METRO HUMAN RELATIONS COMMISSION

Understanding Nashville's Housing Crisis

Part 2: How Do People Lose Their Homes?

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

INTRODUCTION

"Music City." "The Athens of the South." "Nashvegas." Nashville has many names that reflect why people love living in this city. We've all heard that many people are moving to Nashville every day, but what's happening to people who already live here? It's not a stretch to say that our city looks and feels different every day. How can we make sense of our ever-changing housing market and the issues that come with rapid changes in development and population?

In the first pamphlet of this series, we answered the question, "What is affordable housing?" We explored terms and concepts used to describe affordable housing and connected them to the personal experiences of Nashville citizens. One of the main points from Part I is that there is a quickly growing gap between Nashvillians' incomes and the cost of housing. What's next in this conversation?

As we continue our series of pamphlets, we want to draw attention to the different ways we can think about housing. Is housing a public right or a private **commodity**? When we walk into our homes each day, what do we see? Do we see a base of support in our lives, or do we see a way for people to make money?

In this second part of the series, we tackle the question of "Why do people lose their homes?" To do this, we will first try to understand the financial processes behind **displacement**. What are the forces at play that lead to displacement? Next, we will take you into the why's and how's of economic displacement and the impact that this has on our growing community.

UNDERSTANDING THE FINANCIALIZATION OF HOUSING

A fundamental conflict exists between housing as a commodity and housing as a human right. Questions like *'Who owns what?', 'Who decides who gets what?'* and *'On what basis?'* are gaining urgency as displacement in American cities grows. After the Great Recession of 2008, many public housing programs were cut. Banks were given bailouts and developers were given tax breaks. The recession continues to result in home losses, widening wealth gaps, and the revival of predatory lending practices aimed at people who don't qualify for mortgages – particularly Black and Latino homebuyers.[1]

Predatory Lender

Definitions

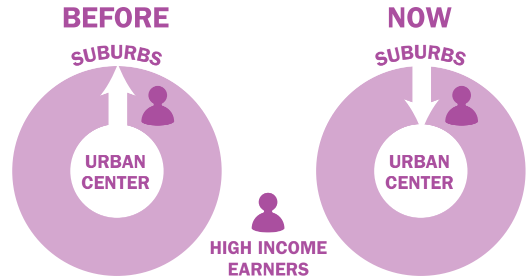
COMMODITY: A commodity is a product that can be bought or sold.

DISPLACEMENT: A situation in which people are forced to leave the place where they normally live. Displacement occurs when one party unfairly or inappropriately replaces another.

FINANCIALIZATION: The process by which financial institutions, markets, etc., increase in size and influence.

At the same time, the increasing demand for urban living spaces is pushing out longtime, lower-income residents in order to create room for those with higher income. This results in fewer affordable housing options and an increase in homelessness.

In Nashville, homeless advocates estimate that over 20,000 people are experiencing homelessness.[2] This number has significantly increased alongside rents, which have risen by roughly 64% since 2011. This problem is compounded by the stagnation of average annual wages, which have grown by only 14%.



The investment business model

RECESSION → HOMES OWNED BY BANKS → PE FIRMS BUY HOUSES FROM BANKS → FLIP THEM TO EXPENSIVE RENTAL UNITS → RECRUIT INVESTORS TO BUY BONDS IN RENTAL UNITS

How has housing shifted from a **social good** to a commodity? And why should we be concerned about this?

One important way that housing has moved away from being a “social good” and more toward “private commodity” is through the rise of the corporate landlord.[3] Whereas your landlord used to be a person who lived in your city, and who you could call when you needed, what we see now increasingly is large, impersonal corporations functioning as landlords. For example, a prominent home leasing company operating in Nashville owns over 80,000 homes. In 2017, that company was the second largest residential real estate company in the world. How does this business model work?

The **foreclosure** crisis resulted in a large number of single family homes coming under bank ownership. This enabled **Private Equity (PE) firms** to acquire homes at very low prices for example, at auction.

Definitions

SOCIAL GOOD: A social good is something that benefits the largest number of people in the largest possible way, such as clean air, clean water, healthcare and literacy.

FORECLOSURE/REPOSSESSION: The action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments.

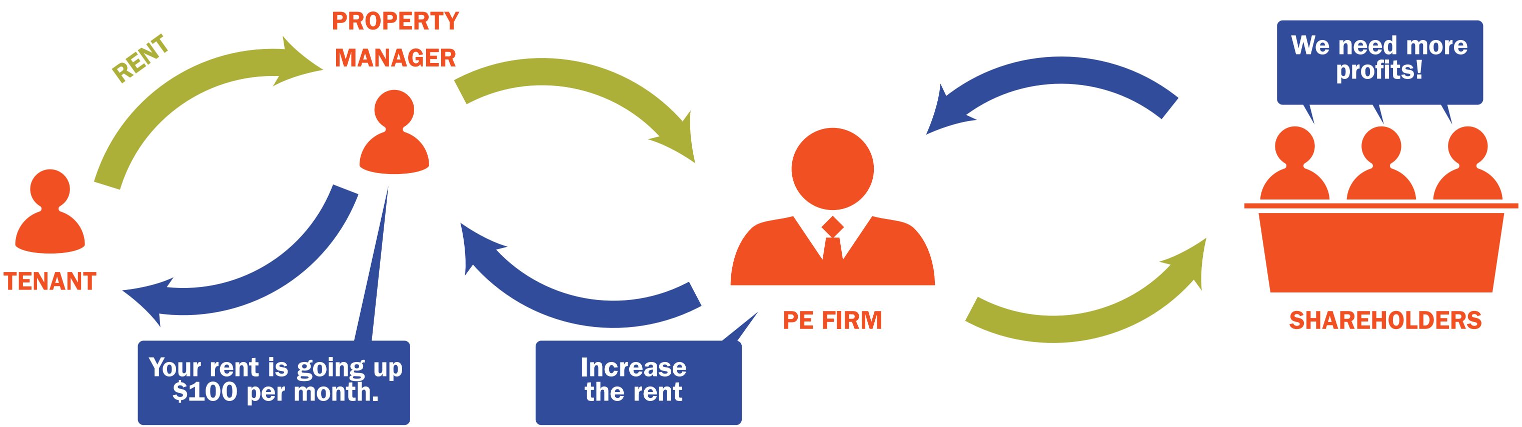
PRIVATE EQUITY FIRMS: A private equity firm has a pool of money that is used to invest in or to buy companies. In essence, the firm has no operation other than buying and selling companies. This is done in a way to maximize profits.

BONDS: Bonds represent debt obligations, which means money owed. It is a form of borrowing. If a company issues a bond, the money they receive in return is a loan, and must be repaid over time.

Wealthy people and institutions (such as banks and pension funds) invest money in PE funds or portfolios. The PE firms use this money to purchase real estate and turn it into rental units. They are strategic in targeting up-and-coming cities and neighborhoods.

PE firms raise more money by selling **bonds** to shareholders with the promise of paying back this money with interest. The way PE firms make this promise is by backing it with future rents.

Many rental companies are also now publicly traded, meaning people can buy shares in the company. This also means that the companies want to maximize profits so that they can give shareholders a high return on their investment. As a result, what is best for investors can often be at odds with what is best for the neighborhoods.



There is a private equity firm in Nashville that manages over 9,000 apartments and has more than $1 billion in real estate.

Their strategy is to purchase older homes or apartment buildings in strategic locations. They then “upgrade” or “revitalize” the buildings, increase the rent or convert the property into a rental unit, and then sell the properties at a profit. In most cases, this process entails a considerable hike in rent, which results in the displacement of existing tenants to make way for those who can pay higher rates.

There have been many apartment complexes around Nashville that were previously affordable housing, where tenants were evicted and these building were then sold for huge profit margins.

The following tables show real and recent data from the Nashville area. The names of the companies have been omitted.

Apartment Complex 1

- Former low-income housing
- Purchased in 2015 for $15.7 mil
- Rent increased by almost 80%
- **All former tenants displaced**
- **SOLD** in 2017 for $27.3 million

Profit = $11.6 million in 2 years

Apartment Complex 2

- Former low-income subsidized housing for seniors
- Purchased in 2015 for $10.7 mil
- **All former tenants displaced**
- **SOLD** in 2016 for $18.2 million

Profit = $7.5 million in under a year

Apartment Complex 3

- Former low-income apartments
- Purchased in 2016 for $1.2 million
- Rent increased by 60-70% increase:
- **All former tenants displaced**
- **SOLD** in 2018 for $14.2 million

Profit = $13 million in less than 2 years

HOW AND WHY ARE PEOPLE LOSING THEIR HOMES?

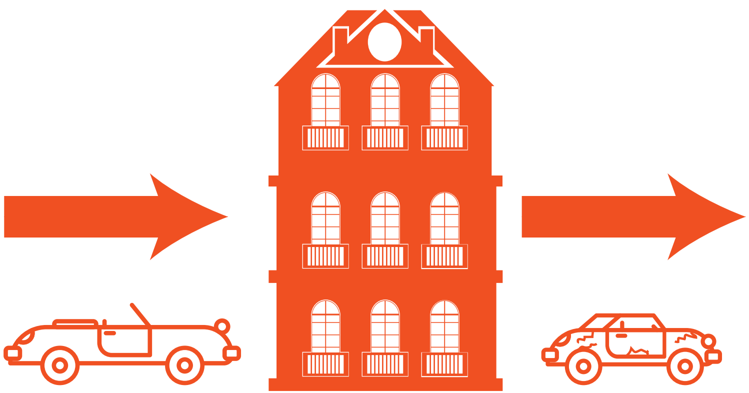
It is common to think that people lose their homes simply because they are unable to make rent or mortgage payments. But in fact, this can happen in many different ways that are out of renters’ and homeowners’ control.

One way that many Nashvillians are losing their homes is through economic displacement. Economic displacement happens when rents or housing costs go up to keep pace with market rates and beyond what people can afford to pay. While the average rent in Nashville has skyrocketed, working-class wages have largely remained the same.[4] As a result, many renters can no longer afford to live in the places where they have been living for decades. Displaced households must then either find a new, affordable place to live in Nashville’s competitive housing market, relocate a considerable distance from their community, or become homeless. The group most impacted by economic displacement is low-income renters.

In this section, we will examine economic displacement as comprising a few different scenarios including displacement by higher income earners, through increases in property taxes, inadequate subsidies, creation of unlivable homes, and through evictions.

I. Migration of high-income earners to Nashville:

Nashville is experiencing a significant increase in new residents, many of whom have higher incomes than some long-time Nashvillians.[5] This migration of higher-earning residents drives up demand for housing, prompting landlords to charge more. Landlords can see greater earning potential by displacing low-income renters in order to rent to higher-income people. Displacing low-income tenants can also make properties like large apartment complexes more attractive to buyers.



Economic displacement can take place in a variety of ways depending on the type of property. Many times, when renters' leases are up, landlords will significantly raise rent and displace the low-income renters.[6] This is common in both apartments and rental homes. In large apartment complexes, a landlord can displace virtually all of the existing residents over the course of a year by increasing the price of rent when it comes time to sign a new lease agreement. This way, a landlord can either renovate the "cleaned-out" complex and begin renting to higher-income tenants, or sell the complex to someone else.

PERSONAL STORY - WILL

Will is disabled, and he lives with his wife, and young son who has Autism. Their only income is two disability checks totaling $1800/month. Will's wife is a full-time caregiver in their home. 14 years ago they bought a mobile home and paid a monthly fee of $450 to rent a lot in a mobile home park in West Nashville. As higher income residents have moved to the area, the mobile home park land skyrocketed. In 2017, a developer purchased the land to build condos, and gave tenants 60 days' notice to move their homes. There were 18 households displaced from the mobile home park, totaling about 40 people.

Although Will's family owned their home, they did not own the land and did not have the additional $8-9000 it would take to move the mobile home to a new lot, so they had to leave it to be demolished. With the help of two local agencies, they got enough money together for a deposit and first month's rent for an apartment, but they are now paying $898/month in rent, 50% of their income. Will wonders how long they'll be able to keep this up. They have been on a waitlist for public housing nearly a year.

II. Increases in property taxes:

Sometimes landlords who aren't even looking to increase their profits must raise the rent just to keep up with property taxes. From 2013 to 2017, Nashville's property values increased, on average, by a whopping 37%.[7] However, this growth was not even, as property values in parts of downtown, Germantown, Salemtown, Inglewood and The Nations, increased by an average of 50%.[8] In Council District 5, which includes the East Nashville neighborhoods of Cleveland Park, McFerrin Park, Highland Heights, and East Hill, property values jumped by a staggering 93%.[9]

PERSONAL STORY - SHERICE

Sherice is an active senior who was raised in the Edgehill neighborhood and eventually purchased a modest 1,000 square foot home there for $48,000 in 1992. It was a comfortable neighborhood of many older African American home-owners. Around 2013, developers came knocking because this area close to downtown was suddenly prime real estate. As more modest homes were bulldozed and replaced with towering $700,000 houses, elders living on fixed incomes began to fear rising property taxes, and they no longer felt at home in their own neighborhood. Eventually Sherice felt the pressure to move. She wanted to spend her retirement somewhere she would feel at ease and not worry so much about the rising cost of living. She ended up moving to the Madison area to find an affordable home. Although she feels comfortable having more space there, she still feels sad that her community in Edgehill got "pushed out."

III. Subpar Subsidies:

In this section, we will be discussing the following housing **subsidies**:

'Housing Choice Voucher Program' also known as 'Section 8'	*"Section 8" is a common name for the Housing Choice Voucher Program, funded by the U.S. Department of Housing and Urban Development.* *It is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.* *The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.*
Project-Based Section 8	*The Project-Based Section 8 program works just like the Housing Choice Voucher Program, except that the subsidy is attached to the unit itself, rather than being a "portable" voucher.* *The subsidy stays with the building. When you move out, you no longer have the rental assistance.*
LIHTC	*The Low-Income Housing Tax Credit (LIHTC - often pronounced "lie-tech") is the federal government's program to provide tax incentives to encourage investors to invest in the development of affordable rental housing.* *Project developers are required to set aside a certain percent of the units for low income earners. Also, typically the property must remain affordable for a minimum number of years.*

The Federal Housing Choice Voucher Program (Section 8) can be a huge help to low-income renters who are trying to find safe, stable, and affordable housing.[10] A tenant with a **voucher** typically pays 30% of their income toward rent, while Section 8 covers the rest.[11] This makes the property affordable for the tenant and assures a steady income for the landlord.

However, it is becoming increasingly difficult for renters with Section 8 to find landlords who will accept their vouchers. This is because Section 8 requires that landlords rent to tenants at a price based on the Department of Housing and Urban

Definitions

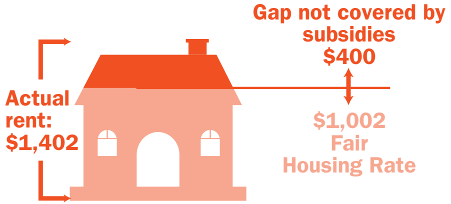
SUBSIDY: Money or grants given by the government to support a project, business, industry, or a group of people.

HOUSING VOUCHER: A housing voucher is a certificate of government funding that ensures a private landlord that a certain portion of the tenant's rent will be paid by federal funds. The primary feature of a housing voucher is portability, meaning a family can use their voucher to lease a unit anywhere allowed by the public housing agency (PHA) administering the program.

Development's **fair market rate**[12], which is considerably lower than Nashville's **actual market rate**.

	FAIR	ACTUAL
Studio	$731	$1,188
1 Bed	$816	$1,200
2 Bed	$1,002	$1,338
3 Bed	$1,327	$1,483

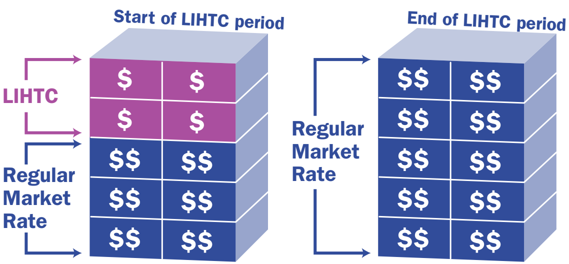
This causes many landlords to pass on tenants with a Section 8 voucher, because they can rent the property at a much higher rate. The end result is that Nashvillians relying on Section 8 vouchers to afford housing are often displaced into different cities, or become homeless.



HUD considers the fair market rate for a two-bedroom rental in Nashville to be $1,002. If the landlord demands more than this, then Section 8 will not allow a renter to use their voucher on that property. This is often the case, as the average rent for a two-bedroom apartment in Nashville is actually anywhere from $1,3224 to $1,4925.

Even tenants who benefit from other kinds of federal subsidies are not safe from economic displacement. Some apartment complexes have subsidies "built in" to the units through initiatives like the Project-Based Section 8 Program and the Low Income Housing Tax Credit Program (LIHTC). The Project-Based Section 8 program works just like the Housing Choice Voucher Program, except that the subsidy is attached to the unit itself, rather than being a "portable" voucher.[13] The LIHTC program, on the other hand, offers massive tax credits to developers if they agree to designate a certain percentage of the complex's units for low-income renters.

In theory, these programs give landlords an incentive to rent to low-income tenants. However, even the cash flow guaranteed by these subsidies is often not enough to keep landlords from bucking their existing renters in order to charge significantly higher prices in the at-large market. This cannot happen instantaneously: Complexes with Section 8 or LIHTC subsidies must participate in those programs for a minimum time period, or until certain conditions have been met. However, once that period is over, or once certain conditions have been met, there is no obligation for a complex to continue offering affordable rent. At that point, a landlord can opt out of Section 8 or LIHTC, wait for subsidized tenants' leases to expire, and then raise the rent as high as they like—very likely displacing many longtime residents.



Definitions

FAIR MARKET RENT: Fair Market Rents (FMRs) are used by the Department of Housing and Urban Development (HUD) to determine payment standard amounts for the Housing Choice Voucher program.

ACTUAL MARKET RATE: The actual current rents in Nashville. The actual market rent is higher than the fair market rent determined by HUD.

PERSONAL STORY - LISA

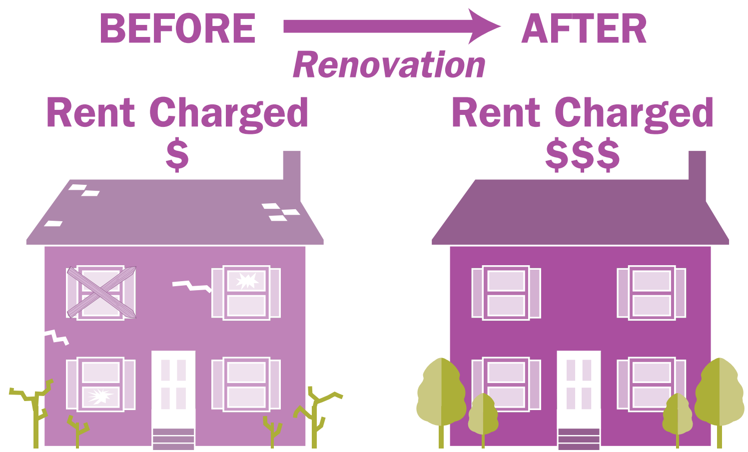
Lisa is a single mother who works full time at Walmart making about $2000 per month. She and her daughter were staying with family and friends. Lisa could not afford to work all day, pay for childcare, and pay rent on her own for a two-bedroom apartment, so she applied for a Section 8 voucher to subsidize their rent. After waiting 11 months, she got approved for a voucher but could not find any available two-bedroom units available that fell within the MDHA fair market range of $1002. While there were some two-bedroom units that would be affordable with her voucher, those units had waitlists as long as 6 months. Lisa was only given 60 days to use her voucher before it would expire, which would force her to start the process all over."

Even though it meant being farther from their support community, Lisa's job, and her daughter's school, they made the decision to move to Cheatham County where they could transfer their voucher and find an affordable vacancy before the time expired.

IV. Creating unlivable homes:

Another way tenants are forced to move is through the neglect of much-needed repairs on the property. Under Tennessee state law, tenants are left with few options to force their landlord to make repairs. For instance, while other states allow renters to withhold rent from a landlord until repairs are made, this option is NOT available for renters in Tennessee. So, a landlord can legally ignore repairs that fall short of an absolute emergency, like a flood or heat outage in winter. Because of the lack of affordable housing options, property owners can continue to raise rent while having little incentive to maintain high standards in the conditions. In some cases, landlords will let a property become run-down when they are planning to sell the land or make significant renovations and then lease the units for upwards of double the previous rent.

In most cases, when faced with distressing living conditions that a landlord will not address, a tenant's only option is to terminate the lease early. It is only in rare and very particular circumstances that a tenant can force a landlord to make repairs. Once the lower-income renter relocates, the landlord can make the repairs that would allow the unit to be rented at a higher rate.



PERSONAL STORY - KEISHA

Keisha rented a 2 bedroom apartment for two years with the help of a Section 8 voucher. Because of a disabling brain injury, Keisha is only able to work part-time, so she couldn't afford a place to rent on her own without a subsidy.

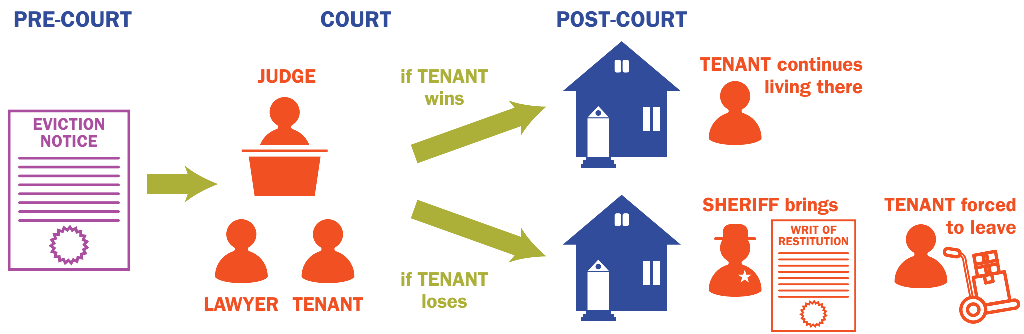
After the first year, the landlord stopped making repairs. Over the course of another year, major structural and mold issues developed. When it was time for Keisha's annual Section 8 inspection to keep her voucher active, the apartment did not pass inspection. The landlord was notified several times and given multiple opportunities to make the needed repairs to get the unit up to code. Instead, the landlord simply did nothing until Section 8 would no longer agree to subsidize a unit not up to their standards.

Once Section 8 stopped paying for the unit, Keisha could not pay the rent on her own and had to move out and go to a women's shelter.

V. Evictions:

Even landlords with the best intentions can be squeezed by rising market rates and property tax increases. Placed in that situation, landlords may look to evict tenants for even the most minor of issues. The reason itself may not even be legally valid, but most tenants do not have the knowledge or financial resources to fight the issue in court. Additionally, the majority of laws in Tennessee do not provide attorney's fees to a winning tenant, so attorneys are less-inclined to take tenants' cases. So what should tenants know about the eviction process?

A very simple version of the process can be broken down into three steps: Pre-Court, Court, and Post-Court.[1]



The Pre-Court Process

Before a landlord has a right to begin the court process to evict the tenant, they must terminate the lease. A landlord can only terminate the lease by giving the tenant written notice (usually called a "termination notice"). How much notice is required depends on the reasons why the landlord is terminating the lease agreement. It is important to know that the

[1] This description is based upon the Uniform Residential Landlord Tenant Act, which only applies in counties with populations of 75,000 or more. It also doesn't cover rights that may be available to tenants in government-funded housing. This is informational only and not intended to be legal advice.

termination notice does not tell a tenant when they might actually be forced out of their home. Instead, the number of days on the termination notice refers to how long a tenant has to leave the property on their own before the landlord begins the court process of eviction. Finally, the notice must usually give a legal reason for why the landlord is terminating the lease.

No Notice Needed: If the tenant does not pay rent on time, then they might not have a right to a termination notice before the landlord begins the Court Process. However, this is only the case if two things are true.

i. First, there must be a particular sentence in the lease that says “tenant waives his/her right to notice for failure to pay rent.”
ii. Second, this sentence must be in at least 12-point, bold font.

If either of these things are not true, then the tenant has a right to a 14-day termination notice. If the tenant can pay their rent, plus a late fee, within those fourteen days, then the tenant can stay in the home.

3-DAY NOTICE: A landlord can give a tenant a 3-day termination notice if the tenant, or one of the tenant’s guests, does something that might endanger the health or safety of people or property on the premises.

14-DAY NOTICE: A landlord can give a tenant a 14-day notice for a serious breach of the lease. Note: Some leases even give you the right to fix the problematic behavior during the 14 days. That’s why it’s always important to read your specific lease.

7-DAY NOTICE: A landlord can give a tenant a 7-day notice if, within 6 months, the tenant repeats the same problem that they were warned about in an earlier 14-day notice.

10-DAY NOTICE: A landlord can terminate a week-to-week lease with a 10-day notice.

30-DAY NOTICE: At the end of a lease, or at any time after the initial lease has expired, a landlord can give the tenant a 30-day notice. In this case , the landlord does not usually have to give a reason for why they are not renewing the lease.

The Court Process

If a tenant does not move out during the number of days given in the termination notice , then the next step is for the landlord to file a form called a “**detainer warrant**.” A detainer warrant starts the eviction process in court. The detainer warrant should tell the tenant what the landlord wants to get in court. For instance, does the landlord just want “possession” of the apartment? Or is the landlord also asking for money, like unpaid rent? When the tenant gets the detainer warrant, it will tell the tenant what day the court hearing is on. In court, the tenant has a right to bring witnesses, present evidence, and explain to the judge why they shouldn’t be evicted.

Definitions

DETAINER WARRANT: This is the name for the paper a landlord has to file to start the court process and schedule a court date.

The Post-Court Process

If the tenant wins in court, then things should go back to normal. If the landlord wins in court, then the tenant will have 10 days to move out of the apartment. The tenant also has a right to appeal the loss to another court, but only within the 10 days.

If the tenant does not appeal within 10 days after losing in court and also doesn't move out, then the landlord has a right to file a "**Writ of Restitution**." A Writ of Restitution allows the landlord to get the Sheriff's help to regain possession of the unit.

Note: If the landlord takes any actions to try and force the tenant out of the unit before the Sheriff comes to help with the Writ of Restitution (e.g., shuts off utilities, locks the tenant out of the unit, etc.), then the landlord has likely broken the law. A tenant should seek immediate legal help if a landlord does anything outside the court process in order to force a tenant to move.

PERSONAL STORY - ANDREW

Andrew is the father of five young children. They live at an affordable apartment complex in a gentrifying neighborhood. The new owner is planning to redevelop the property to rent to higher income earners. Andrew was recently attacked outside his home and suffered a broken leg which caused him to miss work and lose his job. Since then, the property manager has threatened to evict him for a late payment that has accrued additional fees.

When he started falling behind on the rent, Andrew reached out to local agencies for financial assistance and secured pledges for all the money he owed the apartment complex. However, the landlord refused to accept his payments saying they cannot accept funds from multiple third parties. Once he got the funds into one lump sum, the landlord had already begun eviction proceedings and redirected him to an attorney he could not reach in order to pay the debt.

Luckily, Andrew is a part of his local tenant union, so his community rallied together to demand that his payment be accepted, and his family's housing was saved.

Wrapping up:

This is just a brief overview of the various forms of economic displacement that can take place, and the ways in which tenants can be forced to move out of a property.
It is important for tenants and affordable housing advocates to be aware of the rights and protections that renters do possess under Tennessee state law.

Definitions

WRIT OF RESTITUTION: This is the name for the paper a landlord has to file to start the court process and schedule a court date. .

ECONOMIC DISPARITY: Disparity is the condition of being unequal. Economic disparity refers to the difference between the incomes of the richer and poorer parts of society. The more unequal the distribution of wealth in an economy, the greater the income disparity.

IMPACT OF DISPLACEMENT

The displacement of people and communities is one of the primary challenges facing Nashville residents. Elderly residents, communities of color, poor families, and immigrants are at increasing risk of displacement. Displaced residents typically have to move to neighborhoods with less access to amenities and which are further from their preferred location.

According to the Forbes 2018 listing of Fastest Growing Cities, Nashville is the seventh-fastest growing city in America.[14] Nashville's recent population and economic boom has widened the income gap of its residents. In a 2016 report on economic success among U.S. cities, the Nashville-Davidson region rose from being the 21st to the 10th most prosperous metro area.[15] This means that although Nashville is prospering, it is creating more **economic disparity**.

This economic disparity means that some people are forced to move out of their neighborhoods as the cost of living rises around them. For many homeowners, the only way for them to take part in the prosperity is to take advantage of increased property values and sell their homes, many of which have been in their families for decades.

Renters have even fewer options than homeowners. Such pressures often lead to renters being steered towards cheaper and poorer-quality accommodations in the same or neighboring localities, or moving away to suburbs further out of the city. These problems are particularly severe for elderly tenants, who are less able to resist rent increases or to challenge them through legal means.

According to the US Department of Housing and Urban Development, displacement can be defined as occurring in circumstances where "any household is forced to move from its residence by conditions which affect the dwelling or its immediate surroundings."

The impact of displacement can be thought about in monetary and non-monetary terms.

Monetary impact:

Individual:
The monetary impact of displacement can include the costs associated with moving, increased transportation costs, and less availability of affordable food.

The combined effect often leads to an overall lower standard of living.

Community:
Local businesses are likely to suffer when large competitors start opening businesses in gentrifying neighborhoods.

New developments are often profit-driven, not community-driven. This is harmful because close-knit communities thrive on socially-conscious business practices that benefit everyone.

Non-monetary impact:

Individual:
People can experience feelings of isolation and a loss of their previous community. Some might be unable to find a good fit in the new community. It is common to feel anxiety and, stress due to financial strain and uncertainty.

This is often accompanied with a negative impact on children; having to move schools, the quality of schools and education in the new neighborhood, and interruption of education.

Families might also experience decreased access to food, and other goods and services.

There may be a longer commute to work, and less access to employment opportunities within that area.

Community:
Culture shifts take place in existing neighborhoods and communities face loss of their safety net. People who stay may feel like outsiders in their own communities.

People of color are often criminalized because they may be perceived as "dangerous."

Disparities in health become acute when neighborhoods change rapidly and existing marginalized communities are pushed to the peripheries.

Major shifts in community demographics also affect neighborhood associations, and collective neighborhood power is threatened.

The economic, societal, and public health repercussions of gentrification and displacement are even more severe for poor communities of color.

CONCLUSION

While Nashville evolves as a destination city, displacement continues to develop as a widespread issue, hurting the people previously rooted in the community. Nashville is in the midst of a housing challenge that impacts numerous neighborhoods. This challenge has led to the economic displacement of many Nashvillians, forcing people to relocate or even become homeless. The housing issues facing Nashville not only hurt low-income renters, but also Nashville as a whole. While rents have risen, wages have remained the same. Rent increases ultimately drive longtime renters out of their homes and make it impossible for many to relocate within the city. As Nashville grows as a city, we must remind ourselves and fellow community members that housing is not simply a commodity, but a social good and a human right. As our community grows and developments spring up, we cannot lose sight of what "community" means. For Nashville to truly prosper, we need affordable housing for all its citizens.

We hope this pamphlet demonstrates a clear breakdown of the systems impacting Nashville's housing crisis, provides insight into the real human consequences of this crisis, and clarifies what policy-makers mean when they talk about "displacement." This pamphlet focuses on certain types of displacement, but it is important to know that there are still other mechanisms of displacement that are not covered here. As for the examples we do include, we hope community advocates can use them as a framework for organizing across Nashville. If the housing crisis is an issue you care about, we encourage you to be vocal about your stance on this issue with you council members and fellow Nashvillians. Get involved with local groups and coalitions working to prevent displacement and show up to zoning hearings in your neighborhood. If you are facing displacement yourself or would like more information on how you can support affordable housing in Nashville, check out the resource list below.

Resources

METRO HUMAN RELATIONS COMMISSION

web: www.nashville.gov/Human-Relations-Commission.aspx
email: mhrc@nashville.gov
phone: 615-880-3370

Legal Aid Society of Middle Tennessee & the Cumberlands — Working Together. Doing Justice. Restoring Hope.

web: www.las.org
phone: 615-244-6610

HomesForAll NASHVILLE

web: www.homesforallnashville.org
email: info@homesforallnashville.org

NeedLink NASHVILLE

web: www.needlink.org
phone: 615-269-6835

OPEN TABLE NASHVILLE — re-imagine community

web: www.opentablenashville.org
email: info@opentablenashville.org
phone: 615-415-0141

Contributor and Editor

Sarah Imran
Director of Policy and Research, Metro Human Relations Commission

Contributors

Dr. Ken Chilton
Associate Professor, Tennessee State University

Tessa Eidelman
Doctoral Student, Vanderbilt University

Melody Fowler-Green
Executive Director, Metro Human Relations Commission

Megan Jordan
Doctoral Student, Vanderbilt University

Ian Montgomery
Housing Paralegal, Legal Aid Society of Middle TN and the Cumberlands

Zac Oswald
Attorney, Legal Aid Society of Middle TN and the Cumberlands

Lauren Plummer
Outreach and Housing Coordinator, Open Table Nashville

Dr. Sara Safransky
Assistant Professor, Vanderbilt University

Austin Sauerbrei
Tenant Organizer

Rachel Underwood
Doctoral Student, Vanderbilt University

References

1. Newshour, PBS. Struggle for black and Latino mortgage applicants suggests modern-day redlining. PBS [online]. 15 February 2018. Available from: https://www.pbs.org/newshour/show/struggle-for-black-and-latino-mortgage-applicants-suggests-modern-day-redlining
2. Hale, Steven. Nashville's Homelessness Crisis in the National Spotlight. Nashville Scene [online]. 16 April 2018. Available from: https://www.nashvillescene.com/news/pith-in-the-wind/article/21000955/nashvilles-homelessness-crisis-in-the-national-spotlight
3. Fields, Desiree. The Rise of the Corporate Landlord. Community-Wealth.org [online]. July 2014. Available from: https://community-wealth.org/content/rise-corporate-landlord
4. Rent Trend Data in Nashville, Tennessee. Rent Jungle: Apartment search [online]. Available from: https://www.rentjungle.com/average-rent-in-nashville-rent-trends/
5. Plazas, D. (2018). Living urban comfortably is impossible for most, so let's get radical. [online] Tennessean.com. Available at: https://www.tennessean.com/story/opinion/columnists/david-plazas/2018/07/25/living-urban-comfortably-impossible-most-so-lets-get-radical/830016002/.
6. Plazas, David. A dilemma for renters in Nashville. The Tennessean [online]. 11 January 2018. Available from: https://www.tennessean.com/story/opinion/columnists/david-plazas/2017/02/26/dilemma-renters-nashville/98267702/
7. Garrison, Joey. Nashville's record reappraisal: Where have property values soared most? The Tennessean [online]. 7 February 2017. Available from: https://www.tennessean.com/story/news/local/davidson /2017/02/06/nashvilles-record-reappraisal-where-have-property-values-soared-most/97415782/
8. Garrison, Joey. Final reappraisal: Nashville property values soar by record 37 percent. The Tennessean [online]. 22 April 2017. Available from: https://www.tennessean.com/story/news/2017/04/21/final-reappraisal-nashville-property-values-soar-record-37-percent/100704912/
9. Rau, Nate and Garrison, Joey. As development booms, Nashville council goes against planners more often. The Tennessean [online]. 24 January 2017. Available from: https://www.tennessean.com/story/news/politics/2017/01/21/development-booms-nashville-council-goes-against-planners-more-often/96585874/
10. HUD.gov / U.S. Department of Housing and Urban Development (HUD)[online]. Available from: https://www.hud.gov/topics/housing_choice_voucher_program_section_8
11. What is Section 8? What are Housing Choice Vouchers? Affordable Housing Online [online]. Available from: https://affordablehousingonline.com/section-8-housing
12. FY 2018 Fair Market Rent Documentation System. Individual Development Accounts: a Vehicle for Low-Income Asset Building and Homeownership | HUD USER [online]. Available from: https://www.huduser.gov/portal/datasets/fmr.html
13. Project Based Section 8. HousingLink - Find Your New Affordable Rental Apartment In MN [online]. Available from: https://www.housinglink.org/SubsidizedHousing/ProjectBased
14. Sharf, Samantha. Full List: America's Fastest-Growing Cities 2018. Forbes [online]. 28 February 2018. Available from: https://www.forbes.com/sites/samanthasharf/2018/02/28/full-list-americas-fastest-growing-cities-2018/#567a1dc7febf
15. Peterson, Miranda and Kelly, Cathleen. Making Nashville a More Livable and Sustainable City for All. Center for American Progress [online]. 9 March 2017. Available from: https://www.americanprogress.org/issues/green/reports/2017/03/09/427682/making-nashville-livable-sustainable-city/

This booklet was prepared with funding from the Metro Human Relations Commission Support Fund of The Community Foundation of Middle Tennessee.

To share and print the digital version of this pamphlet, visit

www.housing101.us