

Pushed Out: The Tennessee Zoning Atlas

How Arbitrary Government Red Tape Raises Housing Costs by Limiting Supply

In 2022, Beacon conducted listening tours across the state, and found the single most pressing issue Tennesseans faced was housing affordability, whether trying to buy or rent a home. These concerns are backed up with data from the Federal Reserve Bank of Atlanta, which shows housing prices have quickly outpaced the median income in Middle Tennessee since September 2021, making housing unaffordable for the average person. But it's not just the Nashville metro area that is considered "unaffordable." While the population in Tennessee has increased, thanks to state-level policies such as the lack of a state income tax, the number of new or more affordable housing options has not kept up. And there is growing awareness among those on the left, the right, and even in the White House that this lack of more affordable housing can be traced to a single cause: local zoning regulations.

The best way to sum up local zoning regulations is: "Zoning Affects Every Building and Use." While not every local government in the country has zoning policies, every local governments in Middle Tennessee actively participate in zoning restrictions. Different zoning regulations like prohibiting apartments to requiring minimum sizes of lots, zoning regulations artificially and arbitrarily restrict the supply of new and more affordable housing types while increasing existing home prices.

With local zoning ordinances sometimes being hundreds of pages long, restricting everything from the housing type to porch sizes and window glazing, we compiled the restrictions in the Tennessee Zoning Atlas, an interactive map for the Middle Tennessee counties and cities with over 100,000 residents to make it easier to see how local regulations are impacting housing affordability.



What is zoning?

Zoning regulations are land-use regulations that regulate the uses and density of development on people's private property.

Our zoning atlas shows:

- In Middle Tennessee, more affordable housing options are severely limited. For example, duplexes are banned on nearly **59 percent of land** and multi-family housing options like apartments are banned on nearly **94 percent of land**.
- Local governments allow property owners from building accessory dwelling units to earn extra income or house family members on only **57.8 percentage of land** in Middle Tennessee. However, ADUs can be rented to non-family members on only **34 percent of land** in Middle Tennessee.
- Local governments greatly vary in allowing more affordable housing options. Maury County was the most permissive with nearly **96 percent of land** allowing at least two family housing whereas they are essentially banned in several jurisdictions like Forest Hills, Brentwood, and Sumner County.

This interactive map will allow you to look at cities and counties in Middle Tennessee and clearly view how zoning restrictions are limiting the type and availability of more affordable housing options. Further information is available on whether zoning restrictions prohibit alternative housing options such as accessory dwelling units (often called mother-in-law suites or carriage houses).

Local governments' zoning restrictions on how individuals can use their property have played a role in the housing crisis we have today. This issue is not unique to Tennessee, but the Volunteer State is one of the places where it is most felt. Both blue and red states have instituted zoning reform to combat rising housing costs and increase supply, and Tennessee renters and potential homebuyers need the same opportunities. Government restrictions have exacerbated the housing crisis for too long. It's time to allow property owners to develop their property in the ways they see fit and that best suit their needs. To view the Atlas, click here.

Resources

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2. Ibid.
3. "Zoning Resolution of the Madison County Outer Region." Madison County, Tennessee. March 18, 1974. https://cdnsm5-hosted.civicle.com/UserFiles/Servers/Server_16361603/File/Departments/Planning/Forms%20&%20Documents/Zoning/Outer%20Region%20Zoning%20Resolutions.pdf.
4. "Planning & Development." City of Houston, Texas. <https://www.houstontx.gov/planning/DevelopRegs/>.
5. J.J. McCorvey, "Housing, Childcare, Utilities-Nashville Faces Exceptional Inflation Hit from All Sides." Wall Street Journal. June 1, 2022. <https://www.wsj.com/articles/inflation-nashville-housing-utilities-11654092482>.
6. Anthony Flint, "A State-by-State Guide to Zoning Reform." Lincoln Institute of Land Policy. December 23, 2022. <https://www.lincolnst.edu/publications/articles/2022-12-state-by-state-guide-to-zoning-reform>.