in target areas, through providing property tax exemption (for a designated number of years – often 10-12) as an offset/incentive to provide a minimum percentage (often 15%-20%) of affordable units in a multifamily development. Affordability is most often targeted between 60%-90% AMI for rental and 60%-120% AMI for homeownership. In Tennessee there is active conversation among statewide policymakers regarding mandatory use of this tool.

Current status in Nashville: Not in use.

Best use: In weak or improving markets.

Limitations/Resources Needed: Requires partnerships with non-profits, CDCs, and/or socially responsible developers to rehab, develop, and/or manage affordable units. Given income targets, not effective as a tool to reach those below 60% AMI. Given voluntary nature of program, often not effective as a tool to disperse affordable units in very strong markets, as offset/exemption is not significant enough incentive given demand for market-rate or above market-rate units.

Examples: [Minneapolis](#) (produced 1182 affordable rental and homeownership units in 2013); [Seattle, WA](#) (produced 3134 affordable rental and homeownership units in 2013).

Tools to Preserve Affordable Housing

Adopt ordinance to require lasting affordability

Ensure the long-term public benefit of public investment in affordable housing by adopting a municipal ordinance or policy that requires lasting affordability for all units which utilize affordable housing funds, including HOME, CDBG, LIHTC, a Housing Trust Fund or units produced through inclusionary housing.

Current status in Nashville: Not in use. Nashville follows minimums required by federal funds, which do not ensure long-term affordability.

Best use: This tool makes frugal and effective use of tax payer dollars, ensuring that affordable housing stock is not lost but grows over time.

Limitations/Resources Needed: Some states have “rules against perpetuities;” therefore, legal counsel should be consulted to address state laws. Many states that have rules against perpetuities only require 30 year affordable durations; however, programs are designed so that the affordable housing is preserved permanently. Must provide funding for stewardship and monitoring of affordable units as well as ongoing maintenance to ensure affordable housing stock is well maintained over time. For additional guidance, obtain technical assistance from the National Community Land Trust Network or Cornerstone Partnership (experts in affordable housing preservation, inclusionary housing, and shared equity homeownership models). Due to state rules against perpetuity, legal council should be consulted to design affordability duration.

Examples: [Vermont State](#) (perpetual affordability), [Portland, OR](#) (60 years), [Chicago, Ill](#) (30 years).

Retain currently affordable and/or expiring subsidy units

The buyout, rehabilitation and preservation of affordable multifamily housing, with priority given to expiring place-based Section 8, Federal 202 and Federal 811 contracts. More than 150,000 units of affordable housing have left the assisted housing stock since 1997 because owners opted out of rental-assistance contract. According to the National Housing Preservation Database, contracts for 1,551 units of HUD Place Based Rental Assistance in Nashville will expire between August 1, 2015 and December 31, 2017. Over 1,000 of these units are managed by for-profit owners, making it more likely that the contracts will not be renewed and the units will transition to market-rate.

Current status in Nashville: No formal preservation plan included in 2013-18 Consolidated Plan, or in MDHA’s 2014 PHA 5-Year and Annual Plan.

Best use: Retention strategy is best paired with Affordable Housing Land Trust to finance acquisition and Shared Equity Housing to ensure long-term preservation.

Limitations/Resources Needed: Requires capital to purchase properties, particularly given location in transitioning and/or strong markets. Requires partnerships with non-profits, CDCs, and/or socially responsible developers to rehab, develop, and/or manage affordable units.

Examples: [Oregon Housing Preservation Project](#) (a partnership of state and local housing agencies, and concerned stakeholders, all working to preserve affordable housing and rent subsidies for over 30,000 low-income Oregonians. [Portland, OR](#) completed 11x13 Housing Preservation Campaign, which set and met the goal of preserving 11 buildings at risk of losing affordability by 2013, preserving 700 homes in Portland’s most vibrant neighborhoods).

Shared Equity Housing

Shared equity models are vehicles to create permanently affordable housing opportunities that help family after family. Different than down payment assistance programs, shared equity programs serve lower incomes

(national average is approximately 60% of AMI) while also preserving the public's investment in affordable housing. There are three different submodels of shared equity housing: 1) community land trusts, 2) deed-restricted programs designed for lasting affordability (such as many inclusionary housing programs), and 3) shared appreciation loan programs. The former two submodels are resale-restricted models, whereby public funds are used to make a home affordable; in return, the homeowner agrees to restrict the price for which they may resell the home in the future in order to ensure it remains affordable for a household at a targeted income level. In the latter submodel, a second mortgage loan is used to act like a subsidy. Typically, it is 0% interest and due upon sale. The homeowner agrees to share proceeds upon resale with the program so that the program may provide a larger second mortgage loan to the subsequent lower income buyer in order to make home purchase affordable.

Current status in Nashville: Limited use (The Housing Fund has a shared equity homeownership program called *Our House*; however, the program's portfolio is very small).

Best use: Best way to ensure that owner-occupied homes are affordable and remain affordable within neighborhoods. Consequently, it can buffer the adverse impacts of gentrification by ensuring that homes remain permanently affordable. Best used in concert with an inclusionary zoning policy, whereby affordable homeownership units become part of a managed portfolio.

Limitations/Resources Needed: Shared equity programs can be challenging to effectively design and administer. Additionally, these programs require ongoing resident engagement and active monitoring to ensure homeowners are successful and homes remain affordable over resales. Hence, programmatic funds are required. The administrator (typically the city, a nonprofit, or a community land trust) must have capacity and technical expertise. Additionally, there are pros and cons with various shared equity models that should be assessed, particularly with regard to producing both affordable rental and homeownership units. Due to complexities with program design, it is recommended that technical assistance is sought from the National Community Land Trust Network or Cornerstone Partnership.

Examples: [City of Boulder HomeWorks](#) (has provided over 500 permanently affordable homes).

Local feedback: *Some lack of clarity regarding the distinction between shared equity programs and community land trusts. Concept resonates with local experts, but need non-profit or city to take it up. Cautious optimism that it can serve as an innovative and effective tool, particularly over the long term. Some concern that it is a complicated tool, requiring much in the way of explanation to avoid discontent at the time of selling.*

Community Land Trust (CLT)

While Community Land Trusts are a submodel of Shared Equity Housing, they are deserving of additional attention given the flexibility and multi-purpose use of the tool. In addition to providing both homeownership

and rental units, CLTs can be used for environmental conservation, community agriculture, and commercial development. CLTs are community-based organizations, and members include all lease-holders and members of the area defined by the CLT as its “community.” As such, CLT regulations require strong community engagement, and CLTs often provide other supports identified as needs within their community (such as homebuyer education, foreclosure counseling, and assistance in rehabilitation and maintenance).

Current status in Nashville: Not in use.

Best use: Best used in concert with inclusionary housing programs, whereby affordable units become part of a CLT. By retaining the land with long-term ground leases, CLTs are more effective than deed-restrictions at ensuring long-term affordability.

Limitations/Resources Needed: Requires financial and community development expertise. Requires building the capacity of existing or new non-profit to build a community land trust.

Examples: [Athens \(GA\) Land Trust](#) (has provided 164 permanently affordable homes, and has 0% foreclosure rate); [Chapel Hill, NC Community Home Trust](#) (has provided 200 permanently affordable homes).

Local feedback: *Some lack of clarity regarding the distinction between shared equity programs and community land trusts. Cautious optimism that it can serve as an innovative and effective tool, particularly over the long term. Some concern that it is a complicated tool, requiring much in the way of explanation to avoid discontent at the time of selling.*

Tools to Retain Residents

Home Repair Assistance Programs

Provide low-interest loans and/or subsidies to low-income homeowners to prevent displacement due to the inability to make emergency repairs and/or maintain their home.

Current status in Nashville: In use (limited assistance available to age- and income-qualifying households through MDHA, the Greater Nashville Area Agency on Aging, Woodbine Community Organization, and the Tennessee Housing Development Agency). As need exceeds the resources available, resources are restricted to those in greatest need.

Best use: Offer range of programs at a variety of income levels, including no-cost assistance for very low-income as well as low-interest loans to low- to moderate- incomes. Allows low-income residents to maintain

their homes, increase their assets (by increasing the value of their home), and helping to stabilize/improve neighborhood home values.

Limitations/Resources Needed: Requires financial and community development expertise. Requires proper marketing and administration to ensure those in need are aware of and can access program services.

Examples: [Seattle, WA](#) (Provides free weatherization services and 0% or 3% interest loans for low-income homeowners. Maximum annual income to qualify is more than double Nashville's limits).

Local feedback: *Unsure if current resources are enough to meet the need, or if residents know about resources that may be able to help.*

Tax Freeze, Credit or Deferral

Protect seniors and those on fixed incomes from being displaced by rapidly rising property taxes. Tax freeze or deferral program provide tax-relief to eligible residents, which is particularly relevant in neighborhoods that have experienced rapid increases in property taxes that threaten a family's ability to retain their home.

Current status in Nashville: In use (limited assistance available to age- and income-qualifying households). Through state and city funds, tax deferral (lien on property) is available to all eligible residents, which include persons 65 or older and/or persons deemed permanently disabled with a gross income of under \$25,000 a year. Tax Relief (discount) is available to all eligible residents, which include persons 65 or older and/or persons deemed permanently disabled with a gross income of under \$28,270 a year.

Best use: Adjust age and/or income restrictions of current program to allow more residents to qualify. Consider Tax Abatement Districts, which (if approved by the State) enact a tax freeze for a specific geographic area within their jurisdiction and/or for a specific vulnerable class of citizens in perpetuity or phased out over a period of time. Tax Abatement Districts allow homeowners to defer incremental tax increases due to gentrification-driven appreciation until they sell their home.

Examples: There are many variations on tax relief for low-income homeowners; AARP provides a detailed review [here](#).

Limitations/Resources Needed: Pursuit of this tool would require policy and legislative advocacy by local stakeholders.

Local feedback: *Currently not doing enough to meet the need.*

Homeownership Education and Assistance

Assist low-income, first-time home buyers and existing homeowners struggling financially by providing financial literacy, homebuyer education (including information regarding Nashville's affordable home ownership programs

and on-site access to home mortgage officers and community lending home mortgage products), and home preservation/foreclosure counseling.

Current status in Nashville: Resources dispersed across over a dozen agencies. For example, the Nashville Financial Empowerment Center provides one-on-one financial counseling; eleven different organizations provide homebuyer education courses (some, such as Woodbine Community Organization and New Level CDC provide a collection of services including a Financial Fitness course, a 12-session homebuyer education course); THDA provides down payment assistance and mortgages for first-time homebuyers; and three organizations provide HUD approved foreclosure counseling.

Best use: Community-based homeownership center model, which provides a full slate of services at one site for low-income, first-time home buyers and existing homeowners struggling financially to maintain their homes.

Limitations/Resources Needed: Requires adequate staffing, resources, community participation and community trust.

Examples: [The Home Ownership Center of Greater Cincinnati](#) (provides financial fitness, home buyer education, and home ownership preservation); [MEDA](#) (Affordable Homeownership Center serving Latino residents of San Francisco's Mission District).

Local feedback: *Strong recognition that providing rental units is not enough – homeownership is the number one way to build equity – to transform families' lives.*

Neighborhood Capacity Building

The purpose of most of the tools in the Equitable Housing Development Toolkit is to enable cities to preserve some of the affordability in their current housing stock – and increase affordable units in neighborhoods. But these tools don't insure that communities will thrive. Creating neighborhoods where residents – old and new - want to belong, and feel safe, respected and valued, requires more than a diversity of housing choices. While mixed-income, mixed-use neighborhoods are not new, they have become increasingly rare over the last century. Much of America is very segregated – racially and economically. Changing neighborhood demographics can produce tension between older residents and newer residents about neighborhood norms, expectations and aspirations. Changing commercial activity can also create tension, particularly when developers and higher- end businesses move into a neighborhood and do not seem to be considering the people who have called that area home - sometimes for generations. Neighborhood capacity building can create strong, inclusive neighborhood organizations, promote an ethic and practice of neighborliness, and foster productive intergroup dialogue and action.

Current status in Nashville: Limited use. The City of Nashville offers “MyCity” through the New Americans Initiative, helping immigrants and refugees learn about local government. The Mayor's Office of Neighborhoods acts as a referral service to neighborhood residents and groups. The Neighborhoods Resource Center has

expertise in building capacity and effectiveness in neighborhood groups, and helping facilitate community planning processes.

Best use: Provide education regarding mechanisms of government, mobilize resident participation, and build relationships and understanding across group lines.

Limitations/Resources Needed: Requires staffing, community development expertise, positive community relations and community participation. Difficult to reach populations include those already disenfranchised from and/or distrustful of government, and/or those who have barriers to participation (transportation, childcare, etc.).

Examples:

- [Louisville Healing Possible Quorum](#): a monthly gathering of 100 residents to meet in study circles to examine how historical and present day institutional racism impacts individuals, communities and institutions in Metro Louisville and develop sustainable and actionable policies to reduce structural and institutional racism and to help create a city where all of us have the chance to live a long, healthy life regardless of income, education, or racial/ethnic background.
- [Philadelphia Citizens Planning Institute](#): a six-week course to educate citizens about the role good planning and implementation play in helping to create communities of lasting value, including an introduction on planning issues and principles, land use and zoning, and the development process.
- [Neighborhoods Resource Center](#): a local nonprofit organization committed to working with neighborhoods to facilitate community-driven change. Services include: neighborhood & community organizing, training & leadership development and information services.

Local feedback: *General agreement that Planning should prioritize social inclusion in order to address equity and reduce dichotomous community insider/ outsider mentality. Some hesitation to promote “social engineering”, but recognition that communities resistant to change might need to adjust to what is best for the city overall. Strong support for community engagement (especially of ‘hard to reach’ populations), shared vision creation, and strategic partnership building. In some neighborhoods (e.g., District 5) the need for dialogue between old and new residents is especially needed. Developers, too, need to take initiative to talk to neighbors.*

RESEARCH NOTE: TOOLS FOR CITIZENS

The tools described up until now are tools in a city's tool-box, all of which are used in partnership with other public and private partners, and with citizens at large. Residents have additional tools at their disposal to advocate for and support equitable development, including Community Organizing and Community Benefits Agreements (CBAs). Effective use of either tool can assist residents in meaningful engagement with development in their neighborhoods. While it is not the city's role to require community organizing or CBAs, it is important for the city to understand their use and function, which can assist both the city and residents in achieving equitable development goals.

Community Organizing

Community Organizing, broadly defined, is the process and product of people coming together to address issues of shared concern. Residents may organize under the umbrella of a neighborhood association, another organization, or informally among neighbors. Community organizing is a way to bring people together to identify problems, develop solutions, mobilize public support, and campaign for a specific change. It is also a way for residents to build power in numbers to achieve outcomes they could not achieve alone. There is a long history in the U.S. and globally of residents using community organizing to resist displacement and advocate for equitable development. For a recent example from London, see: *Staying Put: An Anti-Gentrification Handbook* (2014).

Community Benefits Agreements (CBA)

A CBA is a legally enforceable contract signed by community groups and a developer that establishes certain community benefits the developer agrees to include as a part of the development. According to Rosar (2008), "Because development subsidies use taxpayer monies and may have a negative economic impact on taxpayers, taxpayers should understand and be able to utilize tools such as CBAs to contractually guarantee benefits for themselves and their community." The most commonly sought community benefits include prevailing wage/living wage jobs, first source/local hiring and job training, and affordable housing, though CBAs have included provisions for things like child care facilities, green spaces, and traffic mitigation. In order for a CBA to be enforceable, it must be negotiated prior to a development agreement between the developer and the government.

"CBAs are critical in part because the current 'back to the city' movement sees many large U.S. cities promoting economic growth targeting middle- and upper-income consumers and residents. Sports stadiums, entertainment arenas, hotels, office parks, 'big box' retail outlets, upscale residential projects, and other such developments are occurring regularly in urban areas—including many areas inhabited predominantly by low-income residents and people of color. These projects have the potential to offer significant opportunities for low- and moderate-income neighborhood residents, but, absent intervention, can be devastating to them."

-Annie E. Casey Foundation. (2007). *Community Benefits Agreements: The power, practice, and promise of a responsible redevelopment tool.*

APPENDIX A. METHODS

The findings and recommendations in “Equitable Development” are based on a review of literature, phone interviews with affordable housing/development experts and urban planning professionals, and in-person stakeholder engagement. The literature reviewed consisted of reports and evaluations of policies implemented or proposed in jurisdictions across the country, with particular attention to those from cities and regions comparable to the size, demographics, and/or history or experience of Nashville, TN. The literature was identified through internet search and through recommendations from interviewees as well as other local experts.

Semi-structured phone interviews were conducted with 22 experts from June to July 2014. Interview subjects were identified by Metropolitan Nashville Planning Department personnel and through snowball sampling. Eleven of the individuals interviewed are participants in the NashvilleNext Housing Resource Team - a group of 20 volunteers with local housing and community development expertise. These individuals have been involved in ongoing conversations with the Metropolitan Nashville Planning Department to provide feedback and contribute knowledge to the planning of the city’s future. The remaining 11 interviews were with planning professionals with knowledge about national trends and/or the experiences implementing promising affordable housing and equitable development practices in their communities. The table below includes the cities included and their 2013 population estimates.

Interviewed planning professionals in the following cities	2013 population estimate (census)
Davidson, NC	11,750
Franklin, TN	68,886
Athens, GA	119,980
Chattanooga, TN	173,366
Atlanta, GA	447,841
Portland, OR	609,456
Nashville, TN	634,464
Seattle, WA	652,405
Charlotte, NC	792,862
Austin, TX	885,400
Philadelphia, PA	1,553,165

Local knowledge, feedback, concerns and priorities regarding urban change and affordable housing in the Nashville metropolitan region were also collected at two local events facilitated by the Metro Planning Department. On May 27th a small group of active community members participated in a focus group to provide direct input on the problem of gentrification, affordable housing challenges in Nashville, and priorities

and opportunities for facilitating social inclusion. Participants represented a cross section of residents from neighborhoods in various stages of change. More than 300 individuals participated town hall meeting on housing and gentrification held on June 30th. Comments collected from the community conversation were collected and coded by planning staff, and are summarized in Appendix B.

APPENDIX B. A COMMUNITY CONVERSATION SUMMARY

On June 30, 2014, Metropolitan Nashville Planning Department convened a Community Conversation on Affordable Housing and Gentrification attended by more than 300 individuals. Participation was highest from residents living in neighborhoods closest to city center. Planning Department staff and housing expert, Dr. James Fraser, gave brief presentations on the context for the town hall meeting. As the primary purpose was to engage the knowledge and voices of residents, the event centered around small table conversations which were guided by two questions: *What are the positive and negative effects of revitalization?* and, *What strategies or tools can be used to address the negative effects?* Participants were provided background information on promising strategies (as discussed in the body of this report) that have been used across the country and asked to consider the viability of these (or other) tools in Nashville.

Comments from participants spanned a range of topics related to city planning tools and policies; the history and character of Nashville's neighborhoods; and the social, political, and economic challenges facing the city today and in the future. The broad range of the comments indicates a need not only to consider the challenge through multiple lenses, but also to develop a comprehensive strategy to equitable development – one that cuts across sectors (e.g., the arts, transportation, housing, economic development, law enforcement, education). Overall, participants expressed deep concern about displacement of current or longtime residents; the loss of affordable housing for homeowners and renters; social segregation, exclusion, and the loss of diversity writ large but especially racial and socioeconomic; disruptions to community character, cohesion, and networks; reduced access to public services for residents pushed out to the suburbs; and increased cost of living for those who stay.

Participants responded positively to a number of policies intended to ameliorate the negative impacts of revitalization. Tax freezes for low income, elderly, and/or long-time residents garnered the most support (42 comments), followed by inclusionary zoning (20 comments), infill growth (13), housing repair and maintenance support (12), and the housing trust fund (12)¹⁷. Other strategies seen by attendees as having the potential to foster equitable development included access to low interest loans, shared equity housing, density bonuses, allowing accessory dwellings (and other forms of increased density), and mixed income housing.

To counteract loss of neighborhood identity and social exclusion, participants called for intentional effort on the part of developers and policymakers to preserve the character of neighborhoods, honor their history, and lift up the experiences of their long-time residents. Residents supported a range of approaches including block parties, community education on land use and affordability, strengthening of neighborhood associations, urban design overlays, and enacting community benefit agreements. Without adequate attention to the social changes brought about by revitalization, urban change, participants warn, will spell greater social disparity and cultural conflict.

¹⁷ Data drawn from written comments of participants.

APPENDIX C. EQUITABLE HOUSING DEVELOPMENT TOOLS-TO-MARKET MATRIX

The following presents the 14 tools included in this toolkit given their utility and application in various markets. Where tools are applicable across markets, bold text indicates the market in which the strategy is considered most effective.

Market Conditions	Fund it	Build it	Preserve it	Retain Residents
Weak Housing Market / Low Displacement Risk	Affordable Housing Trust Fund Strategic use of federal funding Tax Increment Financing	Affordable infill policy Land banking Multifamily property tax exemption	Adopt ordinance to require lasting affordability Retain currently affordable and/or expiring subsidy units	Tax freeze or deferral Home-repair assistance programs Homeownership Education and Assistance
Improving Housing Market/ Increasing displacement		Affordable infill policy Inclusionary housing Land banking Multifamily property tax exemption	Adopt ordinance to require lasting affordability Retain currently affordable and/or expiring subsidy units	Tax freeze or deferral Home-repair assistance programs Homeownership Education and Assistance
Strong Housing Market/High levels of displacement and/or exclusion		Affordable infill policy Inclusionary housing	Adopt ordinance to require lasting affordability	Tax freeze or deferral

APPENDIX D. EQUITABLE HOUSING DEVELOPMENT RENTAL/HOMEOWNERSHIP-TO-MARKET MATRIX

	Rental Strategy	Homeownership Strategy
Weak Housing Market / Low Displacement Risk	Retain currently affordable and/or expiring subsidy units	Shared Equity Housing
	Multifamily property tax exemption	Home-repair assistance programs
		Homeownership Education and Assistance
	Affordable infill policy	
	Land banking	
	Neighborhood capacity building	
Improving Housing Market / Increasing displacement	Retain currently affordable and/or expiring subsidy units	Shared Equity Housing
	Multifamily property tax exemption	Tax freeze or deferral
		Home-repair assistance programs
		Homeownership Education and Assistance
	Inclusionary housing	
	Affordable infill policy	
	Land banking	
	Neighborhood capacity building	
	Adopt ordinance to require lasting affordability	
Strong Housing Market / High levels of displacement and/or exclusion	Retain currently affordable and/or expiring subsidy units	Tax freeze or deferral
	Inclusionary housing	
	Affordable infill policy	
	Adopt ordinance to require lasting affordability	

APPENDIX E. AVAILABLE DATA TO MONITOR DEMOGRAPHIC CHANGE

Dr. Karen Bates (2013), in her recent Gentrification and Displacement Study for Portland, OR, used Census and ACS¹⁸ data to conduct “a first pass look at a relatively small set of data to assess housing market and demographic changes to understand if a neighborhood is currently undergoing or is susceptible to gentrification.” (2013, p. 26). In her study on Portland, this first pass includes the following indicators:

- Vulnerability score (based on a formula that evaluated the % of census tract residents that are renters, people of color, over 25 and without a bachelor’s degree, and/or living at or below 80% HUD-adjusted median family income).
- Percent change in homeowners
- Percent change in people over 25 and with a bachelor’s degree
- Percent change in white residents
- Median home value
- Percent change in median home value

For recommendations on how to use data to establish place-based thresholds, see Bates, P. (2013) study in full.

Once typologies have been established, additional data can be used to assess micro- and emerging - changes in markets. Bates gives the following data examples (2013, p 35-36):

- Multifamily rents and vacancies - (geographic submarket, quarterly)
 - Look for increased pressure on the rental market indicated by decreasing vacancies and increasing rents in a neighborhood.
- Homebuyer demographics (Home Mortgage Disclosure Act (HMDA) data available by Census tract, annually)
 - Examine home loan/home purchase data by race to indicate emergent neighborhood racial demographic.
 - Examine loan denial data by race.
- Home sales: County assessor’s data on recorded home sales (data by address, updated continuously)
 - Examine changes in rate of sales (percentage of single family homes selling per quarter) or increasing- price per square foot and total sales price compared to previous periods.
- New development and rehabilitation: Nashville Construction and Permits (data by address, ongoing)
 - Examine changes in rate of new construction residential or commercial properties to identify increased investment interest.

¹⁸ When using American Community Service (ACS) data, which relies on predicted vs. actual data, Dr. Bates recommended adjusting by the margin of error. As an example, she writes, “the 2006-2010 ACS estimate for the percentage of renter-occupied units in Portland was 44.8% +/- 0.6%, resulting in a threshold of 44.2%” (2014, p. 60).

- Code violations: Metro Nashville Department of Codes and Building Safety enforcement (data by address, ongoing)
 - Examine changes in frequency of code complaints, which could indicate conflict over property use between newer and older residents.
- Real Estate Panel
 - A periodic poll/focus group of realtors who can offer a private-sector view on changes in the market. Bates suggests selecting realtors who specialize in “historic ‘fixer- upper’ homes or other styles identified in neighborhoods of interest, and/or who specialize in... neighborhoods that are ‘on the verge.’”

In addition to these suggested data sources, there are a number of emergent data analysis tools which may be of assistance, including the eCon Planning Suite, a collection of online tools developed by HUD’s Office of Community Planning and Development (CPD). The [CPD Maps](#) website may be of particular interest, in that it is intended to help grantees and the public at-large create market-driven, leveraged housing and community development plans using GIS imaging.

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WEB LINKS

City of Austin Neighborhood Housing and Community Development (NHCD)

<http://www.austintexas.gov/department/housing>

Community Cornerstones

<http://www.seattle.gov/housing/Cornerstones/default.htm>

Good Neighbor Policy

[http://austintexas.gov/sites/default/files/files/Housing/Reports_and_Publications/CAPER/11-12_APPENDIX_X - GOOD NEIGHBOR GUIDELINES.pdf](http://austintexas.gov/sites/default/files/files/Housing/Reports_and_Publications/CAPER/11-12_APPENDIX_X_GOOD_NEIGHBOR_GUIDELINES.pdf)

City of Portland Office of Equity and Human Rights

<http://www.portlandoregon.gov/oebr/62229>

The Portland Plan

<http://www.portlandonline.com/portlandplan/index.cfm?c=56527&>

City of Portland Guiding Principles of Equity and Social Justice

<https://www.portlandoregon.gov/phb/article/432346>

N/NE Neighborhood Housing Strategy

<https://www.portlandoregon.gov/phb/65193>

Kirwan Institute

<http://kirwaninstitute.osu.edu/opportunity-communities/mapping/>

The National Community Land Trust Network decision guide

<http://cltnetwork.org/wp-content/uploads/2014/08/Developing-an-Inclusionary-Housing-Program-Homeownership-8-14-14.pdf>

Austin, TX

<http://www.austintexas.gov/2013bond>

Charlotte, NC

<http://charmeck.org/city/charlotte/nbs/housing/pages/housingtrustfund.aspx>

Minneapolis, MN

http://www.minneapolismn.gov/cped/rfp/AHTF_home

Seattle, WA

<http://www.seattle.gov/housing/levy/default.htm>

National Community Land Trust Network 2013 report

<http://cltnetwork.org/wp-content/uploads/2013/12/2013-Supporting-Permanent-Affordable-Housing.pdf>

Atlanta

<http://www.metroplanning.org/news/article/6357>

Portland, OR

<https://www.portlandoregon.gov/phb/article/492809>

San Francisco

<http://sf-moh.org/index.aspx?page=952>

Chattanooga, TN

[http://www.chattanooga.gov/images/citymedia/neighborhoodserv/Community Development Documents/Public_Notices/AHIPublicNotice.pdf](http://www.chattanooga.gov/images/citymedia/neighborhoodserv/Community%20Development%20Documents/Public_Notices/AHIPublicNotice.pdf)

Philadelphia, PA

http://infillphiladelphia.org/documents/affordhsg_publication.pdf

Austin, TX

ftp://ftp.ci.austin.tx.us/npzd/Austingo/infill_tools.pdf

National Community Land Trust Decision Guide

<http://cltnetwork.org/wp-content/uploads/2014/08/Developing-an-Inclusionary-Housing-Program-Homeownership-8-14-14.pdf>

Montgomery County, MD

<http://www.montgomerycountymd.gov/DHCA/housing/singlefamily/mpdu/processdevbuild.html>

Chapel Hill, NC

<http://www.townofchapelhill.org/index.aspx?page=1298>

Fairfax County, VA

http://www.fairfaxcounty.gov/dpz/projects/reston/reference_documents/fairfax_affordable_housing-white_paper_oa.pdf

Chicago, IL

http://www.cityofchicago.org/city/en/depts/dcd/supp_info/affordable_housingrequirementsordinance.html

Chattanooga, TN

<http://www.chattanooga.gov/economic-community-development/community-development>

Twin Cities MN Community Land Bank

<http://www.tcclandbank.org/landbanking.html>

Minneapolis, MN

http://www.minneapolismn.gov/cped/housing/cped_multifamily_home

Seattle, WA

<http://www.seattle.gov/housing/incentives/mfte.htm>

Vermont State

<http://www.vhcb.org/pdfs/hsgpolicy/housing.pdf>

Portland, OR

<http://www.portlandonline.com/Auditor/Index.cfm?c=28481>

Chicago, Ill.

http://www.cityofchicago.org/city/en/depts/dcd/supp_info/affordable_housingrequirementsordinance.html

Oregon Housing Preservation Project

<http://www.preserveoregonhousing.org/about.php>

Portland, OR.

http://www.preserveoregonhousing.org/11_x_13_Report_Aug.2013.pdf

City of Boulder Home Works

<https://bouldercolorado.gov/homeownership/homeownership>

Athens (GA) Land Trust

<http://www.athenslandtrust.org/>

Chapel Hill, NC Community Home Trust

<http://communityhometrust.org/about-us/stats/>

Seattle, WA

<http://www.seattle.gov/housing/Homewise/>

AARP Tax Abatement Report

http://assets.aarp.org/rgcenter/econ/2003_04_taxes.pdf

Home Ownership Center of Greater Cincinnati

<http://www.hometoday.cc/>

MEDA

<http://homeownershipsf.org/organization/meda>

Louisville Healing Possible Quorum

<http://www.louisvilleky.gov/Health/equity/HealingPossibleQuorum/>

Philadelphia Citizens Planning Institute

<http://citizensplanninginstitute.org/>

The Neighborhoods Resource Center

<http://www.tnrc.net/>