RESEARCH REPORT

Moving Toward Transit-Oriented Development in Nashville

Opportunities for Transit-Adjacent Housing in a Changing Nashville

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Executive Summary

Nashville, Tennessee, and its surrounding area is one of the fastest-growing regions in the United States. Home to a thriving arts scene, the region has seen an influx of transplants; the Nashville Area Chamber of Commerce found that in 2023 alone, the metropolitan area grew by 31,544 people.[1] This expansion has been driven by a vibrant job market and booming real estate sector.[2] Yet this growth has also been associated with major challenges, including rising housing costs, displacement of residents with low incomes from gentrifying neighborhoods, and high rates of traffic congestion.[3]

Nashville has struggled to address these challenges. The city's planning department recently estimated that at least 80,000 additional housing units are needed by 2040 to accommodate demand, but only about 50,000 are likely to be built under current policy (Metropolitan Planning Commission 2024). As of 2022, the region only has 53 available and affordable housing units for every 100 residents with incomes below 50 percent of the area median income—a 16 percent decline from 2017 (Aurand et al. 2019; Aurand et al. 2024). Despite substantial housing construction, growth has not met the need.

For decades, Nashville also has struggled to improve the area's transit system in a manner that would provide residents with a realistic alternative to driving. A 2015 bus rapid transit plan was withdrawn because of organized opposition to public transit expansion, and a 2018 funding referendum failed at the ballot box amid concerns about the viability of a proposed light rail line and the high costs taxpayers faced to fund it.[4] Meanwhile, local bus service suffered, recently ranking 30th in quality among the 32 US cities with more than 500,000 residents.[5] Before 2024, Nashville was one of only four of the 50 largest US metropolitan areas not to have a dedicated local source of funding for transit.[6]

The city finally took a major step toward overcoming these challenges in November 2024 with the overwhelming passage of a referendum increasing the city's sales tax by half a cent. This referendum, colloquially referred to as "Choose How You Move," will fund more than $3.1 billion in new investments in bus service, transit infrastructure, improved sidewalks, and road safety projects across Nashville.[7] Investment will focus on 54 miles of multimodal "all-access" corridors that will feature substantially improved bus service as well as pedestrian and cycling infrastructure. The referendum includes provisions to encourage new housing development in areas directly adjacent to transit stations.

Meanwhile, the Metropolitan Council (the legislative authority of the Metropolitan Government of Nashville and Davidson County) has supported policy changes intended to encourage more housing

construction through zoning changes. In July, the council passed a law expanding residential development by enabling residential projects in more of the city's commercial, office, and retail zoning districts.[8] The city's planning department also has been undertaking an effort to jointly plan for more housing and infrastructure, with the goal of accommodating the influx of people moving to the city.

Following the passage of the referendum, Nashville has an opportunity to focus housing development near its expanding public transportation network, particularly in high-opportunity neighborhoods where there is demand for additional housing (and not just downtown, where most new development has concentrated). Doing so can help maximize the value of transit investment by providing a built-in ridership base and ensuring a more financially sustainable transit system, as well as reducing transportation costs for residents who live near lines, lessening traffic congestion, and promoting more equitable job access across the region. Moreover, focusing growth in already developed neighborhoods can reduce environmentally damaging car travel, limit sprawl, and help preserve more land for agricultural and natural uses (Freemark et al. 2024).

This report examines how changes to the zoning code could help establish a long-term development pattern that promotes affordable, high-density housing close to Nashville's major transit corridors. In our analysis, we assess current zoning in Nashville and its potential to accommodate higher densities. We specifically investigate conditions in high-income neighborhoods, which typically feature excellent access to services and employment; gentrifying neighborhoods; and neighborhoods where people of color and people with low incomes predominate.

Our key findings are as follows:

- **Opportunities for residential development are constrained outside of downtown.** Most of Nashville has zoning that restricts the development of multifamily apartment buildings; more than 90 percent of land where residential uses are allowed by right restricts development to single- or two-family home construction. Parcels that allow multifamily housing projects are largely restricted to downtown and a few large arterials extending from downtown, though there is growing demand for such apartments citywide. In recent years, such multifamily projects have accounted for two-thirds of housing permitting in Nashville. Limited room for new construction may reinforce high housing costs in high-income and gentrifying areas.
- **Residents with low incomes may face barriers to accessing transit because of development patterns.** Only about 13 percent of Nashville's housing units are located within a quarter mile—or easy walking distance—of Nashville's proposed all-access corridors (an additional 13 percent are located between a quarter mile and half mile from these corridors). Many neighborhoods

near these corridors have experienced gentrification in the form of growing housing costs over the past two decades. Inadequate housing availability in these areas may prevent people with lower incomes from being able to afford homes that are close to affordable transportation options. This could have adverse impacts on costs of living for residents with low incomes, who may be forced to buy and use cars, which is considerably more expensive than taking public transit.[9] Additionally, it could affect the financial stability of Nashville's transit system. If these trends continue, the system will lose access to a built-in ridership base, as people with lower incomes are more likely to use public transportation than are residents with higher incomes moving into gentrifying neighborhoods (Taylor and Morris 2014).

- **Restrictive zoning is preventing the development of additional housing units.** Zoning districts where only single- or two-family homes can be built by right have limited room for housing construction. We estimate that these districts have space for roughly 10,000 additional units. If lots are split to allow more construction, we estimate an additional 90,000 units could be built, but only a small share would be located near the proposed all-access corridors. That is likely inadequate capacity to handle the region's future growth; between 2019 and 2023 alone, the region permitted more than 133,000 units, most of them in apartment buildings. Failing to accommodate growth could result in development further out in the region and increase real estate costs within it, as more people compete for too few units. The city could become increasingly unaffordable, with people forced to travel greater distances.

Nashville can encourage additional housing in higher-opportunity neighborhoods through transit-oriented development, which would reduce residents' transit costs, support the job market through increased employee mobility, bolster public health, and reduce strain on energy systems. We study three potential zoning reform options and analyze how each approach could make room for tens of thousands of units, particularly in transit-accessible neighborhoods with high housing costs. Certain reforms—such as allowances for up to four units on any parcel zoned for single- or two-family uses or multifamily residential housing at up to 60 units per acre within a quarter mile of all-access corridors—could add space for thousands of additional units compared with the limited development allowed under current zoning. Space for additional development in the zoning code could enable developers to eventually make up the gap between the city's projected development and its housing needs.

Nashville policymakers have multiple options to alter zoning rules to encourage more construction. At the same time, they should consider expanding funds for publicly subsidized affordable housing. Together, these changes could help make the city more accommodating to new residents, reduce the pressures of rising housing costs, and improve the Nashville transit system's financial viability.

Moving Toward Transit-Oriented Development in a Changing Nashville

With the Nashville region welcoming more residents each year and housing prices steadily increasing, many local stakeholders have pushed for the city to prioritize development near high-capacity, high-frequency transit routes.[10] The city's "Choose How You Move" sales tax initiative, passed by voters in November 2024, includes a substantial investment in improved public transportation and proposes the construction of new housing on land near transit stations.[11] The Civic Design Center, a local urban planning nonprofit, has encouraged increased housing construction near public transportation, particularly near "mobility hubs," which are centers of activity and connections integrated into Nashville's 2016 nMotion regional transit plan.[12] Development near transit can help make public transportation a more accessible option for more residents.

Unlike many other cities (Freemark and Rennert 2023), Nashville has successfully attracted riders back to its bus system after the loss in customers during the height of the COVID-19 pandemic, suggesting a growing appetite for public transit in the region. Ridership on WeGo Public Transit, operated by Nashville's Metropolitan Transit Authority, returned to 97 percent of prepandemic levels by late 2023.[13] Corridors where buses provide frequent, reliable, and fast service could theoretically host housing construction, enabling more living options while also giving residents alternatives to car reliance.

Yet even after the passage of the city's transit referendum, Nashville policymakers will have to do more to encourage the use of bus services or other alternative transportation modes. One recent study ranked Nashville as the second-most car-dependent US city in 2020 based on average annual miles per driver (14,745), average annual miles per vehicle (11,262), the share of workers commuting by car (90.2 percent), and the share of workers whose households have at least two vehicles (80.6 percent).[14] This situation is due, in part, to inadequate transit options and the fact that the city's land uses are largely not designed around easy access to existing public transportation. The city too often has inadequate sidewalk infrastructure and has often failed to encourage density in the neighborhoods around stops.

This reliance on personal automobiles is harmful to Nashville residents' health and their wallets. More vehicles mean higher emissions of particulate matter, which in turn increases morbidity and

mortality for drivers and for people who live near congested highways (Greco et al. 2007; Samuels and Freemark 2022; Zhang and Batterman 2013). Recent air quality studies conducted in Nashville show high levels of exposure to harmful particulate matter among many residents.[15] And between 2019 and 2021, Nashville recorded an average annual level of 9.1 micrograms of fine particulate matter per cubic meter of air, close to the US Environmental Protection Agency's proposed annual limit, above which cities could be subject to additional federal regulations for being in "non-attainment."[16] Cars are also expensive, costing each car owner an average of $12,000 per year.[17]

Transit-oriented development offers a solution to several of these problems. Concentrating new development in areas near transit stops can reduce transportation costs for residents, reduce air pollution, lower energy consumption, and minimize land consumed to accommodate housing growth.[18] Additional residents near transit, in turn, can lead to increased revenues for transit providers, enabling them to provide better service.

Expanding the availability of housing near transit can also play a role in combating rising housing costs, a major issue in Nashville. Although Nashville home prices are somewhat lower than those of many other large metropolitan areas, the median home's sales price rose from about $300,000 in January 2020 to $475,000 in January 2025.[19] This 58 percent increase was much larger than the 22 percent rate of inflation over the same period. Restrictions on housing supply are associated with higher housing costs; Nashville is likely not providing enough new units to ensure affordable homes for all those who want or need them in the community.

There *has* been a steady supply of new multifamily units in Nashville in recent years, brought on by developers responding to the population influx. Most of these units, however, are located in relatively expensive multifamily buildings in areas like downtown Nashville and the Gulch and far less frequently in other neighborhoods where housing costs may be more affordable and where access to transit is also an option. Enabling a broad spectrum of housing options is key to addressing the multiple goals of expanding transit-oriented development, reducing car reliance, and giving people the ability to live in a diversity of neighborhoods.

One strategy to promote denser development near transit routes is to implement targeted zoning reforms that allow greater density. Several cities have implemented such changes in recent years. In August 2020, Portland, Oregon, adopted the landmark residential infill project zoning reform, which allows up to six dwelling units per lot in many of the city's previously single-family-only residential zones.[20] (This reform expands on a 2019 statewide bill, H.B. 2001, which requires cities with populations greater than 10,000 to allow duplexes on any lot zoned for single-family dwellings.[21]) The

city council of Portland, Maine, passed similar reforms in 2023, allowing up to three or four units on all residential lots, depending on location.[22] (This change was similarly motivated by a state law, Legislative Document 2003, which requires municipalities to amend local ordinances to allow for multiple dwellings on lots designated for residential use.[23])

Several growing urban hubs in Southern states have taken related approaches. In Northern Virginia, the Fairfax County Council adopted a plan in 2010 to permit the construction of multifamily buildings on land near planned Metro stations that had previously been zoned exclusively for commercial uses.[24] Elsewhere in the region, Arlington and Alexandria each passed policies to promote the construction of middle-scale housing projects in 2023.[25] Arlington's reform allows buildings of up to six units on single-family lots, while Alexandria's policy allows four units on similar lots (though both reforms are limited and are facing legal action to prevent their implementation).[26] Both cities also scaled back parking requirements for homes close to transit stops, which can promote transit-oriented development by lowering the cost of housing development and incentivizing the use of public transport (De Gruyter, Truong, and Taylor 2020; Gabbe, Pierce, and Clowers 2020). In 2021, the city council in Charlotte, North Carolina, approved changes allowing duplexes, triplexes, and quadruplexes to be constructed on single-family lots.[27] These cities' successes offer models for policymakers in other large, growing cities like Nashville seeking to pass similar zoning reforms.[28]

Members of Nashville's Metro Council have recently discussed—but not yet passed—legislation that would legalize duplexes, triplexes, and quadruplexes in different parts of the city.[29] Public debate about whether to implement such changes has revolved around ensuring that new housing is associated with adequate infrastructure, including transit. These initiatives would likely supplement the currently popular "horizontal property regime" developments that have sprouted throughout the city. These developments, sometimes referred to as "tall-skinny" projects, are two adjacent townhomes constructed on a previously single-family lot; though built at a higher density than single-family homes, they are not multifamily apartment buildings.[30]

In this report, we explore how policymakers and developers could help meet Nashville's affordable housing needs while simultaneously building a more connected Nashville and reducing negative impacts, such as pollution and congestion from the city's transportation infrastructure. With the passage of the 2024 transit referendum, signaling progress toward expanded transit funding in one of the nation's fastest-growing cities, local stakeholders can build a community that is more equitable, accessible, and prepared for its continued growth.

Research Methods

Our analysis examines the relationship between current zoning policies, housing supply, and transit in Nashville. Furthermore, we explore how zoning reforms could make room for more housing options near transit stops and consider the potential impacts of these changes on Nashville residents. Our research is guided by three key questions:

- What do current Nashville zoning policies allow in terms of potential residential construction, and is that relationship linked to neighborhood demographic characteristics and exposure to gentrification?
- How do these allowances compare with current housing availability?
- What could be the impacts of new zoning rules on the potential for housing construction?

Data Collection

Our primary unit of analysis is the parcel level. We collected parcel-level property information for areas that fall under the land-use jurisdiction of the Nashville–Davidson metropolitan government (which includes most, but not all, of Davidson County) from a major property records provider. This database includes descriptive, geospatial data about individual properties, such as each lot's area, depth, frontage, and setbacks; its current land use; and its total residential units.

After conducting spot checks, we found that the data on how many residential units are present on a given property are somewhat challenging to compare directly with conditions on the ground, for two reasons. First, the dataset includes multiple rows for condo buildings with separately owned units yet counts the total number of units in the building in each row; we combined rows in these cases. Second, the property-level unit counts sometimes do not match their land uses (e.g., property coded as a single-family home could have a housing unit count of four, and in many cases, properties were counted as having zero residential units, despite the land-use code noting the presence of housing units on the lot and our spot-checking verifying that finding). We accounted for these issues by assuming the land-use code listed in the land-use column of the property dataset was accurate for single-family homes, duplexes, triplexes, and quadplexes. Ultimately, the changes we implemented in the data to correct for these intra- and inter-record conflicts produced a total of roughly 302,000 housing units across Nashville, which is similar—but not identical—to recent census estimates. We believe our data are reflective of the conditions on the ground in terms of residential units, but we acknowledge that there may be parcel-by-parcel anomalies.

We overlaid the property data with publicly accessible information provided by Nashville's transit service, WeGo.[31] We measured four degrees of adjacency to the proposed all-access corridors for all parcels (box 1). These corridors are Nashville's most heavily traveled routes, and thanks to new sales tax revenue, will experience upgrades in transit service frequency, installation of bus lanes and bus jump areas to enable faster speeds, more sidewalks, and safer travel conditions for all users.[32] Under the proposed plan, the all-access corridors will converge downtown and extend along the following routes:

- Bordeaux/Clarksville Pike to Kings Lane
- Charlotte Pike to White Bridge Pike
- Dickerson Pike to Doverside Drive
- Gallatin Pike to Northside Drive
- Murfreesboro Pike to Southeast Community Center, including a Donelson Pike Spur to Nashville International Airport
- Nolensville Pike to Harding Place

BOX 1

Four Degrees of Transit Adjacency Assessed

We considered four metrics for adjacency to transit.

- **Quarter mile of proposed all-access corridors:** parcels located within one-quarter mile of all-access corridors, where major proposed transit improvements are planned
- **Quarter to half mile of proposed all-access corridors:** parcels located between one-quarter mile and one-half mile of all-access corridors with major proposed transit improvements
- **Quarter mile of transit routes:** parcels located within one-quarter mile of any existing WeGo bus route, including frequent routes
- **Quarter to half mile of transit routes:** parcels located between one-quarter mile and one-half mile of any existing WeGo bus route, including frequent routes

Source: "WeGo Public Transit – Bus Stops and Routes," NashvilleOpenData, accessed March 29, 2024, https://www.arcgis.com/home/item.html?id=adf857a21b074dfaba322456715e65cd; "Buses," WeGo Public Transit, accessed March 29, 2024, https://www.wegotransit.com/ride/transitservices/buses/; "Improving Frequency," WeGo Public Transit, accessed March 29, 2024, https://storymaps.arcgis.com/stories/f673885c4484459389f8af86076fb244; "Train," WeGo Public Transit, accessed March 29, 2024, https://www.wegotransit.com/ride/transit-services/train/; "Choose How You Move," Tranist@Nashville.Gov, accessed January 21, 2025.

Notes: We did not analyze WeGo's train service, WeGo Star, because it operates infrequently, with only six round trips a day.

To identify whether parcels could allow for residential development, we created a data dictionary that defines building requirements and allowances in each of Nashville's zoning districts. This dictionary enables us to easily compare requirements across districts, and this process requires us to simplify the characteristics of each district. Nashville has 52 base zoning districts, as well as additional subdistricts downtown. The code establishes a minimum set of requirements for these districts, using the following measures (not all districts include requirements related to each measure).

- **Floor area ratio (FAR):** the built square footage divided by the parcel area (e.g., a parcel with a two-story building that covered half the lot would have an FAR of 1)
- **Impervious surface ratio (ISR):** the share of the lot that is covered by a structure or other impervious surface (e.g., the above example would have an ISR of 0.5)
- **Minimum lot area:** the lot area required per unit (e.g., if a district had a minimum lot area of 5,000 square feet, a 10,000 square foot parcel could be developed with two units)
- **Maximum density:** the number of allowed units per acre
- **Maximum building height:** the maximum building height, measured in feet or stories
- **Side, front, and rear setbacks:** the required distance between a building and surrounding buildings or the public right of way
- **Maximum units per parcel:** the number of allowed units per parcel (e.g., a single-family district would allow one unit per parcel)

We intersected a map of Nashville's zoning districts with properties' locations to determine their zoning. Although Nashville has not undergone a major zoning overhaul in more than 25 years, the city frequently rezones specific lots or districts with special permissions (these are referred to as specific plan districts, which we describe below). The map we used for this analysis was last updated on March 29, 2024, so any changes made after that date are not reflected here. We do not analyze zoning policies for satellite cities located outside of the land-use jurisdiction of the Metropolitan Government of Nashville and Davidson County, including Belle Meade, Forest Hills, and Goodlettsville.

Our goal was to establish the maximum number of housing units that theoretically could be built on each of the city's parcels, given its zoning district and specific characteristics. This calculation is different from that of the city's planning department, which has focused on providing a realistic

estimate of how many units are expected to be built by developers. Our view is that an increase in the number of units that *could* be built in an area under local land-use rules is likely to result in an increase in the number of units that *are* built, but we do not directly analyze this connection in this report.

We classified each parcel by whether it allows residential development by right (meaning a project that meets rules can be approved by administrative process rather than requiring public hearings) and whether that development is restricted to single- or two-family homes or allows multifamily buildings, sometimes in mixed-use contexts (e.g., combined with retail). We combined data about each parcel (e.g., its lot size in square feet) with zoning district requirements (e.g., its minimum lot area) to estimate total potential residential construction, assuming that the lot is redeveloped; we describe this process below. We do not include an analysis of accessory dwelling units or senior assisted living units in our analysis. We also do not account for the impact of parking requirements; other research has shown that these can considerably reduce development potential because of the land parking requires and because of the cost of constructing parking, particularly structured facilities (Hess and Rehler 2021; Shoup 2021).

We make some assumptions in our interpretation of the zoning code. First, most of Nashville's lower-density residential zones allow the development of single-family homes by right. Most of these districts also enable the by-right construction of two-family homes, subject to specific conditions defined in the code, such as the year the lot was established. The Nashville Planning Department provided a shapefile of such lots, and we assumed that two-family homes could be built on them by right. Because a portion of other lots are also entitled to such development, we assumed that other lots in these districts could accommodate 1.25 homes each, on average (we established this figure after consulting with Planning Department staff). In addition, we tested lot splitting, relevant to large parcels typically on the edge of the developed areas of the city. For this analysis, we assumed if a lot was at least five times as large as the minimum lot area requirement for its zoning district, it could be subdivided into an equivalent number of parcels that, at minimum, each meet the minimum lot area.

Second, many commercial and office districts allow multifamily housing to be built. In general, lots located in the urban services district (which includes most of the central parts of Nashville) and that have frontage along an arterial defined in the city's Major and Collector Street Plan are entitled to by-right apartment construction. We thus assumed that lots fulfilling these conditions could accommodate apartments, and lots that did not meet these conditions could not.

Third, in downtown Nashville, there are a dozen separate zoning districts that include several design-based regulations, such as setbacks, that we did not integrate into our algorithm to estimate how much could be built on each lot. To simplify our work, for downtown zones (those under the Downtown

Code, or DTC), we ignored height minimums, assumed a 12-story maximum, and applied a 0.5 FAR for nonresidential purposes in mixed-use projects, leaving the remainder of FAR for residential purposes. We established these assumptions based on conversations with staff from a local landscape architecture firm, who noted that FAR maximums in the DTC range between 8 and 15; the 12-story maximum is an average of the two. They also suggested the 0.5 FAR based on their experience.

We also estimated other development restrictions through discussion with the same architecture firm. ISR proved a useful standard to employ in this model, given that the measure, when combined with FAR, is influential in determining what is built downtown; that said, unlike in other zones, the ISR downtown is not standardized. To derive ISRs there, we identified prototypical lots in each district. We calculated the share of that lot, averaged across stories, that could be developed, after accounting for base setbacks and additional setbacks required for each building story. We then derived varying ISRs for each district, with an average maximum ISR of 0.957 among the downtown zoning districts.

Fourth, several hundred specific plan (SP) districts have been established throughout Nashville. SP districts are typically requested by developers for large parcels (e.g., subdivisions with many single-family homes) or large buildings (e.g., mixed-use towers). SP districts have defined geographies and a council-approved plan guiding development. Most SP districts specify the maximum number of housing units that can be built within their geographic boundaries, though a minority do not and rather specify parcel-by-parcel regulations that are largely similar to those of another zoning district.

Finally, we collected demographic data at the tract level from the 2000 Decennial Census and the 2017–21 five-year American Community Survey (we used areal interpolation to account for changing tract geometries). These data allowed us to identify areas where high housing costs predominate, where developers are mostly likely to be able to profit from new housing and thus invest in building it.

Relatedly, we created a measure of which tracts are experiencing gentrification. To do so, we identified changes in each tract between 2000 and 2021 on three indicators commonly used to assess gentrification (Bunten, Preis, and Aron-Dine 2023; Rucks-Ahidiana 2020): increase in the **share of residents who are non-Hispanic white**; increase in the **share of adults 25 years or older who hold a bachelor's degree**; and increase in **median housing value**. We scored tracts in the top quintile for each of these measures; of the 172 tracts in Nashville, we identified 10 that scored high on all three measures; 19 that scored high on two; and 30 that scored high on one.[33]

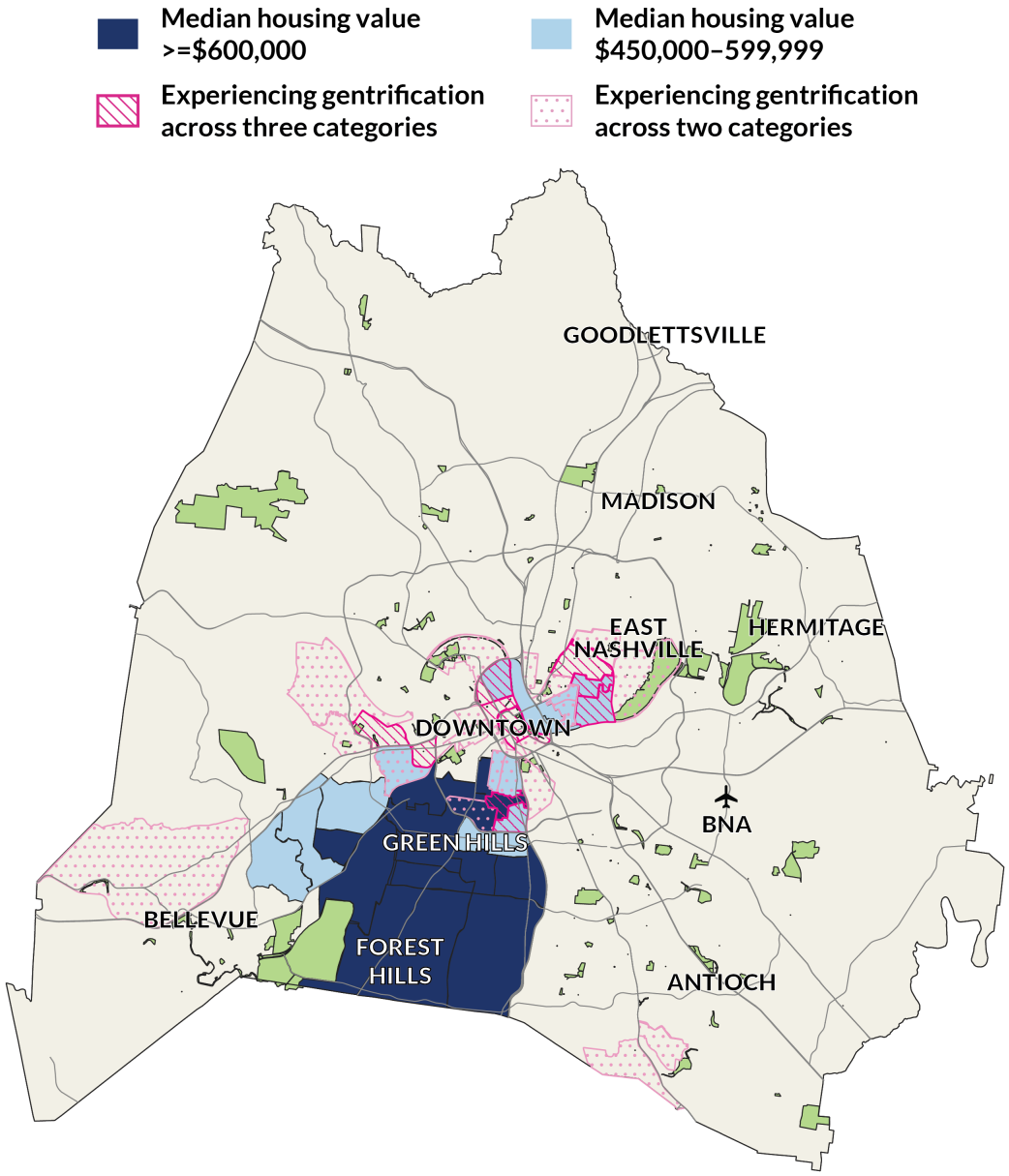
In figure 1, we map the neighborhoods that had the highest housing values in 2021 *and* experienced gentrification. Overall, 15 of the city's 172 tracts have median housing values of at least $600,000; an additional 13 tracts have median housing values between $450,000 and $600,000. The neighborhoods

with the highest housing values are downtown and in the southern quadrant of the county (including Forest Hills, which we do not analyze here). Neighborhoods that experienced gentrification between 2000 and 2021 are concentrated in and around downtown, particularly in East Nashville.

FIGURE 1

Neighborhoods Surrounding Downtown Have Recently Experienced High Levels of Gentrification

Map of Nashville, specifying tracts with high median housing values and gentrification rates



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Source: Authors' analysis of 2017–21 American Community Survey data.

Notes: Tracts that we define as gentrifying were in the top quintile of tracts in terms of change in the share of adults with a bachelor's degree; change in median home values; and/or change in the share of the population that is non-Hispanic white, all between 2000 and 2021.

Analysis

We began by combining our variables, intersecting information related to properties, zoning, transit availability, and neighborhood demographics. We then measured key descriptive data, such as the number of existing housing units in each zoning district, and explored the relationships between local demographics and zoning entitlements. We were particularly interested in the number of units near transit services, as described in box 1.

Using property-level data and zoning regulations (e.g., requirements related to allowed units per parcel, building height, FARs, and more), we estimated the number of units that *theoretically* could be built by right on each lot. (As noted, this figure is different than the number of units that are *likely* to be built on a lot given local market conditions.) We made this estimate by using the measures listed in the previous section and applying them by algorithm to each parcel, as if a new project could be built from scratch on it. We refer to this estimate as the **baseline zoning envelope**. For some lots, the envelope may be substantially larger than the existing number of units on a parcel; this may occur because of lack of market demand for development in that area or the preference of homeowners to keep their properties as they currently are, even when change is allowed. For other lots, the envelope may be smaller than the number of units on a parcel; this may occur because zoning regulations have changed since the building was originally completed, or because developers may have received special permission to build more units on the property than what was allowed by right at the time.

Comparing the zoning envelope with the actual number of units on lots throughout the city helps provide data on where more housing is feasible under existing rules and where there are substantial limitations on housing construction that may be restricting the availability of new homes. (Over the course of these citywide or area-wide calculations, we assumed that parcels that have more units than are theoretically allowed under the zoning envelope could allow as many units as are there today.)

For the SP zones, we reviewed all district plans to identify either the maximum number of units allowed within or the equivalent zoning district that applies to the area. If the SP plan identified a maximum allowed unit count, we divided that count evenly among the parcels located within its geography. If the SP plan only identified an equivalent zoning district, we applied that district's rules to each parcel within the SP district geography, in a similar fashion as described above.

Next, we measured potential changes resulting from theoretical zoning reforms. We developed three zoning reform options, which build on our previous work in the Puget Sound (Freemark et al. 2023) and are based on our conversations with local developers in Nashville.

- **Legalize:** This reform would target areas within a quarter mile of all-access transit corridors, allowing multifamily housing to be constructed on any lot zoned for commercial or business uses that does not currently allow multifamily residential development. The legalize reform would apply standards used in the mixed-use intensive district elsewhere in the city.
- **Plexify:** Most residential zoning districts in Nashville are currently limited to allowing the construction of only single- or two-family homes (depending on certain conditions, as described above). The plexify reform would allow up to four units per lot on any residential lot. Developers would be allowed to build up to 2 FAR and 20 units per acre, with no required setbacks or minimum lot areas.
- **Intensify:** This reform would apply RM-60 zoning policies (multifamily housing allowing up to 60 units per acre) to all residential zones within a quarter mile of all-access transit corridors.

For each of these zoning reforms, we combined property-level data with the "reformed" zoning to estimate the number of potential housing units that could be constructed on each parcel. This allowed us to compare the current number of housing units with the baseline zoning envelope and the zoning envelope if each of these reforms were implemented. We assumed that the zoning envelope in SP districts would remain the same as under current zoning.

Limitations

In conducting this analysis, we make several assumptions that structure our findings. First, we assume that development can occur on any parcel, regardless of what is currently constructed there. This assumption is not intended to be interpreted as realistic; given the high costs of demolition for development projects, most existing units are likely to remain as they are for decades, even if zoning allowances change. And we do not mean to imply that existing buildings *should* be demolished or repurposed for maximum-density housing. Rather, we take this approach to highlight the degree to which Nashville's zoning code, as currently laid out, permits housing near transit routes.

Unlike the city's planning department, we do not attempt to forecast market dynamics related to housing supply. In other words, we do not factor market probabilities, demand for redevelopment, or construction into our models or the way that new development could affect market prices and future demand. Our models are limited to assessments of the legal potential for additional residential development, not its likelihood or cost. As noted, we also do not take into account the existence of, or possibility of adding, accessory dwelling units or senior assisted living units, which further limits our scope.

Similarly, we acknowledge that land zoned for housing may also be used for other purposes, most frequently among them commercial uses. Residential development faces competition from the retail sector, especially near major arterials; a 2023 CoStar Group study named Nashville the fastest-growing retail rent market in the US.[34] This means our estimates of the zoning envelope of an individual parcel may be too high, since investors may be more likely to build retail or other uses on the same property.

The zoning reforms we consider should be understood as hypothetical, rather than reflective of any specific policy that local leaders may be considering. Any reform would require months or years of policy development, community input, and council deliberation. Relatedly, our research is limited to where the Metropolitan Government of Nashville and Davidson County holds jurisdiction over land-use policy. We thus excluded several parts of the county and the suburban counties and towns that surround Nashville from our transit and housing analysis. Yet WeGo Transit extends outside of the county, and any new housing or other development constructed close to transit would ultimately have far-reaching impacts on the region as a whole—not just its center.

Despite these limitations, we hope our findings inspire policymakers and reform advocates to consider innovative ways to bring more housing to their communities, either through citywide reforms or more localized special permissions.

Findings

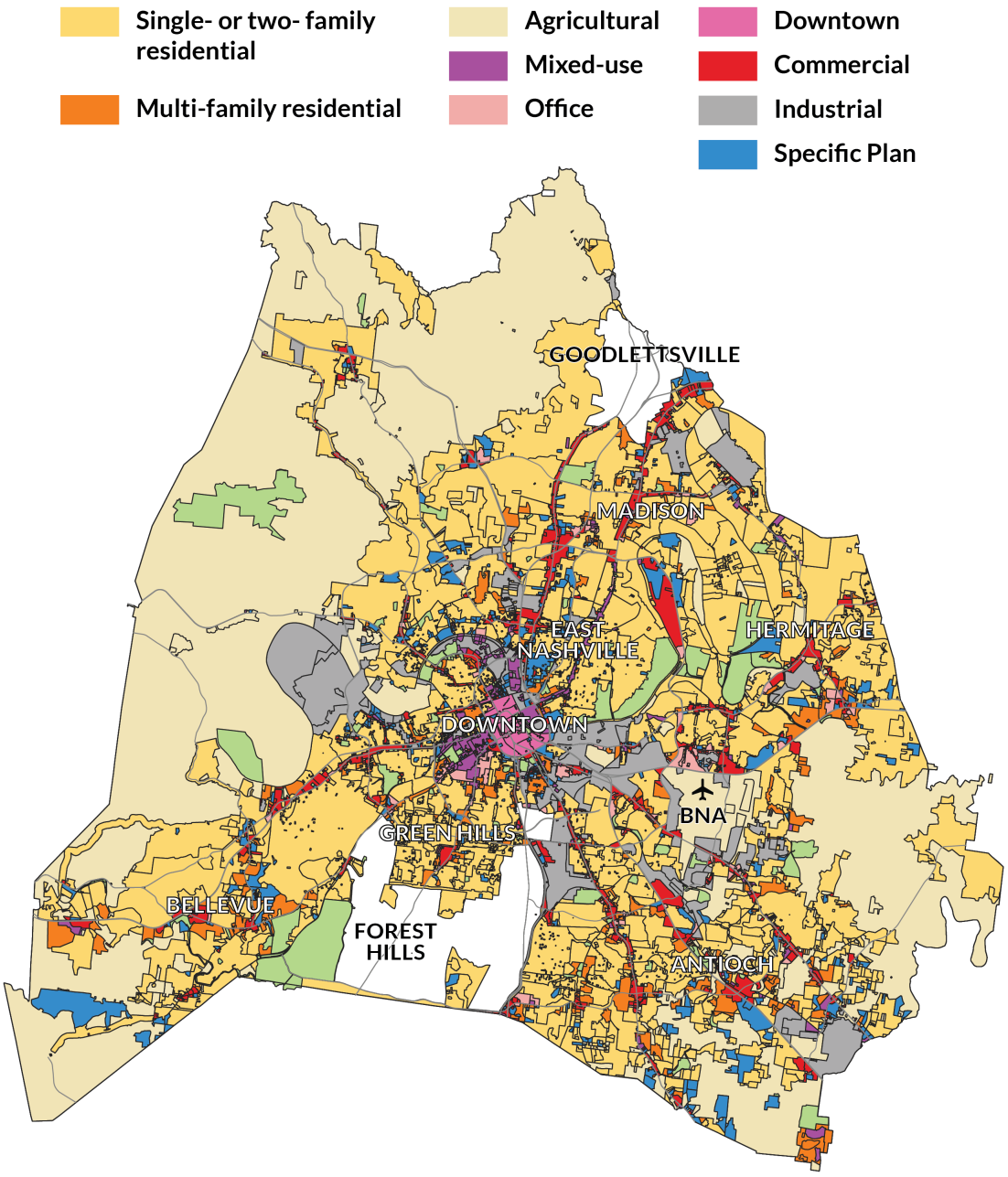
Most of Nashville Is Zoned to Restrict Development of All but Single- or Two-Family Homes

Nashville may be one of the fastest-growing communities in the US, but the city has not adjusted its zoning code (which was last substantially changed in 1998) to accommodate this growth and the corresponding need for additional housing units.[35] The majority of land in the city and surrounding county is reserved for single- or two-family home development, whether in purely residential areas or in agricultural zones (figure 2). Nashville does feature a relatively large mixed-use downtown core, but outside of that area, zoning for multifamily residential, commercial, office, or industrial space is largely reserved to parcels along corridors extending out from downtown.

FIGURE 2

Agricultural and Single- and Two-Family Zoning Dominate in Nashville

Map of Nashville by zoning district type



URBAN INSTITUTE

Source: Authors' analysis of the Nashville municipal zoning code.

Notes: Zoning for Belle Meade, Forest Hills, and Goodlettsville is not included on the map; these communities manage their zoning policies separately from the Nashville–Davidson metropolitan government. Green spaces on the map indicate parks.

Among the properties we studied, 74 percent of land is zoned only for single- and two-family development. Many of these parcels allow the construction of tall-skinny projects. Between 9 and 26 percent of land is zoned to allow apartment buildings, depending on whether we include SP, commercial, and industrial districts; some of these districts allow multifamily housing construction, though other uses, such as retail, are often prioritized (table 1). More than two-thirds of the city's population and housing units are located in single- or two-family zones. But population density is much higher in downtown and mixed-use zones compared with single- or two-family zones, which is logical given the generally larger building size in the former areas.

TABLE 1

Most of the City's Population and Housing Units Are in Single-Family Zones, though at Much Lower Densities than in Other Zones

Land area, population, and housing units, by zoning type, noting share of city total where applicable

	Single- or two-family*	Multifamily	Mixed use	Downtown	Specific plan (SP) districts	Commercial and industrial	Total
Parcel area (square miles)	308.0 (74%)	32.6 (8%)	4.0 (1%)	1.3 (0%)	7.1 (2%)	60.8 (15%)	413.8
Population	484,175 (71%)	48,882 (7%)	17,578 (3%)	8,193 (1%)	33,207 (5%)	87,771 (13%)	679,806
Population density	1,572	1,500	4,394	6,302	4,677	1,444	1,643
Number of housing units	205,986 (68%)	53,698 (18%)	7,142 (2%)	7,216 (2%)	8,505 (3%)	19,466 (6%)	302,013

Source: Authors' analysis of a major property records provider database (2023); author-generated Nashville zoning data; and 2017–21 American Community Survey data.

Notes: Population and housing units are estimated due to incomplete data. Parcel area does not account for a large share of land that is not located within parcels in our property database (e.g., parcels that are publicly owned may not be included, and land that is in the public right of way is not included either). This table does not include land in Belle Meade, Forest Hills, or Goodlettsville. Population density signifies the number of people per square mile. Overall, Davidson County has 526 square miles. Our estimates assume even distribution of the population from census data across tracts, which explains the thousands of residents recorded in nonresidential areas, though we note that some commercial and industrial zones allow residential construction.

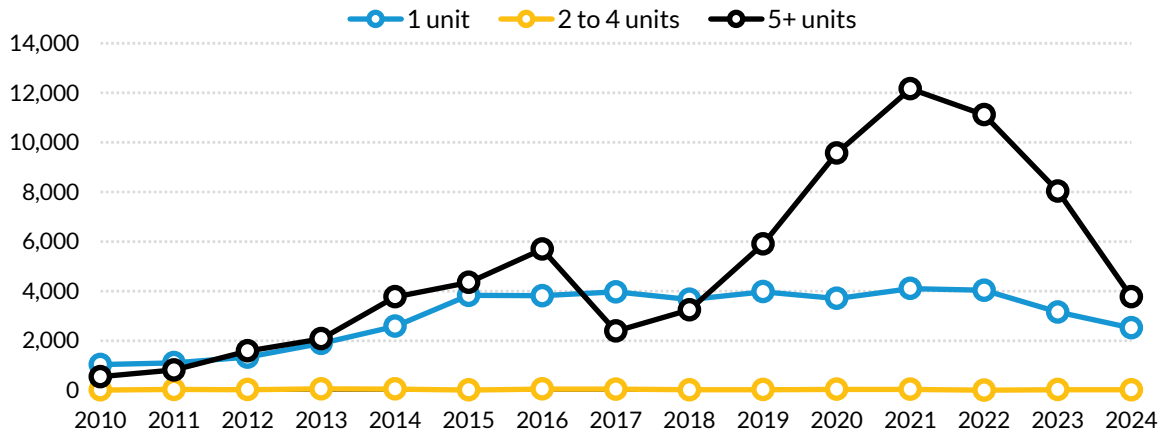
* Including agricultural zones.

The limited land devoted to multifamily zoning stands in contrast to permitting for multifamily housing in the county (figure 3). Between 2010 and 2018, Nashville permitted roughly the same number of single-family homes as units in large multifamily buildings (those with five or more units). Since 2019, as living in Nashville has grown increasingly popular, Nashville has permitted more than twice as many units in apartments as single-family homes. That said, since 2022, there has been a slowdown in new housing permits in the county, with a particularly large decline in multifamily permits.

FIGURE 3

An Increasing Share of Nashville's New Housing Has Been Constructed in Multifamily Projects

Housing unit building permits by building size, Davidson County



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Source: Authors' analysis of Sid Kapur, "Davidson County, TN," Housing Data, accessed March 5, 2025, https://housingdata.app/counties/TN/Davidson_County, based on the US Census Building Permits Survey.
Note: 2024 data are incomplete.

It is possible that permitting levels for multifamily housing could be higher if more land were zoned for multifamily uses. Most permitted multifamily units are concentrated in the relatively small area of downtown. This may be contributing to a central area with higher densities and more local vitality, but it also could mean that residents who want to live in multifamily buildings are being prevented from finding homes in the many parts of the community outside of downtown where single-family homes now predominate. Additionally, there is no guarantee that the land currently zoned for apartment buildings will be adequate to meet future demand. Current zoning patterns restricting the majority of residential land to single- and two-family housing deny residents alternative forms of housing throughout the region for different budgets, life phases, and lifestyle or amenity preferences.

A Minority of Nashville Residents Lives Close to All-Access Corridors—and Neighborhoods Near Transit Are Becoming Less Affordable

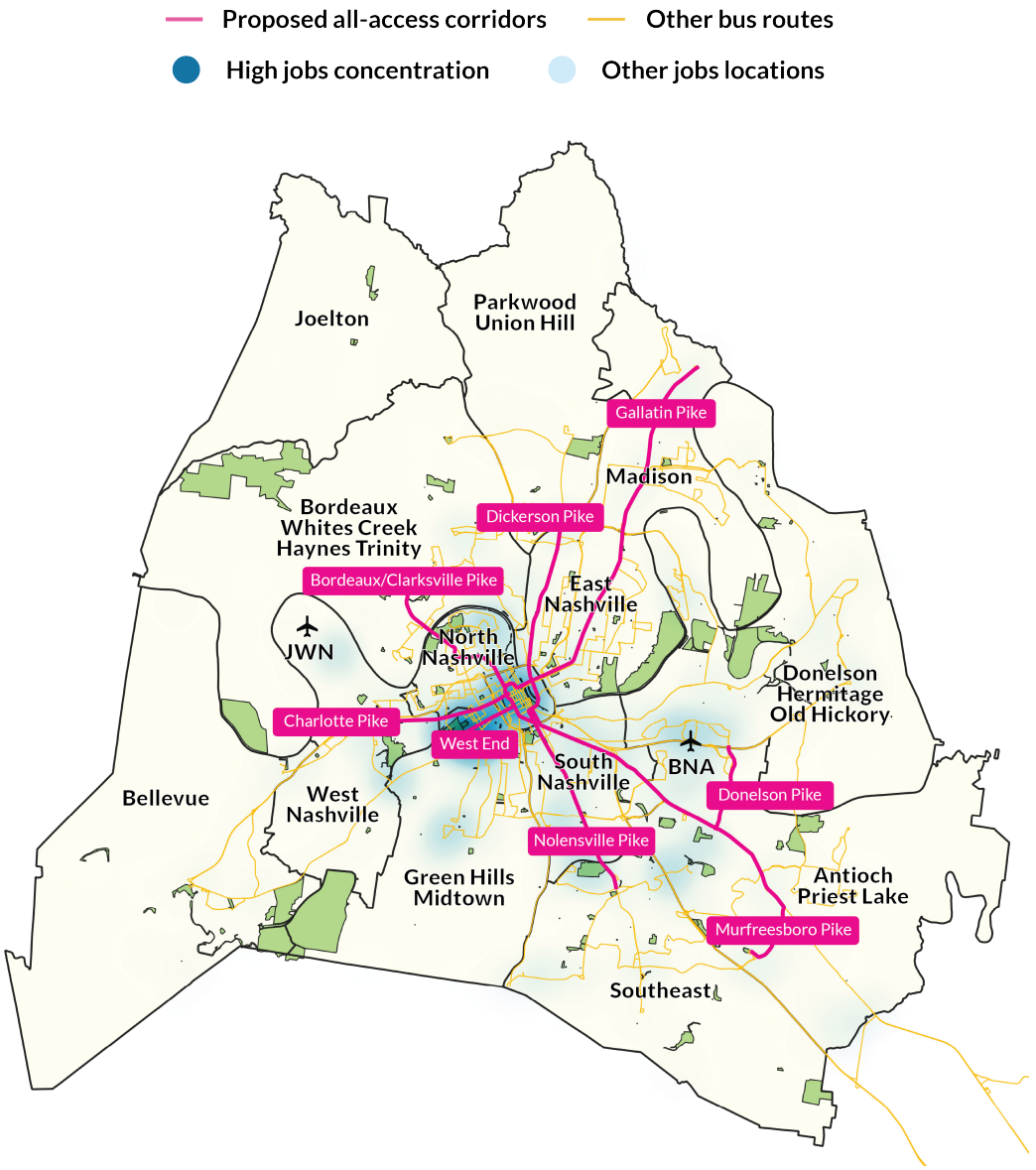
Next, we explore the relationships between transit access and housing in Nashville. In figure 4, we illustrate current bus routes in Nashville, differentiating between the 54 miles of all-access corridors where substantial infrastructure improvements are planned (labeled in pink) and other WeGo bus routes, many of which operate with less frequent service (though the 2024 referendum will fund more frequent service on several non-all-access corridors). Figure 4 also illustrates the distribution of jobs

throughout the county; a plurality is located near downtown and the West End, but there are also concentrations around the airport and in other neighborhoods around the city.

FIGURE 4

Transit Options in Nashville Center on Downtown, Where the Region's Employment Is Concentrated

Proposed all-access corridors and other WeGo bus services, mapped against Nashville's 14 subareas



URBAN INSTITUTE

Source: Authors' analysis of data from the WeGo Transit website, Choose How You Move, and Nashville Open Data Portal; 2017–21 American Community Survey data; 2000 Decennial Census.

Notes: All-access corridors are routes expected to be improved under the Choose How You Move plan. Green spaces on the map indicate parks.

The central-city neighborhoods that have experienced the highest levels of gentrification over the past two decades (figure 1) will be better served by the all-access corridors than will the rest of the city, though this relationship is likely coincidental, not causal. The convergence of rising demand to live in the city core with the concentration of the transit system there may produce inequitable outcomes related to mobility; people with lower incomes may be displaced to parts of the city with inadequate transit.

Overall, only about 13 percent of Nashville's housing is located within a quarter mile of the all-access corridors. This rate is lower among properties in single- or two-family zones but higher among those in multifamily, downtown, and mixed-use zoning categories (table 2). About 26 percent of housing units are located within a half mile of these corridors. A far larger share of units (60 percent) is located within a quarter mile of any transit route, whether it has frequent service or not.

TABLE 2

Most Housing Units in Nashville Are Located Far from Frequent Transit Options

Area and number of units located near different transit routes, by zoning type

	Within 1/4 mile of all-access corridors	Within 1/4–1/2 mile of all-access corridors	Within 1/4 mile of all transit routes	Within 1/4–1/2 mile of all transit routes	Overall
Parcel area (square miles) and percentage of total, by zoning type					
Single- and two-family*	7.7 (3%)	15.7 (5%)	67.5 (22%)	49.0 (16%)	308.0
Multifamily	1.1 (3%)	1.1 (3%)	27.9 (86%)	3.0 (9%)	32.6
Mixed use	2.2 (55%)	0.3 (8%)	3.5 (88%)	0.1 (3%)	4.0
Downtown	1.0 (78%)	0.3 (23%)	1.3(100%)	N/A	1.3
Specific plan	1.0 (14%)	0.6 (8%)	3.8 (54%)	1.4 (20%)	7.1
Commercial and industrial	21.1 (35%)	8.8 (14%)	41.5 (68%)	7.8 (13%)	60.8
Total	51.7 (12%)	9.2 (2%)	145.6 (35%)	61.5 (15%)	413.8
Number of housing units and percentage of total, by zoning type					
Single- and two-family*	14,348 (7%)	20,086 (10%)	103,308 (50%)	45,087 (22%)	205,986
Multifamily	5,193 (10%)	7,952 (15%)	40,534 (75%)	10,307 (19%)	53,698
Mixed use	4,563 (64%)	331 (5%)	6,963 (97%)	166 (2%)	7,142
Downtown	5,483 (76%)	1,736 (24%)	7,219 (100%)	n/a	7,216
Specific plan	3,028 (36%)	1,466(17%)	7,162 (84%)	459 (5%)	8,505
Commercial and industrial	6,068 (31%)	6,499 (33%)	14,555 (75%)	5,294 (27%)	19,466
Total	38,683 (13%)	38,070 (13%)	179,741 (60%)	61,313 (20%)	302,013

Source: Authors' analysis of a major property records provider database (2023); WeGo Transit and Choose How You Move data; and the Nashville Open Data Portal.

Notes: * Including agricultural zones.

In table 3, we further break down the characteristics of the population living across Nashville, within a half mile of planned all-access corridors, and in gentrifying tracts near the corridors. We

estimate that roughly 147,000 residents (21 percent) live within a half mile of the all-access corridors. Compared with the rest of the city, a greater share of these residents are people of color and are less likely to commute by car; households therein have substantially lower incomes, are much more likely to be renters, and have less car access. Of residents who live near the proposed all-access corridors, about 28 percent live in tracts that we identify as gentrifying; these are largely located near the center of the city (figure 1). Compared with Nashville overall, residents in these tracts are more likely to be non-Hispanic white and more likely to hold at least a bachelor's degree. These neighborhoods also have households with higher median incomes. This means that residents close to these transit corridors but *not* living in these gentrifying tracts are, on average, even more likely to have low incomes.

TABLE 3

Neighborhoods Near Transit in Nashville Have Residents Who Are Less Likely to Commute by Car, Have Lower Incomes, and Are More Likely to Rent

Demographic characteristics, weighted by tract population or housing units, 2017–21

Demographic characteristics	Nashville	Within 1/2 mile of all-access corridors	Within 1/2 mile of all-access corridors and in tracts experiencing gentrification
Population	708,490	146,836	39,995
Housing units	324,727	75,010	25,231
Share of non-Hispanic white population	55.7%	47.2%	62.2%
Share of adults commuting by car	72.8%	67.6%	66.8%
Median household income	$72,566	$58,939	$73,387
Median home value	$311,351	$304,428	$393,408
Share of households without car access	6.6%	11.5%	10.5%
Share of homeowner households	53.7%	36.4%	35.2%
Share of adults with a bachelor's degree or more	43.6%	41.1%	59.9%

Source: Authors' analysis of a major property records provider database (2023); WeGo Transit and Choose How You Move data; Nashville Open Data Portal; and 2017–21 American Community Survey data at the tract level.

Notes: Tracts that we define as experiencing gentrification were in the top quintile of tracts for at least two of the following: change in the share of adults with a bachelor's degree; change in median home values; and/or change in the share of the population that is non-Hispanic white, all between 2000 and 2021. Data for housing unit totals are slightly different than those presented in table 2 because they are derived from a different source.

Overall, Nashville's population grew by almost a quarter between 2000 and 2021. Much of that growth occurred in greenfield zones on previously agricultural or natural land, but areas within a half mile of the all-access corridors grew as well. These neighborhoods experienced a decline in their non-Hispanic white populations more slowly than the city on average and experienced comparably greater increases in incomes and home values (table 4). The gentrifying tracts at the core of the region located along the all-access corridors led this change, though we of course define gentrifying areas as those experiencing higher-than-average increases in the white population, incomes, and home values.

TABLE 4

How Living Near Transit Has Changed in Nashville

Percentage change between 2000 and 2017–21, by tract

Demographic characteristic	Nashville	Within 1/2 mile of all-access corridors	Within 1/2 mile of all-access corridors and in tracts experiencing gentrification
Population	24.4%	19.1%	25.3%
Housing units	28.5%	39.1%	80.0%
Share of non-Hispanic white population	-9.4% pts.	-1.4% pts.	22.8% pts.
Median household income	31.9%	40.0%	64.0%
Median home value	82.7%	136.9%	205.4%

Sources: Authors' analysis of Choose How You Move data, 2017–21 American Community Survey data, and the 2000 Decennial Census.

Note: Incomes and home values have been adjusted for inflation.

These trends in gentrifying tracts near the all-access corridors should raise concerns about the future of equitable transit access for the city's residents. If the neighborhoods with the best transit access are also those experiencing the most dramatic gentrification, people with low incomes may be unable to take advantage of the affordable, reliable, and frequent means of transportation these options allow, and transit services may see a drop in their ability to generate fare revenues as ridership declines in association with rising incomes. In other words, locating more affordable housing near transit options is a key mechanism to secure the financial stability of Nashville's transit system.

Nashville's Zoning Code Limits Housing Development in the Most In-Demand Areas

We find that Nashville has the capacity to accommodate additional growth, but room for development is concentrated either downtown or in neighborhoods with low housing values. We compare the present-day number of units on each property with its zoning envelope, which is the maximum amount of housing that could be built there by right according to zoning. Just because additional housing *could* be built in a location does not mean it will be. Homeowners may prefer keeping their property as is; landowners may determine that the cost of demolition and reconstruction would not be profitable; a single-family home may be more valuable than a duplex on the same lot; or property owners may desire other forms of development, such as commercial space.[36] This last issue is particularly important in the context of land along arterials now zoned for commercial purposes; this real estate may be able to command the highest values if used for retail and restaurants rather than multifamily housing.

In table 5, we examine the extent to which current housing has "filled" the zoning envelope. Overall, about 95 percent of the zoning envelope in single- or two-family residential zones has been used, leaving space for only about 11,000 additional housing units to be built; with lot splits, that figure would

increase to about 100,000 additional units. But even with splits, we find that there is not much space in those districts for more construction on land within a quarter mile of all-access corridors (about 6,000 units could be added). This should raise concerns about the city's ability to accommodate future growth, as these single- and two-family residential zones constitute the majority of the city's land area.

In table 5, we also find limited space in multifamily districts for development. These zones could, overall, add about 130,000 additional housing units. But we find that there is only space for about 13,000 additional units within a quarter mile of all-access corridors—and no space at all for building in areas between a quarter mile and half mile of those corridors. There is some space in high-gentrification tracts for additional housing in the single- or two-family zones, multifamily zones, and mixed-use zones.

TABLE 5

Nashville Has a Large Zoning Envelope, but Not in Single- or Two-Family Residential Neighborhoods

Housing units, present-day and potential under current zoning

Zoning category		Overall	Within 1/4 mile of all-access corridors	Within 1/4–1/2 mile of all-access corridors	High-gentrification tracts
Single- or two-family zones	Units	199,518	14,006	20,069	34,141
	Zoning envelope	210,769	15,365	23,751	41,512
	Potential new units	*11,251*	*1,359*	*3,682*	*7,371*
	Zoning envelope with lot splits	300,289	20,507	34,638	54,064
Multifamily zones	Units	55,022	13,611	16,169	4,437
	Zoning envelope	185,930	26,634	15,819	11,478
	Potential new units	*130,908*	*13,023*	*-350 **	*7,041*
Mixed-use zones	Units	7,335	4,717	252	3,330
	Zoning envelope	97,999	63,587	9,393	25,973
	Potential new units	*90,664*	*58,870*	*9,141*	*22,643*
Downtown zones	Units	7,219	5,244	1,975	7,219
	Zoning envelope	305,475	241,685	60,420	305,475
	Potential new units	*298,256*	*236,441*	*58,445*	*298,256*
Commercial, special plan, industrial zones	Units	28,728	11,745	7,040	7,183
	Zoning envelope	116,648	49,257	15,264	25,509
	Potential new units	*87,920*	*37,512*	*8,224*	*18,326*
Agricultural zones	Units	7,271	344	17	240
	Zoning envelope	11,044	70	44	390
	Potential new units	*3,773*	*-274 **	*27*	*150*

Source: Authors' analysis of a major property records provider database (2023) and 2018–22 American Community Survey five-year estimates.

Notes: Tracts that we define as experiencing gentrification were in the top quintile of tracts for at least two of the following: change in the share of adults with a bachelor's degree; change in median home values; and/or change in the share of the population that is non-Hispanic white, all between 2000 and 2021. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

* Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built.

We do identify substantial room for new residential construction downtown, in mixed-use zones, and in commercial zones (table 5). In total, we estimate that almost 500,000 additional units could be constructed in these locations. The majority of those units would be downtown because of the area's substantial allowances for new construction. This policy will help enable an increasingly vibrant, densely packed center city, but it does not address the demand of many residents to live in neighborhoods in other parts of the city. In those communities, current zoning policies have made little room for more residents. Nashville may lose out as a result if residents are forced to move into the city's growing suburbs, if not away from the region entirely, and if these neighborhoods fail to become diverse communities reflective of the city's overall population as housing affordability continues to be a major obstacle.

Next, we examine how our zoning envelope estimates compare with existing unit counts by neighborhood home values. This is an important issue because neighborhoods near frequent transit and with high home values are those where developers are most likely to invest since they are most popular among potential home buyers or renters (Freemark 2022). Overall, we find that space for new housing in existing multifamily zones is extremely concentrated in neighborhoods with the lowest home values (table 6). But these are the neighborhoods where major investment in new projects is *least* likely due to lack of investor demand.

Tracts with high home values—those with median values greater than $600,000—have less available space for additional housing under current zoning policies. This is especially true in areas now zoned for single- or two-family units. This raises concerns because it means that additional development may be concentrated outside of the county, where zoning and the availability of greenfield land may make more development possible.

When breaking down the potential for new units by subarea, we find that downtown and Green Hills–Midtown present the greatest opportunity for housing based on their current zoning envelope; across the two neighborhoods, we find there is room for more than 300,000 new units within a quarter mile of all-access corridors (appendix A). Meanwhile, East Nashville, which will soon be home to a new football stadium, has room for about 20,000 new units in high-gentrification census tracts.

TABLE 6

Nashville's Zoning Envelope Is Concentrated in Neighborhoods with Low Housing Values

Housing units, present-day and potential under current zoning

Zoning category		Median Housing Values of Tracts				
		$600,000 or more	$450,000–599,999	$350,000–499,999	$250,000–349,999	Less than $250,000
Single- or two-family zones	Units	16,403	13,754	31,326	60,822	77,213
	Zoning envelope	18,261	17,614	25,991	66,985	81,916
	Potential new units	*1,858*	*3,860*	*-5,335 **	*6,163*	*4,703*
	Zoning envelope with lot splits	21,032	27,488	29,956	104,411	117,399
Multifamily zones	Units	3,730	3,598	2,958	10,850	33,886
	Zoning envelope	9,486	7,138	10,600	26,571	132,135
	Potential new units	*5,756*	*3,540*	*7,642*	*15,721*	*98,249*
Mixed-use zones	Units	39	992	907	3,421	1,976
	Zoning envelope	10,238	16,466	9,730	40,851	20,714
	Potential new units	*10,199*	*15,474*	*8,823*	*37,430*	*18,738*
Downtown zones	Units	0	15	2,765	4,439	0
	Zoning envelope	0	0	141,536	163,939	0
	Potential new units	*0*	*-15 **	*138,771*	*159,500*	*0*
Commercial, special plan, industrial zones	Units	1,289	2,317	3,514	10,353	11,255
	Zoning envelope	7,202	16,976	15,624	49,104	27,742
	Potential new units	*5,913*	*14,659*	*12,110*	*38,751*	*16,487*
Agricultural zones	Units	0	0	799	4,544	1,928
	Zoning envelope	0	0	1,218	7,434	2,391
	Potential new units	*0*	*0*	*419*	*2,890*	*463*

Source: Authors' analysis of a major property records provider database (2023) and 2018–22 American Community Survey five-year estimates.

Notes: Housing values are medians calculated at the tract level. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

* Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built.

Zoning Reforms Could Increase Opportunities for Transit-Adjacent Housing

The steady influx of residents into Nashville could contribute to a shortage of housing in the city for the near future.[37] This could be especially true for transit-adjacent parcels now that Nashville has implemented a dedicated source of funding for transit improvements. As a result, policymakers and housing advocates should explore other avenues to expand housing choices for Nashville's growing population. One strategy that could streamline this process is implementing zoning reforms.

As noted above, we examine three zoning reform options for Nashville leaders to consider to promote more housing development. These include **legalize,** which would allow multifamily housing to be constructed on any lot that is currently zoned for commercial or business uses and does not

currently permit multifamily residential units within a quarter mile of all-access corridors; **plexify,** which would allow up to four units per lot on any residential lot currently zoned for single- or two-family dwellings; and **intensify,** which would allow higher-density, multifamily residential development in all residential zones within a quarter mile of all-access corridors. These reforms would not affect the zoning envelope in downtown zones, mixed-use districts, or agricultural districts.

In table 7, we compare how these different reforms could affect the zoning envelopes in different parts of Nashville. Overall, we find that the plexify reform could generate the most space for additional housing units compared with today's zoning envelope, allowing about 300,000 more units across Nashville in zoning districts now reserved for single- and two-family units. The plexify reform would substantially increase room for development in tracts with high median home values above $450,000 (room for 50,000 additional units) and tracts that have experienced gentrification (room for 40,000 additional units). This could help ensure that zoning policies are meeting market demand. In subareas like East and West Nashville, Midtown, Bellevue, Southeast, and Bordeaux–Whites Creek–Haynes Trinity, the plexify reform provides the greatest opportunity for housing growth (appendix A).

The intensify reform could also generate substantial space for new development, adding room for more than 5,000 housing units within a quarter mile of all-access corridors in multifamily zones and almost 130,000 additional units in single- and two-family zones. This reform approach would also substantially expand opportunities for construction in gentrifying neighborhoods throughout the city.

Finally, the legalize reform would have impacts in commercial zones where multifamily housing would be made feasible to construct. We find that this change could make room for almost 200,000 additional units within a quarter mile of all-access corridors in these areas. It is worth emphasizing, however, that housing development on these parcels would have to compete with retail and other activities and thus may be less likely.

TABLE 7

Analyzing the Potential for New Housing Options in Nashville

Housing units, present-day and potential under current and potentially reformed zoning

		Total Zoning Envelope			
	Units	Current zoning	Legalize reform	Plexify reform	Intensify reform
Overall	305,093	927,865	1,094,530	1,306,104	1,069,381
Single- or two-family zones	199,518	210,769	*Same as*	589,007	344,192
Within 1/4 mile of all-access corridors	14,006	15,365	*current*	41,398	119,165
Within 1/4–1/2 mile of all-access corridors	20,069	23,751	*zoning*	62,619	26,291
High-gentrification tracts	34,141	41,512		89,538	64,345
In tracts with housing values of $450,000 or more	30,157	35,876		91,888	46,201
In tracts with housing values of $350,000–449,999	31,326	25,991		73,548	42,451
Multifamily zones	55,022	185,930	*Same as current zoning*		191,522
Within 1/4 mile of all-access corridors	5,193	12,260			17,852
Within 1/4–1/2 mile of all-access corridors	7,952	9,663			
High-gentrification tracts	4,437	11,478			13,284
In tracts with housing values of $450,000 or more	7,328	16,624			16,698
In tracts with housing values of $350,000–449,999	2,958	10,600			11,562
Mixed-use zones	7,335	97,999	*Same as current zoning*		
Within 1/4 mile of all-access corridors	4,563	54,830			
Within 1/4–1/2 mile of all-access corridors	331	7,710			
High-gentrification tracts	3,330	25,973			
In tracts with housing values of $450,000 or more	1,031	26,704			
In tracts with housing values of $350,000–449,999	907	9,730			
Downtown zones	7,219	305,475			
Within 1/4 mile of all-access corridors	5,483	239,003			
Within 1/4 to 1/2 mile of all-access corridors	1,736	65,305	*Same as current zoning*		
High-gentrification tracts	7,219	305,475			
In tracts with housing values of $450,000 or more	15	0			
In tracts with housing values of $350,000–449,999	2,765	141,536	*Same as current zoning*		
Commercial, industrial, special plan zones	28,728	116,648	283,313	*Same as*	119,148
Within 1/4 mile of all-access corridors	9,096	35,629	201,546	*current*	37,831
Within 1/4–1/2 mile of all-access corridors	7,965	17,326	18,074	*zoning*	18,074
High-gentrification tracts	7,183	25,509	33,120		26,139
In tracts with housing values of $450,000 or more	3,606	24,178	30,048		24,450
In tracts with housing values of $350,000–449,999	3,514	15,624	18,999		15,868
Agricultural zones	7,271	11,044	*Same as current zoning*		

Source: Authors' analysis of Choose How You Move data and a major property records provider database (2023).

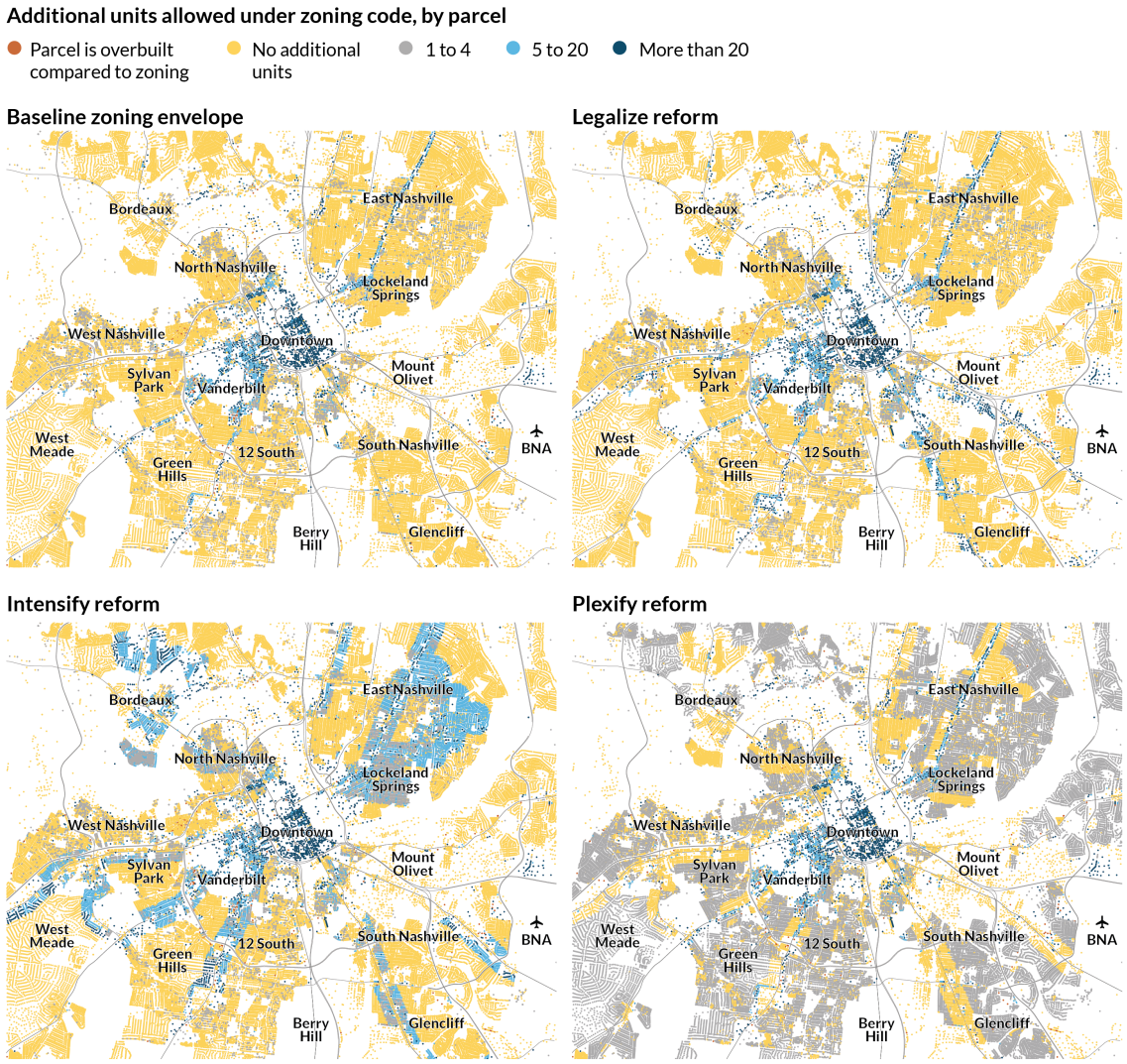
Notes: Housing values are medians calculated at the tract level. See note in table 5 for the definition of high-gentrification tracts. Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the project was initially built. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

The unit counts that we calculate in table 7 are independent of one another (e.g., the counts for the legalize reform indicate the number of total units that could be built if this reform were enacted and are not in addition to the total number of units allowed under the current zoning envelope). These should not be interpreted as recommended policy approaches, as they do not necessarily take into account the full local context and because implementing any zoning reform could have political ramifications. Rather, they are suggestions that stakeholders can take as inspiration. Moreover, we encourage the reader not to assume that the zoning envelopes we estimate here would actually be taken up. It is likely that a large share of these units would not be built due to homeowners not wanting to change their properties and landowners not expecting to make profits on specific developments.

In figure 5, we visualize how these reforms could create more room for residential development than what currently exists by zooming into the central area of the city. Each panel in figure 5 illustrates how many additional units could be built compared with the current number of residential units, by parcel. Figure 5 shows that, under the current zoning code, most potential future capacity is located downtown. Most neighborhoods bordering downtown have essentially reached their zoning capacity. The legalize reform would provide space for substantial additional unit construction along major corridors, such as along Murfreesboro Pike and Nolensville Pike heading from downtown to South Nashville. The intensify reform would expand potential housing construction, allowing midrise apartments to be constructed along corridors in neighborhoods in much of the city. And the plexify reform would enable small-scale apartments throughout almost all the city's communities.

FIGURE 5

Zoning Reforms Could Expand Nashville's Zoning Envelope



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Source: Authors' analysis of a major property records provider database (2023) and Nashville's zoning code (as of 2024).
Notes: Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built.

Recommendations and Conclusion

Nashville has grown tremendously over the past few decades thanks to its combination of relatively affordable housing, easy access to jobs, and comfortable climate. That growth has been enabled in part by the construction of many housing units to accommodate new residents. But Nashville now faces growing concerns around increased housing costs and ever-building traffic congestion, each of which

may threaten quality of life for existing residents and reduce the region's appeal. The city's voters have committed to new investments in transit that could help address some of these issues by giving people the ability to live, travel, and access amenities and jobs without having to rely on the expensive use of automobiles. Policymakers now have an opportunity to craft a transit system and surrounding land uses that complement one another.

Our research demonstrates that Nashville's zoning policies currently inhibit the construction of most housing other than single- and two-family homes on most of the city's land area. These restrictions, combined with inadequate transit options, prevent people from being able to live in the communities they want with affordable transportation services. Though the zoning code now offers opportunities for substantial new housing construction downtown, there is little space available for such construction in many in-demand neighborhoods or in the neighborhoods outside downtown with frequent transit service, such as along the planned all-access corridors. This could limit the provision of adequate new housing in the coming years.

We show that a series of zoning reforms could make way for a substantial expansion in the number of housing units available throughout the city. Local policymakers could consider allowing fourplexes in single-family neighborhoods, apartments on commercial lots, and multifamily buildings in currently low-rise zones. Each of these changes could help the city develop enough new housing for all current and future residents and ensure affordable and financially sustainable transit services that improve job and amenity access for residents across the region. These reforms could be particularly promising in bringing additional housing to neighborhoods that are on the path to gentrification. Providing more supply to meet the demand also could help moderate housing cost increases.

In association with the city's new transit investments, Nashville leaders should plan zoning changes. Ideally, routes that receive upgrades—especially the all-access corridors—will serve neighborhoods where substantial additional housing can be built under the zoning code. That is not the case today for most areas outside of downtown along the city's bus routes. Such integrated planning processes can help encourage new residents to take transit rather than drive, which can improve the city's environment and reduce congestion levels. Moreover, concentrating development near transit can reduce competition for the city's existing housing, ultimately limiting increases in housing costs.

Leaders can also work in direct association with developers, funders, and mission-driven institutional landlords. One key opportunity is underutilized properties owned by faith-based organizations, universities, and health care institutions; more than 1,800 new units within a quarter mile of bus stops on frequent transit routes could be built on these properties under current zoning

without removing existing structures (Tatian, Ramos, and Samuels 2023). Developers can prioritize residential projects located near current and potential frequent transit routes and leverage the promise of the 2024 transit referendum to use land adjacent to new transit investments to support the creation of substantial new housing. One particular focus could be the creation of housing affordable to families with moderate incomes, which could be made more feasible through low land costs.

Nashville policymakers should pay particular attention to neighborhoods that have experienced gentrification over the past few decades. Rising housing costs in these communities may be displacing residents with low incomes and making it more difficult for many families to afford living in areas with effective transit options. Investments in permanently affordable, subsidized housing can help resolve some of these concerns.

Appendix A. Analysis by Subareas

TABLE A.1

More than 300,000 New Units Could Be Built within a Quarter Mile of All-Access Corridors in Midtown and Downtown Neighborhoods

Housing units, present-day and potential under current zoning, by subarea

Subarea		Overall	Within 1/4 mile of all-access corridors	Within 1/4–1/2 mile of all-access corridors	High-gentrification tracts
Madison	Units	12,704	1,894	3,168	–
	Zoning envelope	21,285	4,685.5	3,461	–
East Nashville	Units	28,100	8,037	6,756	14,234
	Zoning envelope	65,882	26,985	14,062	34,023
North Nashville	Units	12,897	3,825	3,564	7,153
	Zoning envelope	32,643	10,253	10,960	23,821
West Nashville	Units	17,150	1,437	2,399	7,128
	Zoning envelope	25,207	1,866	3,199	13,752
Antioch–Priest Lake	Units	49,016	3,510	12,613	–
	Zoning envelope	45,553	5,375	6,115	–
Green Hills–Midtown	Units	33,263	5,570	2,465	8,955
	Zoning envelope	107,830	44,193	10,007	23,798
Bellevue	Units	26,004	–	–	6,851
	Zoning envelope	94,806	–	–	2,324
Southeast	Units	44,081	1,872	632	3,033
	Zoning envelope	67,996	2,053	2,154	4,136
Downtown	Units	8,027	6,233	1,794	8,027
	Zoning envelope	311,790	245,902	64,751	303,197
Donelson–Hermitage–Old Hickory	Units	37,659	2	63	–
	Zoning envelope	88,665	35	473	–
South Nashville	Units	13,284	5,565	3,342	1,169
	Zoning envelope	26,526	13,065	6,669	5,284
Parkwood	Units	8,395	58	56	–
	Zoning envelope	12,674	54	316	–
Bordeaux–Whites Creek–Haynes Trinity	Units	12,175	680	1,218	–
	Zoning envelope	23,399	2,713	1,630	–
Joelton	Units	2,326	–	–	–
	Zoning envelope	3,591	–	–	–

Source: Authors' analysis of a major property records provider database (2023) and 2018–22 American Community Survey five-year estimates.

Notes: Tracts that we define as experiencing gentrification were in the top quintile of tracts for two or more of the following: change in the share of adults with a bachelor's degree; change in median home values; and/or change in the share of the population that is non-Hispanic white, all between 2000 and 2021. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

* Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built.

TABLE A.2

More than 300,000 New Units Could Be Built within a Quarter Mile of All-Access Corridors in Midtown and Downtown Neighborhoods

Housing units, present-day and potential under current zoning, by subarea

		Median Housing Values of Tracts				
Subarea		$600,000 or more	$450,000 –599,999	$350,000 – 499,999	$250,000 –349,999	Less than $250,000
Madison	Units	–	–	–	1,198	11,506
	Zoning envelope	–	–	–	2,624	18,661
East Nashville	Units	–	4,370	4,907	16,494	2,329
	Zoning envelope	–	18,391	9,733	34,547	3,210
North Nashville	Units	–	2,061	1,828	6,599	2,409
	Zoning envelope	–	7,480	8,186	12,978	3,998
West Nashville	Units	1,702	6,257	3,123	5,588	480
	Zoning envelope	2,002	6,537	8,708	7,958	2
Antioch–Priest Lake	Units	–	–	–	–	49,016
	Zoning envelope	–	–	–	–	45,553
Green Hills–Midtown	Units	19,751	6,985	1,900	3,386	1,241
	Zoning envelope	42,879	16,582	7,085	33,615	7,669
Bellevue	Units	–	1,003	11,890	10,233	2,878
	Zoning envelope	–	610	7,515	14,282	72,398
Southeast	Units	8	–	14,202	12,840	17,031
	Zoning envelope	306	–	18,916	22,007	26,766
Downtown	Units	–	–	3,238	4,789	–
	Zoning envelope	–	8,593	139,258	163,939	–
Donelson–Hermitage–Old Hickory	Units	–	–	–	14,113	23,546
	Zoning envelope	–	–	–	30,821	57,844
South Nashville	Units	–	–	1,169	8,086	4,029
	Zoning envelope	–	–	5,284	11,409	9,832
Parkwood	Units	–	–	–	3,415	4,980
	Zoning envelope	–	–	–	7,512	5,162
Bordeaux –Whites Creek–Haynes Trinity	Units	–	–	–	6,420	5,755
	Zoning envelope	–	–	–	11,123	12,276
Joelton	Units	–	–	–	1,268	1,058
	Zoning envelope	–	–	–	2,065	1,525

Source: Authors' analysis of a major property records provider database (2023) and 2018–22 American Community Survey five-year estimates.

Notes: Housing values are medians calculated at the tract level. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

* Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built.

TABLE A.3

Zoning Reforms at the Subarea Level Could Allow Increased Housing Development in Specific Neighborhoods

Housing units, present-day and potential under current and potentially reformed zoning, by subarea

		Total Zoning Envelope			
Subarea	Units	Current zoning	Legalize	Plexify	Intensify
Madison	12,704	21,285	48,220	44,485	35,381
East Nashville	28,100	65,882	80,306	110,175	99,411
North Nashville	12,897	32,643	36,385	44,420	44,081
West Nashville	17,150	25,207	28,050	53,049	32,426
Antioch–Priest Lake	49,016	45,553	97,863	84,630	75,335
Green Hills–Midtown	33,263	107,830	108,495	139,643	113,199
Bellevue	26,004	94,806	94,806	119,890	96,282
Southeast	44,081	67,996	71,593	123,923	76,345
Downtown	8,027	311,790	315,235	311,914	312,198
Donelson–Hermitage–Old Hickory	37,659	88,665	89,821	150,935	93,306
South Nashville	13,284	26,526	79,930	41,625	39,602
Parkwood–Union Hill	8,395	12,674	13,803	26,556	14,618
Bordeaux–Whites Creek–Haynes Trinity	12,175	23,399	26,414	48,335	33,568
Joelton	2,326	3,591	3,591	6,471	3,610

Source: Authors' analysis of Choose How You Move data and a major property records provider database (2023).
Notes: Housing values are medians calculated at the tract level. Tracts that we define as experiencing gentrification were in the top quintile of tracts for two or more of the following: change in the share of adults with a bachelor's degree; change in median home values; and/or change in the share of the population that is non-Hispanic white, all between 2000 and 2021. Some tracts may have a smaller zoning envelope than the current number of housing units because zoning has been updated since the units were initially built. This table does not include parcels in Belle Meade, Forest Hills, or Goodlettsville.

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