
Appendices

Appendices

- A. Glossary
- B. Methodologies, Data Sources, and Case Studies
- C. UHS Development Community Engagement Summary
- D. Housing Agency Overviews
- E. Program Inventory and Profiles
- F. Affordable Housing Finance 101
- G. Analysis of Potential Revenue Sources
- H. New or Underutilized Funding Sources
- I. The Barnes Fund Recommended Policy and Organizational Changes
- J. Philanthropic Contributions Opportunities
- K. Summary of Public Feedback on Draft UHS (to be completed post-release)

APPENDIX A:

Glossary

Accessory Dwelling Unit (ADU): An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit on the same lot as a stand-alone single-family home. ADUs must include space for living, sleeping, cooking, and bathrooms independent of the primary residence.

Affordable Housing: The Housing Division defines affordable housing as housing in which households earning at or below 80% of the Area Median Income (AMI) spend no more than 30% of their income on housing costs. This definition aligns with the U.S. Department of Housing and Urban Development (HUD) standard, which considers housing affordable when it costs less than 30% of a household's gross income. HUD uses the AMI for a family of four as the primary benchmark to assess affordability across different regions.

Some housing is affordable because it receives public subsidy, while other housing is affordable because of the type, location, or age of the housing. All housing types play a role in meeting the diverse range of housing needs and preferences within a community.

Housing affordability is the product of two factors: household incomes and housing costs. In most cities, housing costs have grown far faster than incomes over the past decade, leading to growing affordability challenges for low- and middle-income households across America.

Area Median Income (AMI): Area Median Income (AMI) represents the midpoint in the distribution of household incomes within a Metropolitan Statistical Area (MSA). HUD publishes annual AMI levels for regions, adjusted for family size. The HUD-provided AMI is used to determine applicants' eligibility for both federally and locally funded housing programs where participation is dependent on income levels.

Chronically Homelessness: HUD defines a chronically homeless person as either 1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR 2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.

Coordinated Entry: Coordinated Entry is a process developed to ensure that all people experiencing a housing crisis have access to resources and are identified, assessed, and referred and/or connected to housing assistance based on prioritization and resource availability.

Deed-Restricted Affordable Housing: Deed-restricted affordable housing means real estate that is required to be used as affordable housing for a period of time. This requirement is recorded as part of the deed for the property.

Detached Accessory Dwelling Unit (DADU): A detached accessory dwelling unit is an ADU that is detached from the primary residential building. DADUs can be attached to a separate detached accessory structure on the same lot as the primary residence. An example of a DADU include a guest house not attached to the main property.

Fair Housing: Fair Housing broadly refers to matters pertaining to compliance with the 1968 Fair Housing Act. The Fair Housing Act prohibits discrimination in housing on the basis of: a) race, b) color, c) national origin, d) religion, e) sex (including gender identity and sexual orientation), f) familial status, and g) disability. For a comprehensive list of actions that are prohibited under the Fair Housing Act, see this list at [HUD.gov](https://www.hud.gov).

In addition to the protected classes under the Fair Housing Act, the Tennessee Human Rights Act prohibits discrimination in housing on the basis of creed.

Filtering: Within housing, filtering is the change in housing costs for older housing over time. When demand for housing exceeds the supply of homes, older homes get more expensive, or “filter up.” When supply keeps pace with or exceeds demand, older homes become more affordable, or “filter down.”

Median Household Income: A statistical concept that refers to the annual earnings of the household at the 50th percentile of the distribution for a given area, whether a neighborhood, city, or metropolitan area. Half of households in a given area earn at or above the median income, while half of households in said area earn at or below the median income. The Median Household Income (MHI) is calculated by the U.S. Census. Within this report, median household income includes just Davidson County.

Housing Access: Housing access refers to the ability of people to find and secure housing that meets their needs.

Housing First: Housing First is an approach to homelessness that prioritizes connecting households to permanent housing without preconditions such as work or sobriety requirements. This evidence-based approach has been shown to promote long-term housing stability, improve health outcomes, and reduce the use of high-cost services such as emergency rooms. Housing First differs from other approaches to ending homelessness primarily by not mandating sobriety or supportive services as a precondition for entry into housing and by providing permanent housing rather than temporary accommodations such as in a shelter. Once housing is secured, residents also have access to voluntary services such as job training, mental health counseling, or substance abuse treatment.

Housing Stability: Housing stability refers to the ability of households to stay in their home without unplanned or unwanted disruptions or moves.

HUD: Established in 1965, the U.S. Department of Housing and Urban Development (HUD) is the federal agency most directly involved in affordable housing. Some of its principal functions include administering public housing programs, offering rental assistance through programs like Section 8, and providing mortgage insurance through the Federal Housing Administration (FHA).

Low Income: HUD defines low-income households as those earning less than 80% of Area Median Income. HUD also defines very low-income as households earning less than 50% of the AMI and extremely low-income as households earning less than 30% of the AMI.

Metropolitan Statistical Area (MSA): A metropolitan statistical area is a geographic area consisting of one or more counties associated with at least one urban area of at least 50,000 population plus adjacent counties having a high degree of social and economic integration.

The Davidson County MSA includes the following areas: Cannon County, TN; Cheatham County, TN; Davidson County, TN; Dickson County, TN; Robertson County, TN; Rutherford County, TN; Sumner County, TN; Trousdale County, TN; Williamson County, TN; and Wilson County, TN

Middle Housing: Middle housing is middle density housing structures, from small lot single home homes and duplexes up to small stacked flats. In most North American settings, zoning codes tend to allow either low-density single-family homes or higher-rise apartment buildings, meaning that most cities end up with a relative absence of middle density housing options.

Multifamily: A housing typology able to accommodate occupancy by more than one household. Within the zoning code, more than two homes on a lot is considered multifamily, while within the building code, it means more than two homes in a single building. While “multifamily” is often assumed to be high-rise rental apartments, it should be noted that duplexes, small apartments, and condos are also included.

Naturally Occurring Affordable Housing: Market-rate housing (for rent or purchase) that is priced at levels affordable to low- or moderate-income residents without public subsidy. Traditionally, “naturally occurring” is understood to mean homes that are affordable to households at 60% AMI and below. These homes are often more affordable because of their age, size and/or location. Because these homes are not protected by the regulations that come with public subsidy, this type of housing is most vulnerable to being lost through redevelopment or increasing rents through upward filtering.

Rental Assistance Demonstration: The Rental Assistance Demonstration Program (RAD) allows public housing authorities to convert their public housing to Section 8 project-based rental assistance (PBRA).

Single-family: A housing typology intended for occupancy by a single household. “Single-Family” is often used interchangeably with “single-family detached” housing, or a home that shares no walls with its neighboring homes. As with multifamily, it may mean one home per building (within the building code) or one home per lot (within the zoning code).

Social housing: Social housing is the term for a policy framework, development approach, and ownership strategy that aims to provide and sustain affordable housing for all. Social housing is generally defined by permanent affordability at a range of income levels, democratic management which includes tenant protections, and decommodification of the property, generally defined as public or community ownership.