

Nashville's Substandard Housing

Nashville has a shortage of affordable housing (30 units are available for every 100 extremely low-income households. Nationwide, the number of units per 100 extremely low-income homes is 29, with 11,471,157 extremely low-income households and a shortage of 3,174,321 appropriate units. As the cost of rents increased during recent years, there are few affordable units available, with many of them “problem” or “sub-standard” units. As described by the Urban Institute’s *Housing Assistance Matters Initiative*, “Decent and affordable housing has far-reaching consequences for people’s health, quality of life, and access to opportunities, but these consequences are not always well understood.” The research highlights research to inform the public about housing policy to strengthen policy outcomes, exploring connections between rental assistance and outcomes for individuals, families and communities.

<http://www.urban.org/housingaffordability/>

In 2003, Margaret Holleman prepared a comprehensive policy brief, *The Evolution of Federal Housing Policy From 1892-1974 in Nashville, Tennessee*, for the Nashville Civic Design Center. It described the development of federal housing policies how they affected Nashville. The report described the way community groups addressed slum conditions with efforts such as “Settlement Houses” until the 1930s, when the federal government became involved. Citing other Nashville Planning Commission documents, she noted that studies in the 1930s concluded that as many as one-third of Nashville people lived in housing “ill-suited for human habitation” with “large areas devoted to slum dwelling”.

http://www.sitemason.com/files/hMYPwk/NCDC_FedHPoICS.pdf



Another Policy Brief from the Nashville Civic Design Center, *Nashville Past and Present*, by Christine Kreyling in 2005 described the historical development of Nashville beginning in the 1700s. It describes land use patterns that began with Nashville’s original settlers. It described the way that lower-income residents were squeezed out of the city to densely populated slums,

where disease and crime were rampant. It discussed the transition to the suburbs, facilitated by the first mule-drawn streetcar in 1865, expanded with electricity for the public transit system in 1888. It noted that the growth of public transportation promoted the middle class that emerged in the social gap between the rich and the poor.



It discussed the post-depression National Recovery Act of 1933, a federal housing program created to increase construction employment and provide decent, safe and sanitary homes at low cost to those who were “temporarily poor.” In 1937, the National Housing Act was geared toward demolishing slums and building housing projects, which used a one to one ratio so that the number of housing units remained approximately the same. The creation of this housing was politically controversial but was presented as a mechanism for controlling property values. The public housing was planned to “ring the existing slums of the central city and serve as a barrier to protect the residential sections in the suburbs,” allowing the slums to be perpetuated and residential segregation increase.

In the 1940s, it became apparent that much more affordable housing was needed. While about 2,000 Nashville families had public housing, 13,000 families remained in substandard conditions. In 1949, the Federal Housing Act was created to clear slums and engage the private sector in redevelopment of new residential development in blighted areas. Instead of replacing the former slums with housing, the areas were often used for commercial development, shifting public housing projects to other locations. This added 2,625 new units completed in 1954.

Despite good intentions, the rise in welfare in the 1960s was said to have resulted in the public housing units becoming warehouses for the permanently poor. It also discussed the Hope VI project, which experienced irregular federal funding support over the years. The report discussed the annexation of county land by the city and the eventual consolidation of the

Metropolitan Government of Nashville and Davidson County, originally recommended in a 1952 report from a joint commission of city and county representatives studying service delivery. It also noted that there were challenges because of the street layout of the county, with some major streets and railroad tracks following the bison tracks created before the city was developed.

http://www.sitemason.com/files/d0tIEU/History_web.pdf



Substandard housing is defined by the Metropolitan Housing and Development Agency in their 2013-2018 Consolidated Plan and the U. S. Department of Housing and Development (HUD) as residences that have at least one of the following conditions:

1. Have Physical Defects. For example they do not have complete plumbing such as a usable flush toilet or piped water
2. Lack complete kitchen facilities such as an installed sink with piped water or a refrigerator, or does not have electricity or a safe source of heat.
3. Are overcrowded, with more than one person per room.
4. Meet the definition of Cost Burden (paying more than 30% of household income for housing expenses, or severe cost burden (paying more than 50%).

http://www.nashville-mdha.org/pdfs/2013-2018%20Con%20Plan%20%202013%20Action%20Plan_Updated%20June%202013.pdf

HUD receives special data tabulations from the U.S. Census Bureau on a periodic basis. This data is referred to as CHAS data (Comprehensive Housing Affordability Strategy) and is intended to show the magnitude of housing problems and needs, primarily for low-income households. The 2006-2010 data shows that Davidson County had 41,950 owner households and 51,405 renter households with one of the four Housing Problems listed above.

This data also states that 25,075 owners and 55,845 renters are cost burdened (>30%). Lower income families are more likely to live in substandard housing, and at any income level, Davidson County's renter households were more likely to live in overcrowded units than owner households.

http://www.huduser.org/portal/datasets/cp/CHAS/data_querytool_chas.html

http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html

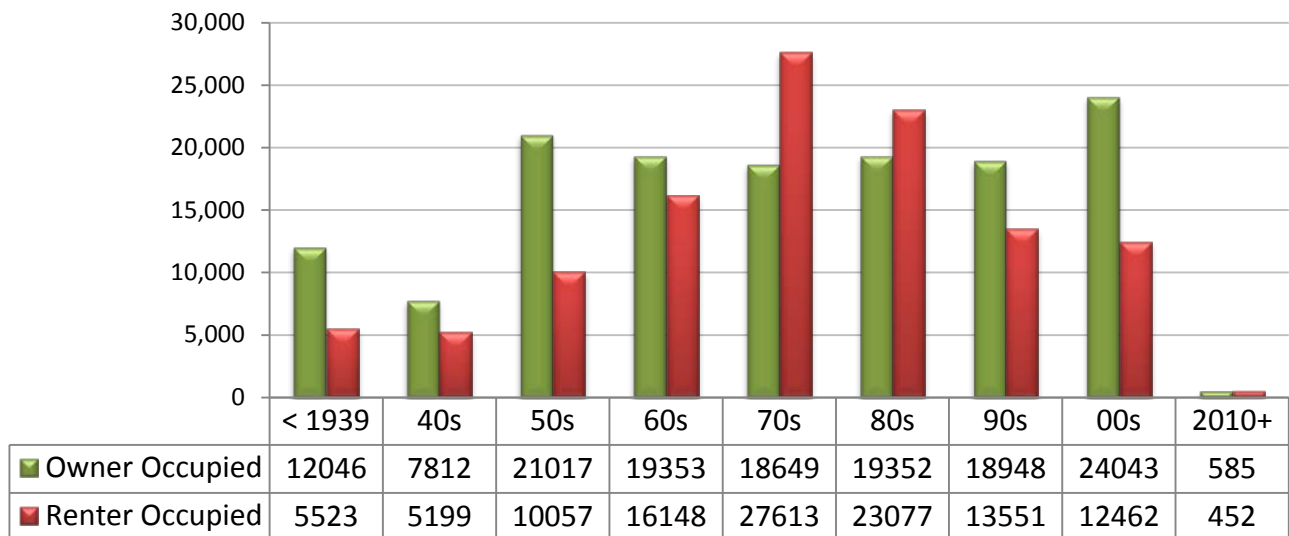
According to the 2012 American Community Survey by the U. S. Census Bureau, in the 258,465 occupied housing units in Davidson County, 537 lacked complete plumbing facilities, 943 lacked complete kitchen facilities and 6,037 had no telephone service available. Of owner-occupied units, 3,871 were valued at less than \$50,000 and another 16,201 were valued between \$50,000 and \$99,999. In terms of gross rent on the 119,806 rental units paying rent in Davidson County, 4,988 had rent less than \$200, 3,079 had rent from \$200 to \$299, 5,724 had rent from \$300 to \$499. In the 116,237 rental units in Davidson County, 56,672 units (48.7%) were cost burdened.

<http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

Older housing units may be more likely to have physical problems. The Chart below shows the decade that units were first built by tenure (renters and owners). The current trend is that as rents go up lower-income people have a harder time finding affordable housing and can only afford units with more “problems,” which are often older dilapidated units that tend to be in less-desirable neighborhoods.

Housing Units Built by Decade

Davidson County, 2008-2012



American Community Survey Table B25036: Tenure by Year Structure Built, Occupied housing units, 5-Year Summary 2008-2012

In terms of economic segregation, *Why It's Harder to Move Up in America's Segregated Cities* (Atlantic Cities, December 4, 2013), Co-Editor Richard Florida notes that it is getting more difficult for Americans to improve their economic circumstances. Harvard and Berkeley economists reported on economic mobility in the U.S. and found that, "In climbing the economic ladder, location matters." As a result, children growing up in areas with higher economic mobility are more likely to succeed than those from other areas.

Above-average-mobility in the 34 metro areas in which there is greater opportunity for upward economic mobility, such as Boston-Worcester-Lawrence-Lowell-Brockton, Denver-Boulder, Houston, Minneapolis-St. Paul, Norfolk-Virginia Beach-Newport News, Riverside-San Bernardino and San Diego. Metro areas with lower than average mobility include Atlanta, Cleveland-Lorain-Elyria, New York City, Tampa-St. Petersburg and Washington, DC.

Nashville and many other cities fall in the average-mobility category, including Birmingham, Buffalo-Niagara Falls, Chicago, Columbus, Dallas-Ft. Worth, Detroit, Hartford, Los Angeles-Long Beach, Miami, Nassau-Suffolk, New Bedford, New Orleans, Newark, Orange County, Orlando, Philadelphia, St. Louis, San Francisco-Oakland and Tacoma.

Another way to measure economic segregation is through neighborhood sorting. Nashville again fell near the middle with an index measure of 20.7%, far above New Bedford's 9.5% and far below New York City's 30.2%. This measure identifies income segregation within neighborhoods (integrated) compared to between neighborhoods (segregated). Generally, children raised in overwhelmingly affluent neighborhoods with little exposure to poor families grow up to be affluent adults, while children raised in isolated, poor neighborhoods grow up poor. In a more integrated neighborhood, there is an opportunity for children from low-income families to be exposed to those who are successful and wealthy. It indicated that both the public policies of housing assistance and education with skill upgrading would be part of any successful approach to economic segregation.

<http://www.theatlanticcities.com/neighborhoods/2013/12/its-harder-move-americas-segregated-cities/6441/>

