

HOUSING FOR ALL TN PREVENTING & ENDING HOMELESSNESS

THE PROBLEM

Homelessness and the lack of affordable housing are increasingly impacting rural and urban communities across Tennessee.¹

Homelessness is primarily driven by high housing costs and inadequate wages. In Tennessee, a minimum wage worker would have to work 129 hours per week to afford a 1-bedroom rental home at Fair Market Rent.²

The lack of affordable housing isn't just an urban issue. 38.6% of renters from rural counties in Tennessee are cost burdened, meaning that they spend more than 30% of their income on housing costs. Across the state, only 42 rental homes are affordable and available for every 100 extremely low-income households.³

Punishing people who have nowhere to go through fines, citations, and arrests **only makes things worse.**

It is possible to prevent and end homelessness by shifting our resources to effective, humane, and common sense solutions.

1. Statewide Listening Survey in TN, <https://bit.ly/TNhomelessness>

2. National Low Income Housing Coalition, https://nlihc.org/sites/default/files/oor/2025_OOR-Tennessee.pdf

3. National Low Income Housing Coalition, https://nlihc.org/sites/default/files/SHP_TN.pdf



POLICY SOLUTIONS

1 HOUSING AFFORDABILITY

Zoning and land use: Use publicly-owned **surplus land** to create affordable housing. **Incentivize** development and rehabilitation of affordable housing through tax credits, reduced regulations to streamline approvals, density bonuses, fee waivers, and reduced parking requirements. **Repurpose** historic buildings and hotels/motels for affordable housing. **Reform** outdated zoning and land use laws.

Funding for housing: Generate more funding for the Tennessee Housing Trust Fund through real estate transfer tax, recording fees, bonds, or other sources. Use THTF funding for all eligible activities, including Permanent Supportive Housing (PSH).

2 HOUSING ACCESS

Ensure families have access to stable housing, regardless of their legal history, past evictions, and credit history. Protect tenants' privacy by **sealing eviction records** at the point of filing. **Establish limits on fees** landlords can charge such as security deposits, application and late fees, etc. Help end “source of income” discrimination by **offering incentives** to landlords who accept housing choice vouchers.

3 HOUSING STABILITY & HOMELESS PREVENTION

Generate more funding for **rental assistance** through taxes, fees, bonds, or other sources. Designate state funding for **legal support** for tenants facing eviction. Help formerly homeless seniors and people with disabilities who live in PSH by pursuing a **Medicaid Waiver** or **State Plan Amendment** to provide the support they need to remain housed. Ensure every PSH resident can voluntarily access **vital health care services**, including mental health and addiction treatment.

4 EFFECTIVE HOMELESSNESS RESPONSE

Expand **low-barrier emergency shelters** across the state. Designate state funding for **homeless outreach and engagement** to reach people living outdoors including the **FUSE model** (Frequently Used Systems Engagement) for people experiencing chronic homelessness and high resource utilization. Support **diversion** and **rapid rehousing** programs and expand mental health, harm reduction, and substance use programs.

All Tennesseans need a safe place to call home. Affordable housing is the foundation of healthy, safe, and thriving communities. When we invest in getting our neighbors into homes and keeping them there, we decrease the need for people to live on the streets or in encampments and everyone wins.