



Tennessee Housing  
Development Agency

THDA.ORG



# 2023 TENNESSEE HOUSING MARKET AT A GLANCE



**Hulya Arik, Ph.D.**  
*Economist*

Layout Design:  
**Daniel Morgan**  
*Communications Coordinator*

Mapping:  
**Benjamin Davis**  
*Research Analyst*

# 2023 | TENNESSEE HOUSING MARKET AT A GLANCE

## TABLE OF CONTENTS

(CLICK ON PAGE NUMBER TO ADVANCE)

TENNESSEE HOUSING TRENDS.....	2	IV. HOUSING STOCK CHARACTERISTICS.....	20
I. DEMOGRAPHICS.....	3	A. Type of Housing.....	20
A. General Population Trends.....	3	B. Year Built.....	21
B. Total Population – Age.....	5	C. Vacancy rates.....	22
C. Total Population – Race.....	6	D. Housing Construction – Building Permits.....	24
D. Total Population – Disability.....	7		
		V. HOUSING PROBLEMS.....	25
II. HOUSEHOLDS.....	9	A. Cost Burden.....	25
A. General Household Trends.....	9	a. Cost Burden by Tenure.....	25
B. Household Tenure.....	10	b. Rents.....	27
C. Age of Households by Tenure.....	12	c. Income.....	28
D. Racial Composition of Households by Tenure.....	13	d. Housing Opportunity Index.....	28
		B. Housing Quality.....	30
III. GENERAL HOUSING TRENDS.....	15	a. Overcrowding.....	31
A. Single Family Home Sales.....	15	b. Homelessness.....	32
B. Single Family Median Home Prices.....	17		
C. Mortgage Access and Denial Rates.....	19	DEFINITIONS, METHODOLOGY AND DATA SOURCES.....	33
		APPENDIX.....	36



Tennessee Housing  
Development Agency

THDA.ORG



# »»»» TENNESSEE HOUSING TRENDS

*Safe, sound, affordable housing options are essential for Tennesseans' quality of life, including expanded education opportunities, stronger health outcomes, and increased economic mobility.*

In the four years since the release of the last Housing Market at a Glance Report in 2019, Tennessee has experienced a great deal of change in how and where people live. Following the COVID-19 pandemic, domestic and interstate migration as well as shifts in the economic functions of our world have reshaped the current housing market. For these reasons and more, the Housing Market at a Glance examines the current state of housing in Tennessee by highlighting the key trends in the state's demographics, housing market, and other issues. In the 2023 Housing Market at a Glance, we identify trends for the state, grand divisions, metropolitan statistical areas (MSAs) and counties. For greater granularity, consider pairing this analysis with [THDA's Housing Indicators](#), which offer statistics for more than a hundred geographies.

## »»»» GROWTH

From 2016 to 2021, Tennessee experienced a growth of five percent and more than 300,000 people in the total population. Large urban areas, especially in Middle Tennessee, experienced the greatest growth. In contrast, East Tennessee's population only grew by three percent, while West Tennessee's population declined by one percent. Fifty-five percent of the state's population lived in the 10 most populous counties, including Shelby, Knox, and Davidson counties.

## »»»» MORTGAGE ACCESS

In addition to rising home prices, the ability and cost of financing are also important components of purchasing a home as they might limit many families' access to wealth building opportunities. The combination of high interest rates and high prices continued to slow down the housing market in 2022. Consequently, mortgage loan originations declined. However, the decline in loan originations was not equal for all racial and ethnic categories, contributing to the declining share of Black borrowers in total loan originations in 2022.

## »»»» AGING POPULATION

Tennessee's population is aging. Older households may require different types of housing in comparison to younger households including smaller homes with more services. Additionally, the incidence of disability was a more salient issue among older Tennesseans than the general populations. Thus, older adults may be more likely to have mobility issues requiring retrofitting or designing new buildings with their needs in mind.

## »»»» COST BURDEN

Cost burden is a function of income and housing costs. In 2021, median gross rent in the state increased by 22 percent, ranging from \$400 in Lake County to nearly \$1,700 in Williamson County. To afford the median gross rent without being cost burdened, a single wage-earner household must have an annual income of \$38,040. Forty-seven percent of renter households were cost burdened and 23 percent of renter households paid more than 50 percent of their income towards housing.

## »»»» OWNER OCCUPANCY

In 2021, the state experienced a shift towards owner-occupied households, with 1.8 million owner-occupied households compared to 1.7 million in 2016.

## »»»» SALES VOLUME

In 2022, sales volume declined for the first time in the last 11 years while median home prices were still higher than the previous year in almost all counties. These higher prices and limited inventory reduced the affordability for many households.

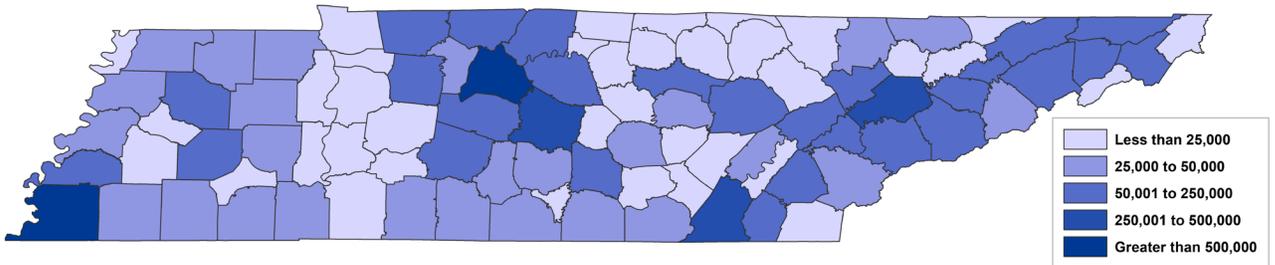
## »»»» AFFORDABILITY

In 2022, only 43 percent of homes sold in Tennessee would have been affordable to a family earning the median income, decreasing from 68 percent in 2021. Across the state, the range varies widely by county, from three percent in Williamson County to 95 percent in Lake County.

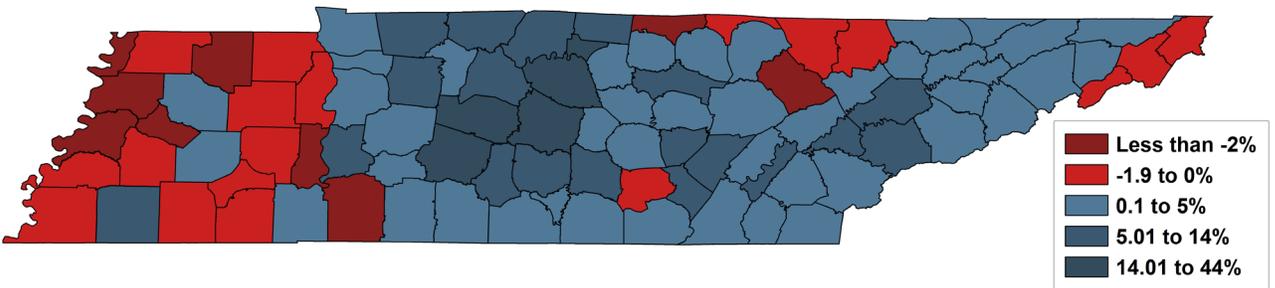
# I. DEMOGRAPHICS

## A. General Population Trends

**MAP 1: TOTAL POPULATION, 2021**



**MAP 2: POPULATION CHANGE FROM 2016 TO 2021**



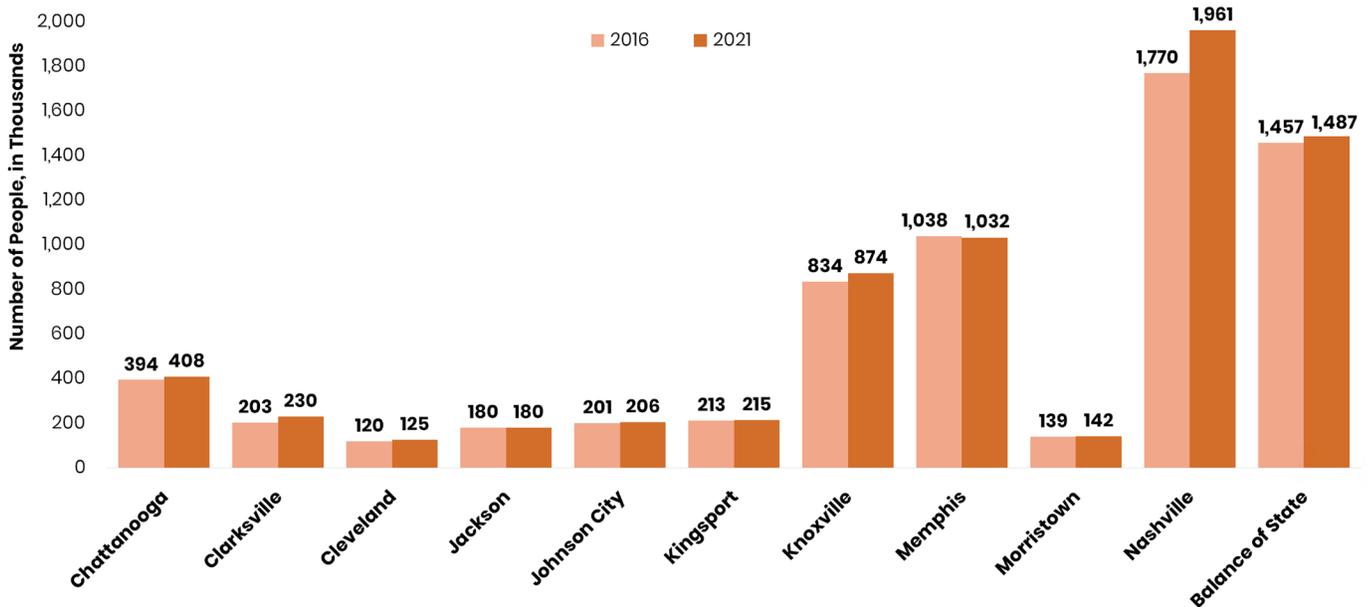
A growing population requires more housing. According to the American Community Survey (ACS) 5-year estimates, between 2016 and 2021, Tennessee’s population grew by five percent, slightly faster than the nationwide average growth rate of four percent, reaching 6.9 million people. Population growth has not occurred evenly throughout the state, however. Including Shelby County, 26 Tennessee counties experienced negligible population declines. The largest drop, with nearly 8,000 people, representing only one percent of the county’s 2016 population, was in Shelby County. By adding about 4,000 more people, approximately a 45 percent growth rate, Trousdale County experienced the largest percentage increase, followed by Williamson and Rutherford counties, 18 percent and 16 percent, respectively. With over 45,000 more people added to the county population, Rutherford County ranked number one, followed by Davidson and Williamson counties in terms of absolute population growth. In 2021, 55 percent of the state’s population was concentrated in 10 counties.

**TABLE 1: POPULATION CHANGE IN 10 MOST POPULOUS COUNTIES**

COUNTY	GRAND DIVISION	Number of People		Change, 2016-2021	
		2016	2021	Count	%
Shelby	West	936,990	929,178	-7,812	-0.8%
Davidson	Middle	667,885	708,490	40,605	6.1%
Knox	East	448,164	475,286	27,122	6.1%
Hamilton	East	351,305	363,790	12,485	3.6%
Rutherford	Middle	290,289	335,595	45,306	15.6%
Williamson	Middle	205,645	242,386	36,741	17.9%
Montgomery	Middle	189,709	216,172	26,463	13.9%
Sumner	Middle	172,786	193,036	20,250	11.7%
Sullivan	East	156,644	157,843	1,199	0.8%
Wilson	Middle	125,616	144,748	19,132	15.2%
<i>Tennessee</i>		<i>6,548,009</i>	<i>6,859,497</i>	<i>311,488</i>	<i>4.8%</i>
<i>US</i>		<i>318,558,162</i>	<i>329,725,481</i>	<i>11,167,319</i>	<i>3.5%</i>

Population growth also varied by grand division and MSA. The Clarksville MSA experienced the largest population growth, followed by the Nashville MSA, 13 percent and 11 percent, respectively. The population grew by nine percent in Middle Tennessee and three percent in East Tennessee, while West Tennessee’s population slightly declined by one percent from 2016 to 2021.

**FIGURE 1: MSA POPULATION, 2016 AND 2021**



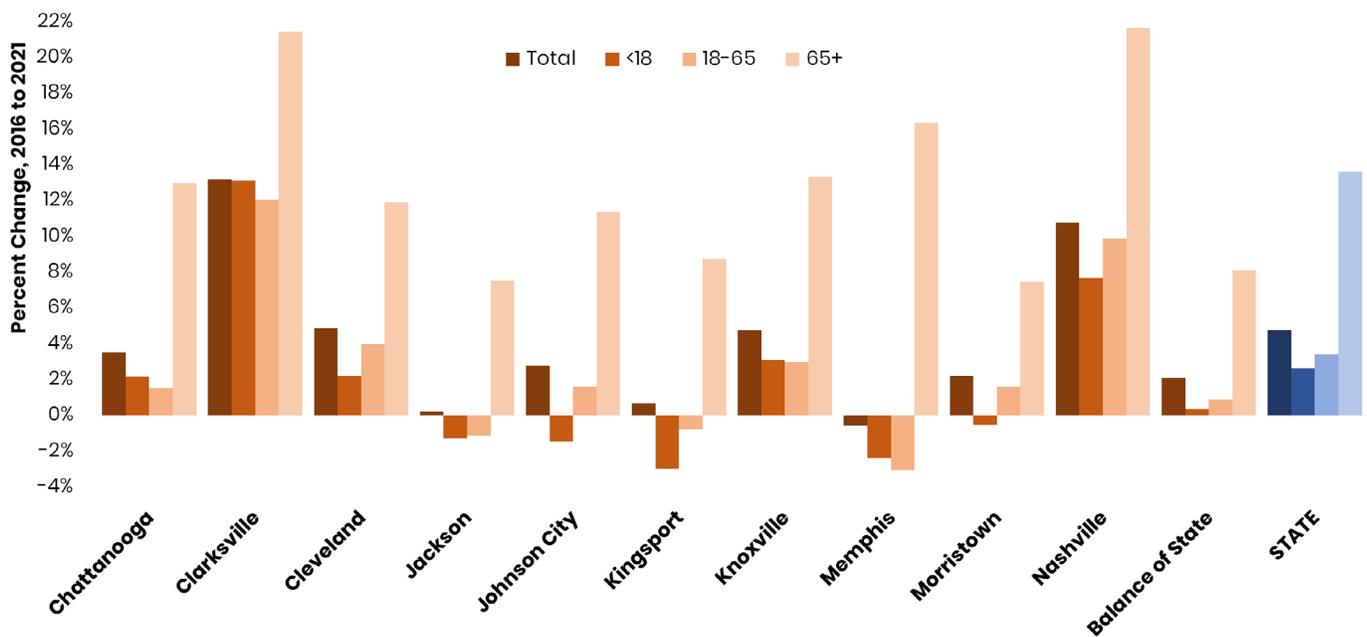
## B. Total Population – Age

The age of the population affects the demand for various types of housing. For example, a significant increase in the population 65 and older might signal an increasing demand for smaller, low-maintenance homes.

Tennessee’s population has been aging in recent years. While the population of all age groups (under 18, 18 to 65, and 65 plus) experienced growth in 2021 from 2016, the increase in the older population was more significant than other age categories. The number of people 65 and older in the state increased by 14 percent. In comparison, the number of people younger than 18 increased only by three percent, which led to a slight increase in the share of people 65 and older in the total state population, from 15 percent in 2016 to 16 percent in 2021.

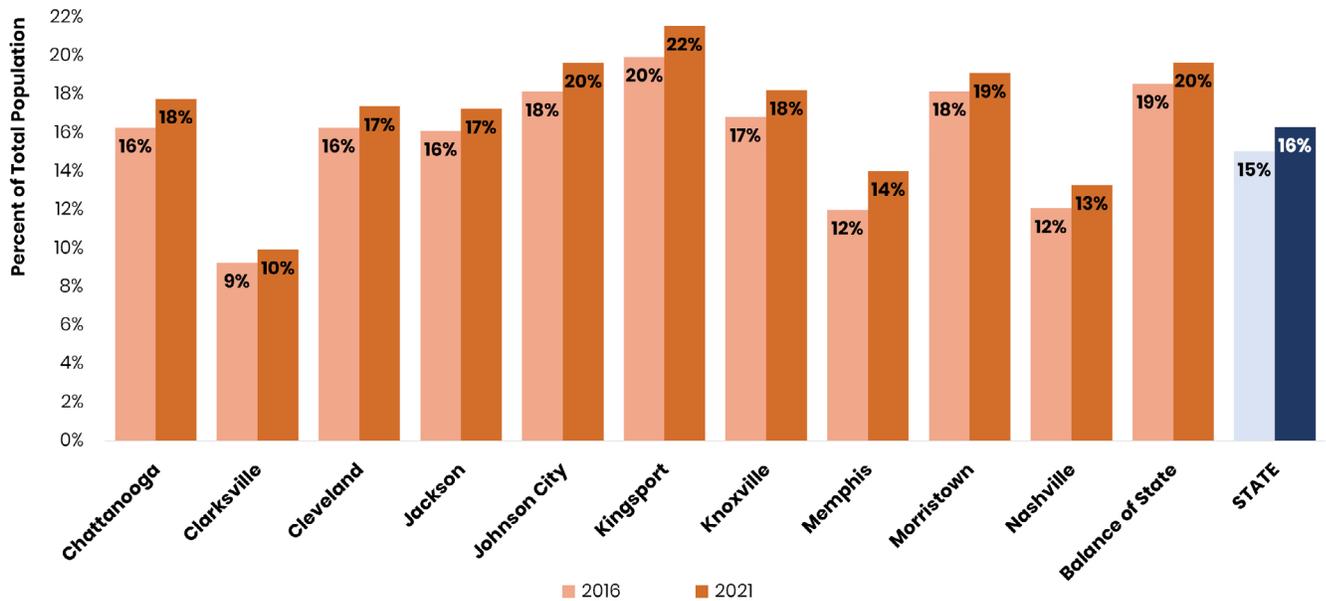
An increasing number of people 65 and older were visible in all MSAs. In the Jackson and Kingsport-Bristol MSAs, the increasing 65 and older population led to a slight increase in the total population in 2021, even in the presence of a declining younger population. In the Memphis MSA, the population 65 and older increased while the people in other age segments declined, leading to a decline in the overall population in the MSA.

**FIGURE 2: CHANGE IN MSA POPULATION BY AGE SEGMENTS, 2016 TO 2021**



Although the Clarksville and Nashville MSAs had the most significant increase in the 65 and older population, the actual size of this population was the lowest in these MSAs. In the Clarksville MSA, the percentage of people 65 and older slightly increased from nine percent in 2016 to 10 percent in 2021. Montgomery County’s median age of 31 was the lowest among Tennessee counties in 2021. With 27 percent of its total population in 2021, the Clarksville MSA also had the highest percentage of the youngest (less than 18) population, followed by the Memphis MSA with 25 percent.

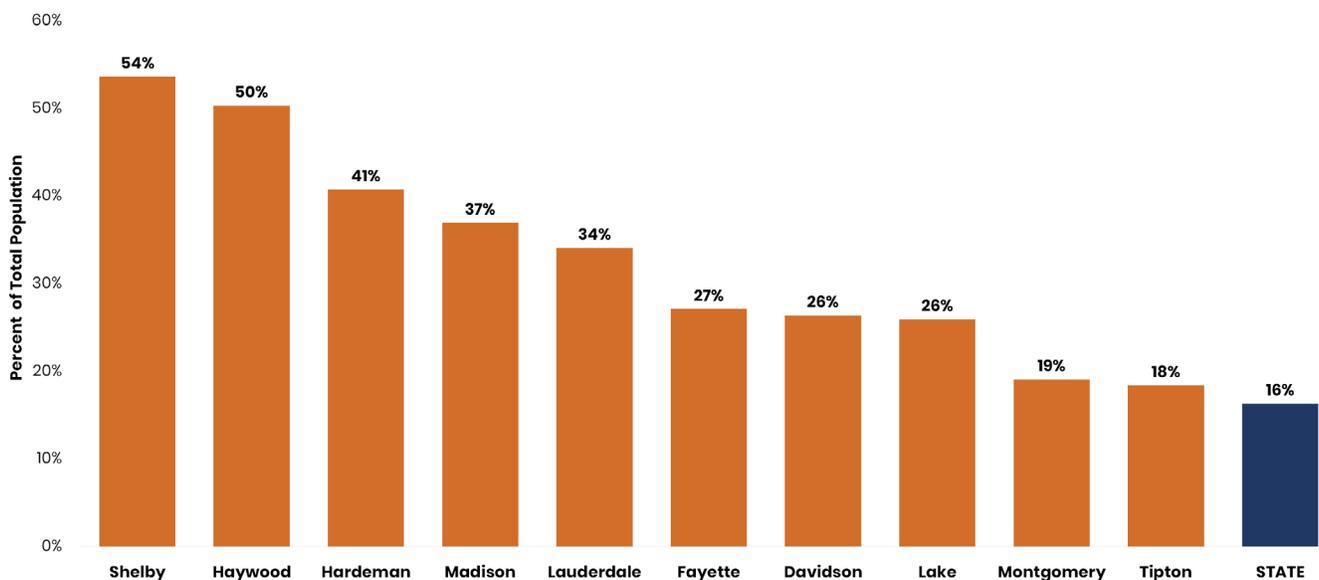
**FIGURE 3: MSA POPULATION 65 AND OLDER AS PERCENT OF TOTAL POPULATION, 2016 AND 2021**



### C. Total Population – Race

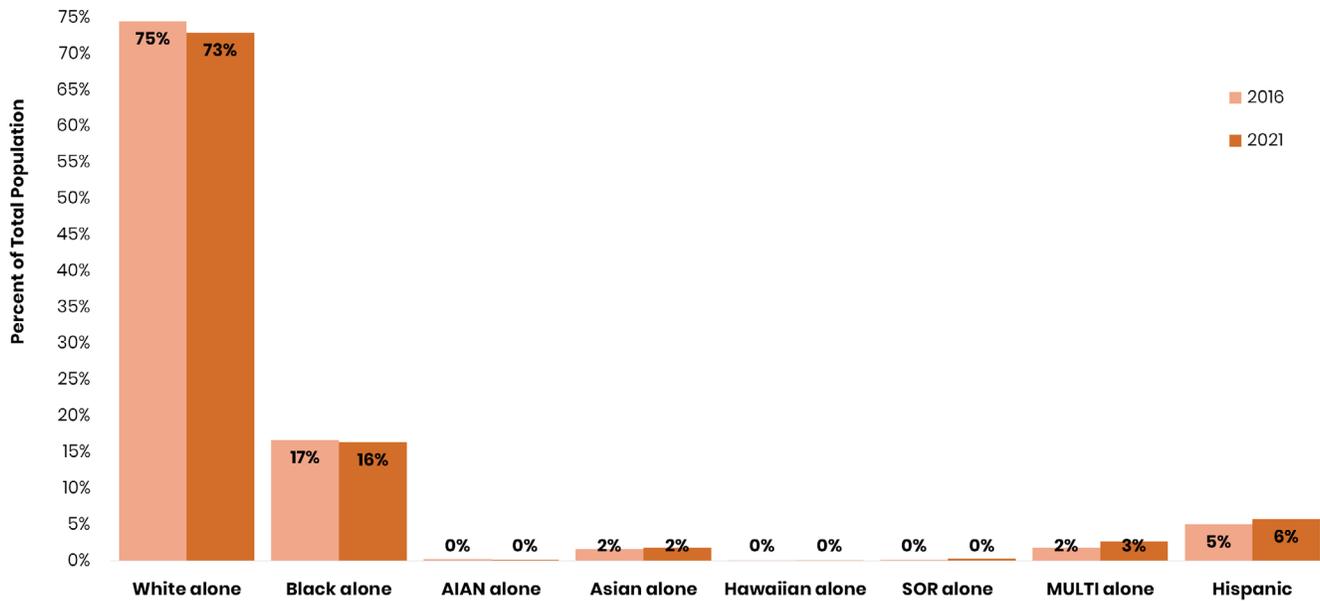
Similar to the increase in total population, the population in all race categories increased in 2021 compared to 2016, except for people who are American Indian/Alaska Native (AIAN). Black people were concentrated in a few large counties in the state. Nearly half of Tennessee’s Black population lived in Shelby County. Haywood and Hardeman counties’ share of Black people followed Shelby County, with 50 percent and 41 percent, respectively. In 2021, with close to 500,000 Black people, Shelby County had the highest number of Black people in the state, followed by Davidson, Hamilton, and Rutherford counties.

**FIGURE 4: 10 COUNTIES WITH THE HIGHEST PERCENTAGE OF BLACK PEOPLE, 2021**



In 2021, White people comprised 73 percent of Tennessee, declining from 75 percent in 2016. A 22 percent increase in the number of Hispanic people in 2021 from 2016 made way for the increased share of the Hispanic population, from five percent in 2016 to six percent in 2021. Although less populous counties like Bedford, Hamblen, and Crockett had the highest percentage of Hispanic people in 2021 (13 percent, 12 percent, and 11 percent, respectively), Davidson, Shelby, and Rutherford counties contained the highest number of Hispanic people in 2021. Nearly half of the state’s Hispanic population in 2021 resided in these three counties.

**FIGURE 5: STATE POPULATION DISTRIBUTION BY RACE AND ETHNICITY, 2016 AND 2021**

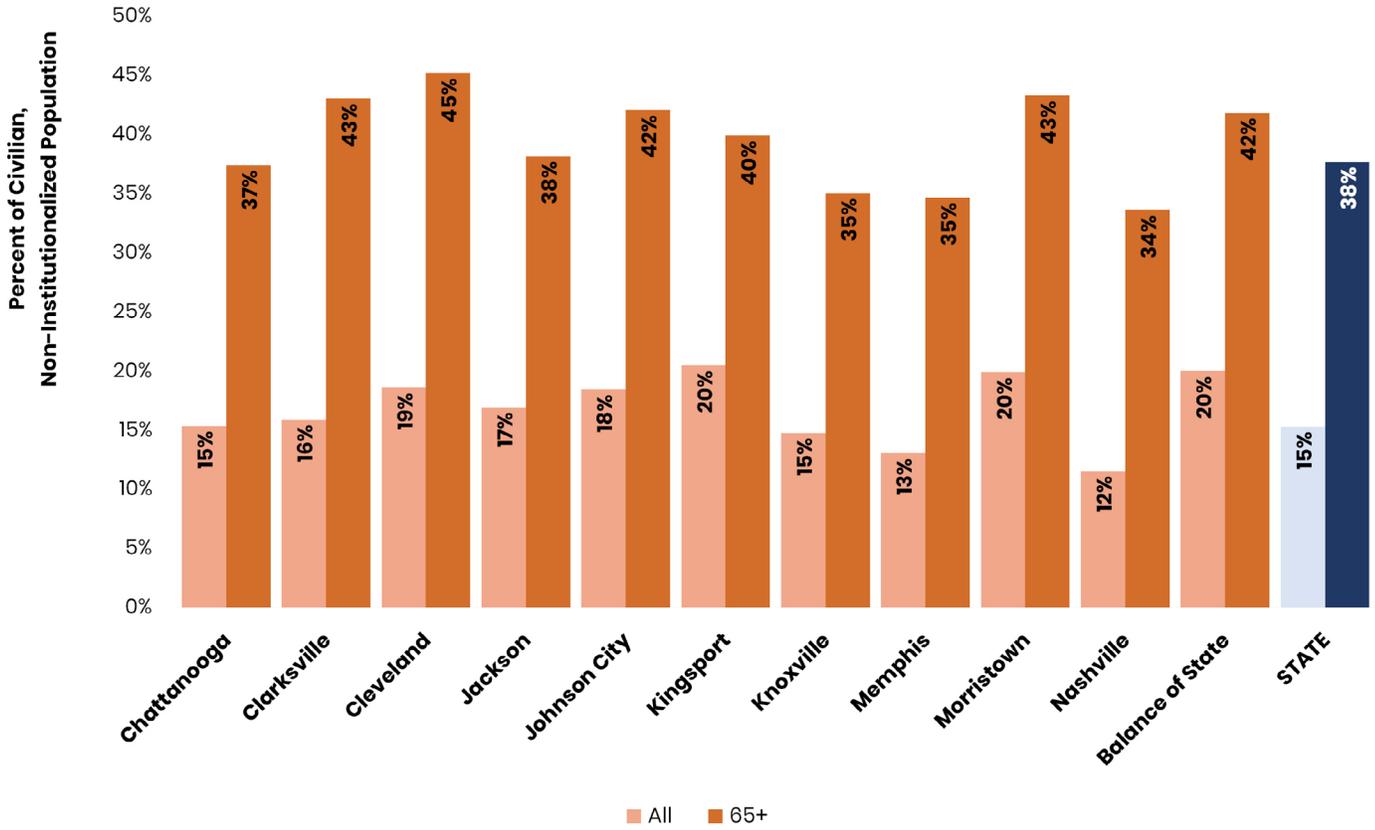


## D. Total Population – Disability

In 2021, with a five percent increase from 2016, more than one million people, representing 15 percent of total civilian non-institutionalized population, reported a disability. Among those who are 65 and older, 38 percent were disabled, a substantially higher share than that of the total population. In the Nashville MSA, 12 percent of the overall population and 34 percent of the population 65 and older had a disability.

Nashville had the lowest share of people, regardless of age, with disability in the state among MSAs, followed by the Memphis MSA with 13 percent overall and 35 percent elderly with disabled shares. Although the type of disability is not specified, older adults with a disability might have mobility problems, which might affect their housing needs. Housing choices are severely limited for individuals with mobility impairment. As the older population increases, there will be an increased need for housing geared toward this population, either through new construction or retrofitting the existing housing stock.

**FIGURE 6: PERCENT OF CIVILIAN, NON-INSTITUTIONALIZED POPULATION WITH A DISABILITY BY MSA, 2021**



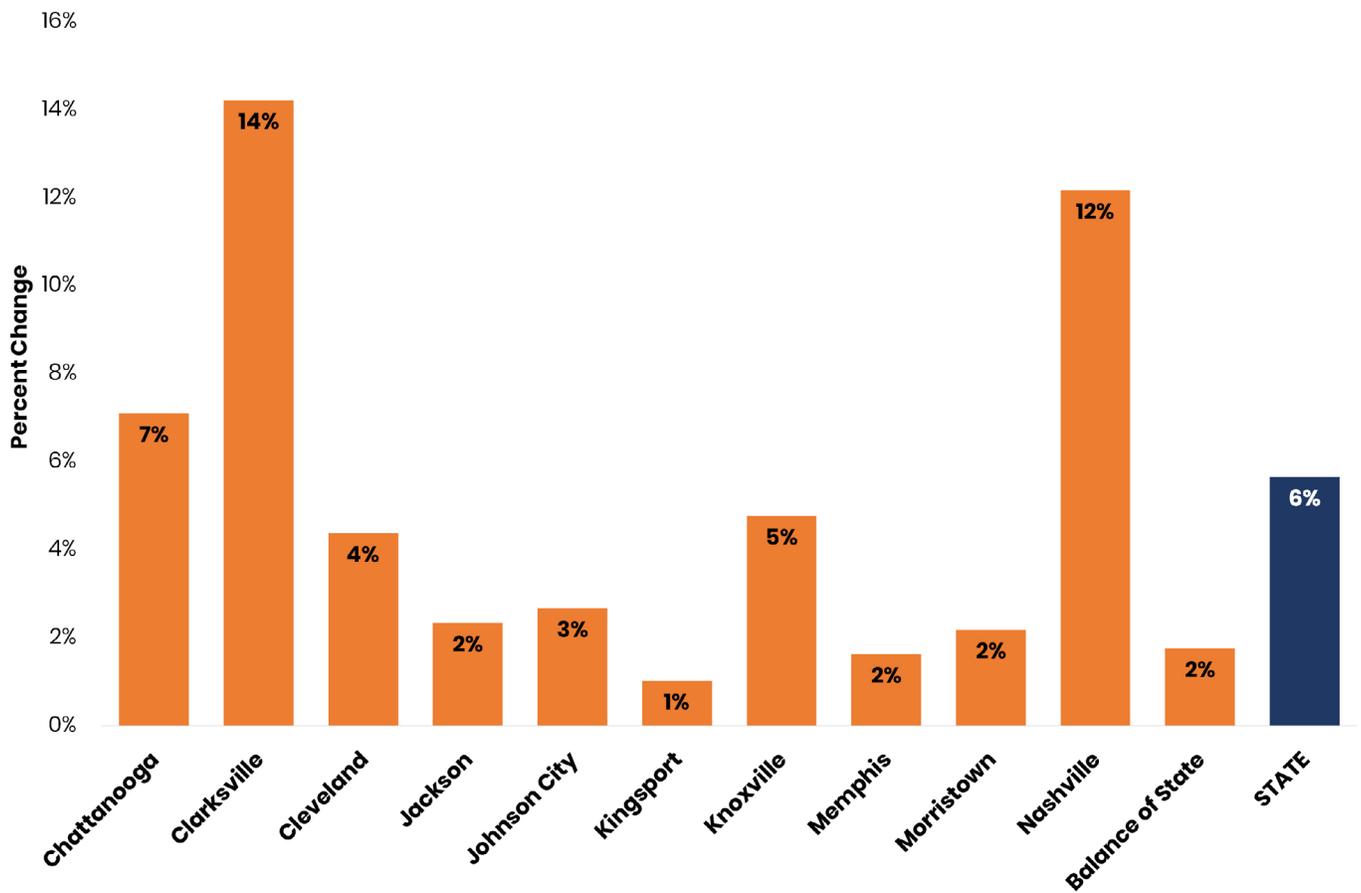
## II. HOUSEHOLDS

### A. General Household Trends

In 2021, similar to the increase in the total population, the number of households (number of occupied housing units) increased from 2016. Tennessee gained nearly 150,000 more households in 2021, a six percent increase compared to 2016. The same growing household trend was seen among counties, too. Only in 29 mostly small non-MSA counties the number of households declined in 2021 from 2016. Percentagewise, Williamson County, whose number of households increased by 20 percent in 2021 compared to 2016, experienced the most considerable household increase, followed by Wilson and Maury counties, each with a 17 percent increase during the same period. Davidson County gained nearly 25,000 more households in 2021.

The Nashville MSA added more than 80,000 additional households in 2021 compared to 2016. In 2021, nearly 30 percent of Tennessee households lived in one of the Nashville MSA counties.

**FIGURE 7: PERCENT CHANGE IN NUMBER OF OCCUPIED HOUSING UNITS BY MSA, 2016–2021**



## B. Household Tenure

A larger percentage of Tennessee households are owner-occupied compared to the national average. In 2016, 66 percent of housing units were owner-occupied in Tennessee, which increased to 67 percent in 2021 compared to 65 percent nationwide. Homeownership was more prevalent in East Tennessee compared to other parts of the state. For example, 70 percent of East Tennessee housing units were owner-occupied, while 61 percent of West Tennessee were owner-occupied. Statewide, both owner-occupied and renter-occupied housing units grew in 2021 compared to 2016, whereas it was a mix among the counties. While the number of owner households somewhat declined in 19 counties, 51 counties experienced declines in their renter households. The counties with declining renter-occupied housing units were usually small rural counties with less than 10,000 renter households. One exception was Sevier County, which lost nearly 2,000 of its renter households in 2021, a 14 percent decline.

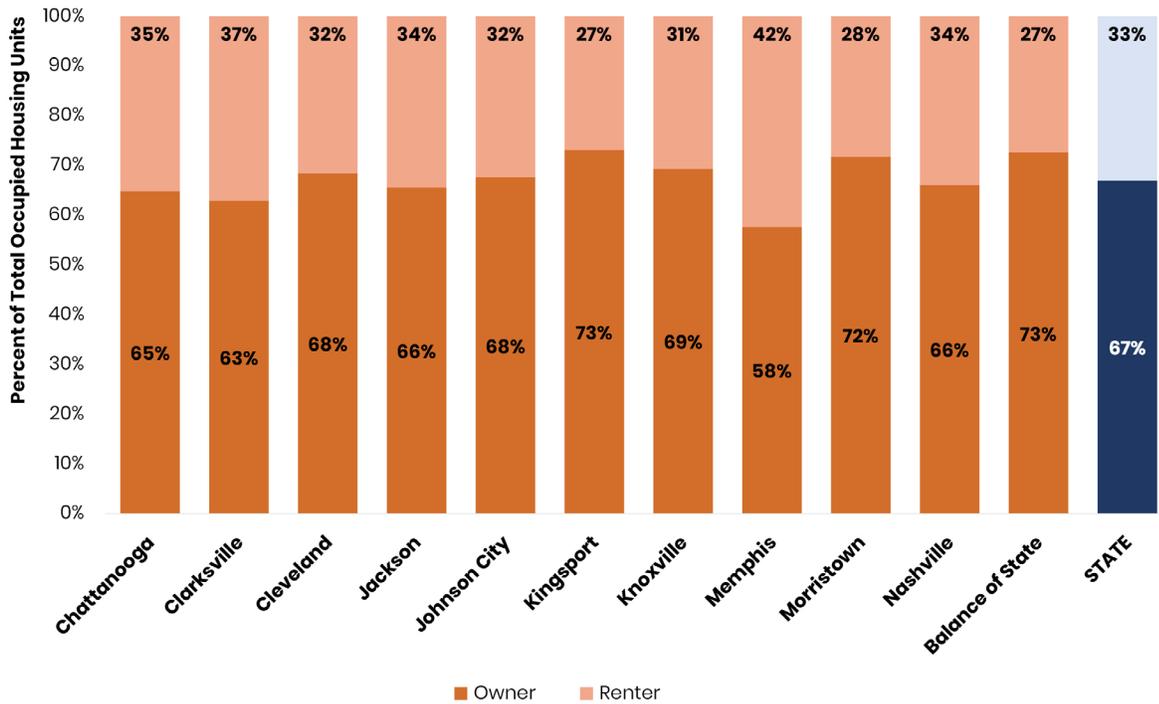
In Davidson County, 45 percent of nearly 300,000 occupied housing units were renter-occupied, the highest in the state, followed by Shelby County with 44 percent. Forty-seven percent of Lake County’s total occupied housing units were renter-occupied housing, but its number of total occupied housing units was negligible (less than 2,100 in 2021).

**TABLE 2: COUNTIES WITH THE HIGHEST PERCENT OF RENTERS, 2021**

COUNTY	GRAND DIVISION	Total Occupied Housing Units	Count		% of Total Occupied Housing Units	
			Owner	Renter	Owner	Renter
Lake	West	2,071	1,103	968	53%	47%
Davidson	Middle	293,859	160,442	133,417	55%	45%
Shelby	West	354,736	197,116	157,620	56%	44%
Haywood	West	7,118	4,192	2,926	59%	41%
Lauderdale	West	9,144	5,408	3,736	59%	41%
Montgomery	Middle	77,460	47,864	29,596	62%	38%
Putnam	Middle	31,933	19,740	12,193	62%	38%
Madison	West	38,699	24,221	14,478	63%	37%
Dyer	West	14,659	9,260	5,399	63%	37%
Hamilton	East	147,419	93,414	54,005	63%	37%
<i>Tennessee</i>		<i>2,664,791</i>	<i>1,783,274</i>	<i>881,517</i>	<i>67%</i>	<i>33%</i>
<i>US</i>		<i>124,010,992</i>	<i>80,152,161</i>	<i>43,858,831</i>	<i>65%</i>	<i>35%</i>

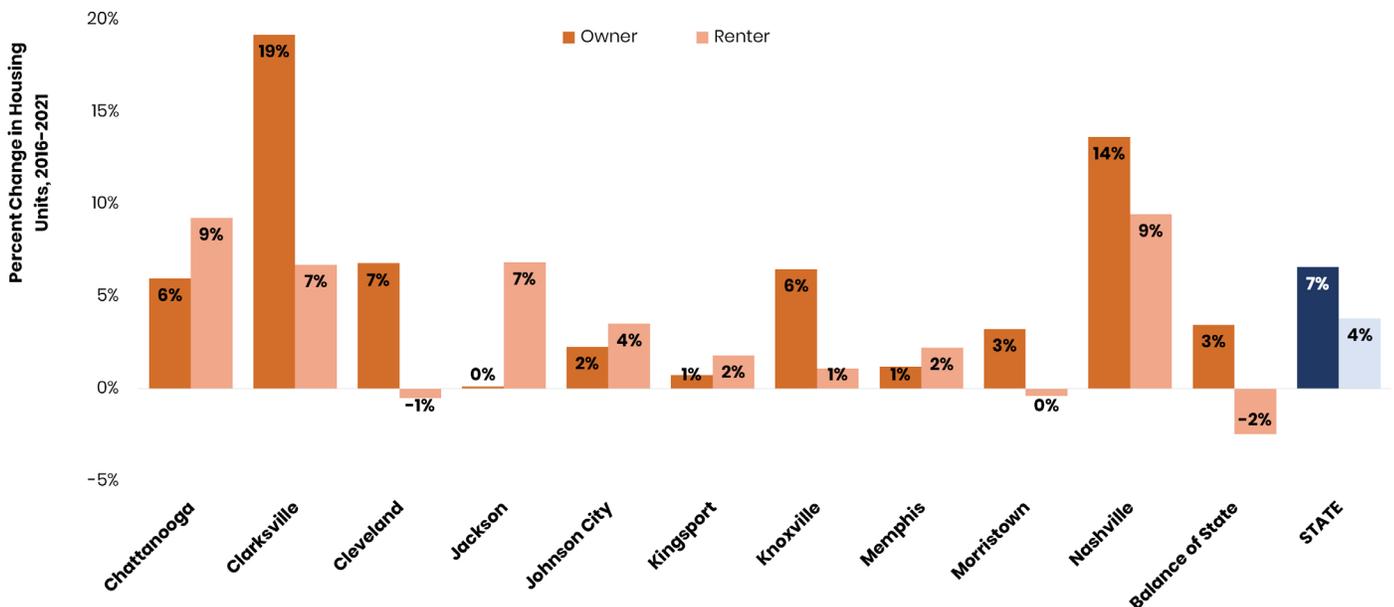
The homeownership rate was highest in the Kingsport MSA, with 73 percent, followed by the Morristown MSA, with 72 percent. The lowest homeownership rate was in the Memphis MSA at 58 percent.

**FIGURE 8: OCCUPIED HOUSING UNITS BY TENURE BY MSA, 2021**



In all MSAs, the number of households (renter and owner households combined) increased. The renter households did not change in the Morristown MSA and slightly declined in the Cleveland MSA and the combined non-MSA counties by one percent and two percent, respectively. All other MSAs experienced an increase in their number of renter households. The Chattanooga and the Nashville MSAs experienced the most significant percentage increase in renter households compared to 2016 (nine percent increase in both). In 2021, the number of owner households increased in all MSAs, but the most significant increase was in the Clarksville MSA with 19 percent, followed by Nashville MSA with 14 percent. The number of owner households did not change in the Jackson MSA and slightly increased, only by one percent, in the Kingsport and Memphis MSAs.

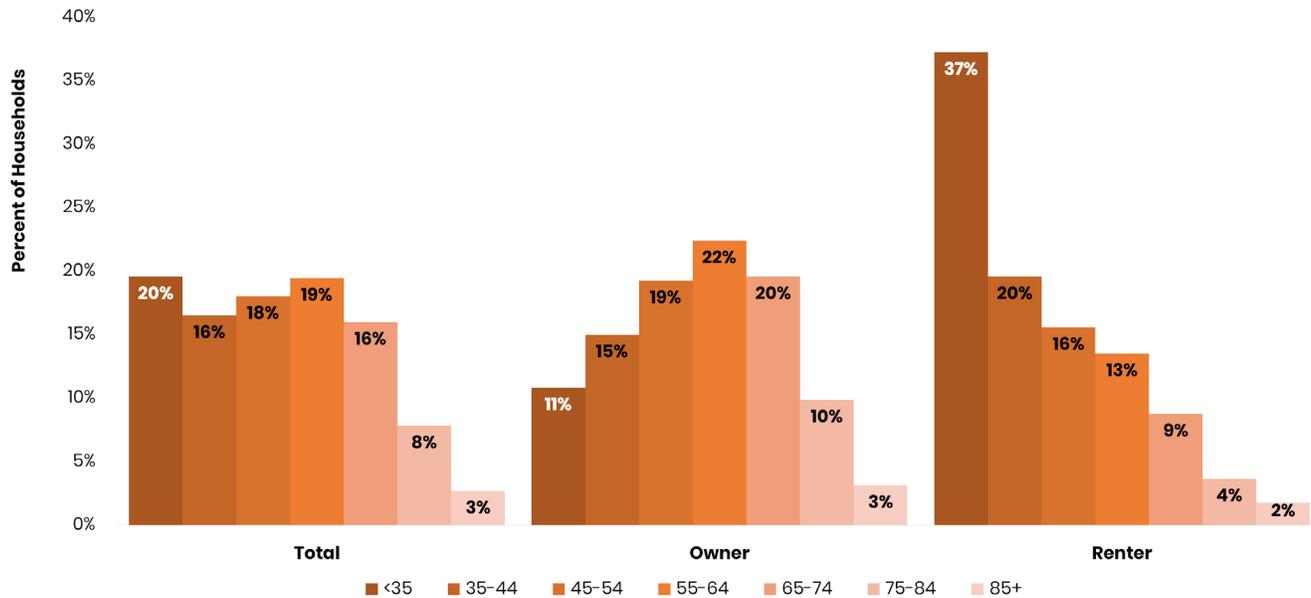
**FIGURE 9: PERCENT CHANGE IN HOUSING UNITS BY TENURE BY MSA, 2016-2021**



## C. Age of Households by Tenure

In 2021, 37 percent of renter households were younger than 35 years of age, while only 11 percent of owner households were under 35 years of age. Household aged 35 to 44 was the second largest cohort of Tennessee renter households in 2021.

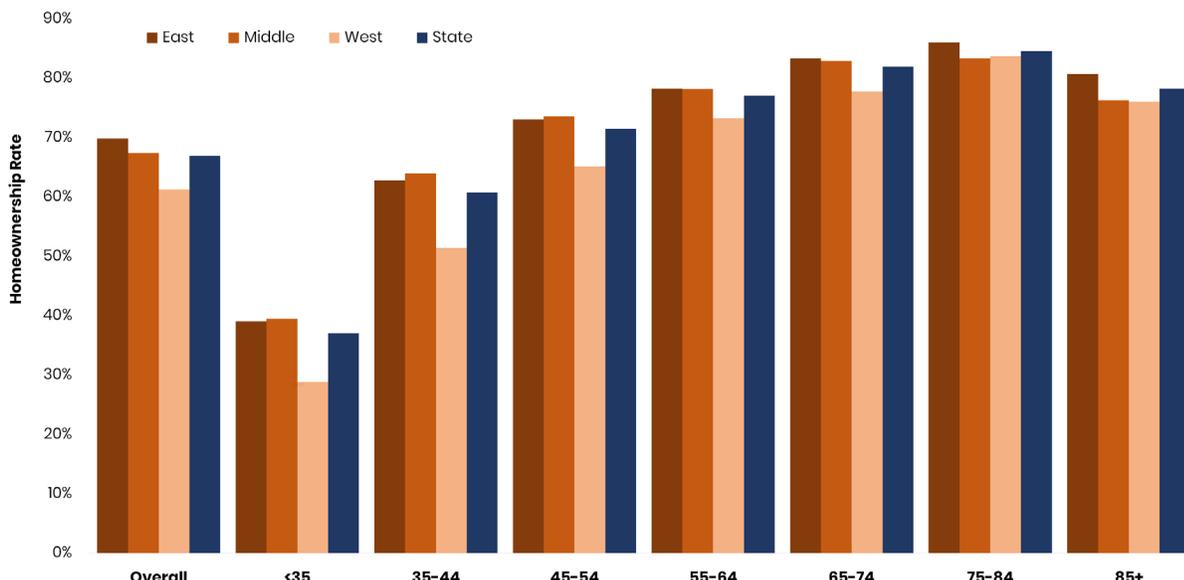
**FIGURE 10: HOUSEHOLDS BY TENURE AND AGE OF HOUSEHOLDER, TENNESSEE, 2021**



In Tennessee, the homeownership rate increased with age such that a relatively higher percentage of older households were homeowners. Only 37 percent of householders younger than 35 years old were owners; compared to 85 percent of households that are 75 to 84 years old.

The difference between West Tennessee and the rest of the state was striking, especially among younger households. For example, only 29 percent of West Tennessee households younger than 35 were homeowners compared to 39 percent in East and Middle Tennessee. However, this trend of regional differences almost disappears among older households. Thus, the overall homeownership is lower in West Tennessee counties, but not across all age groups.

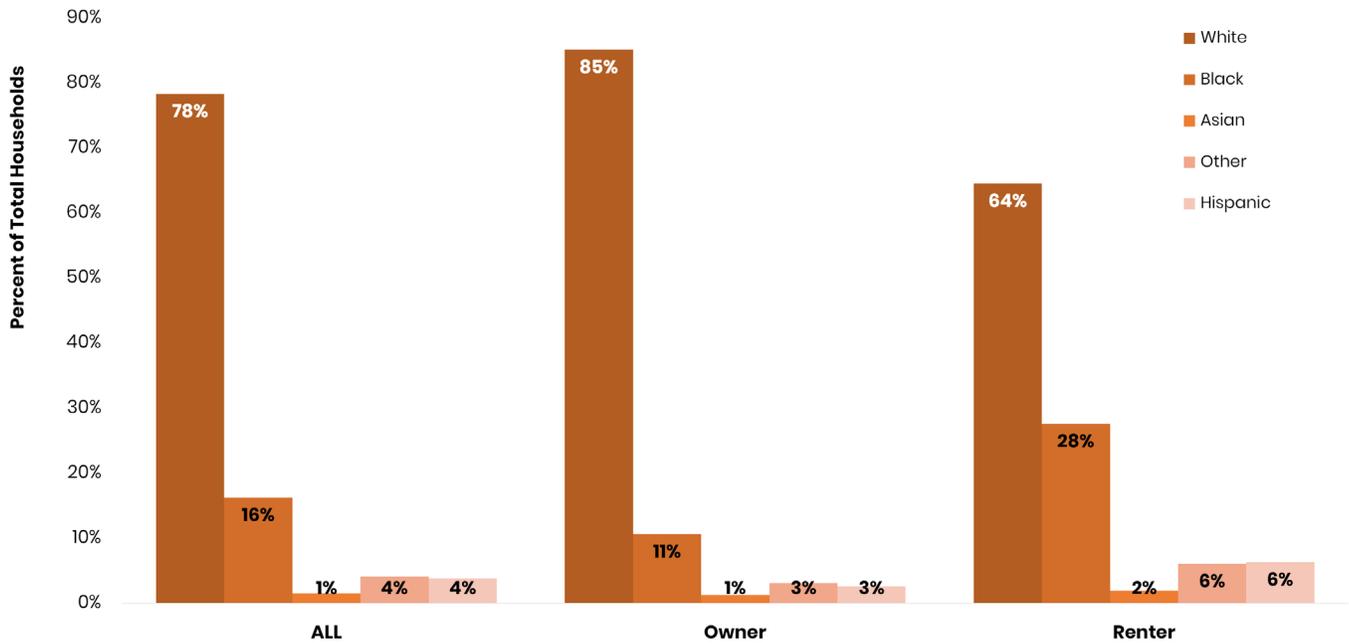
**FIGURE 11: HOMEOWNERSHIP RATE BY AGE BY GRAND DIVISION, 2021**



## D. Racial Composition of Households by Tenure

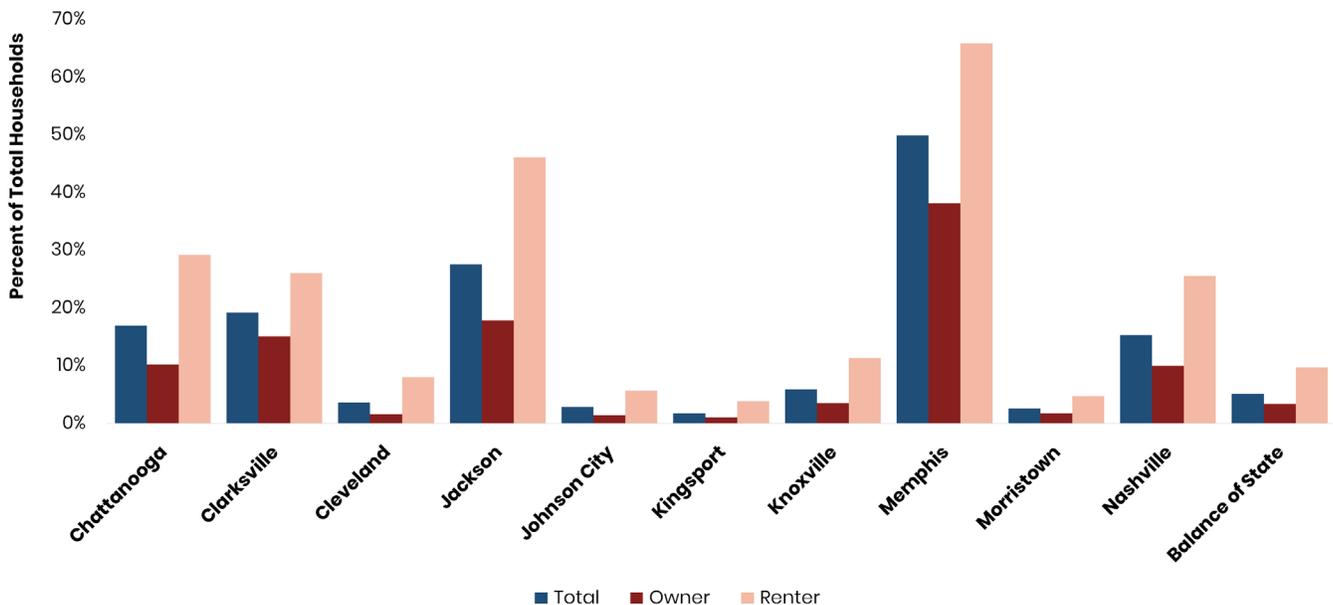
In 2021, 78 percent of Tennessee households were White, and 16 percent were Black. Black households represented 11 percent of owner households in the state and 28 percent of renter households. Four percent of all Tennessee households were Hispanic, a slight increase from 3.3 percent in 2016.

**FIGURE 12: RACIAL COMPOSITION OF HOUSEHOLDS BY TENURE, TENNESSEE, 2021**



In the Memphis MSA, the share of Black households was the highest in the state, followed by the Jackson MSA. While Black households represented 50 percent of all households in the Memphis MSA, 66 percent of the Memphis renters and only 38 percent of the Memphis owners were Black households. In every MSA in the state, Black households were underrepresented among owner households.

**FIGURE 13: PERCENT OF BLACK HOUSEHOLDS BY MSA, 2021**



Homeownership rates also varied by race and geography. Statewide, 73 percent of White households were owners, compared to 44 percent of Black households. The homeownership rate among Hispanic households (45 percent) was slightly higher than among Black households in the state. In all MSAs, White households had higher homeownership rates than Black and Hispanic households. Even though the Memphis MSA had the lowest overall homeownership rate, 58 percent, among the MSAs, White households still had a relatively high homeownership rate.

In all MSAs, the homeownership rates of White households either increased or stayed the same in 2021 compared to 2016. The homeownership experiences of Black and Hispanic households were mixed among MSAs. For example, in the Kingsport MSA, the homeownership rate of Black households declined from 51 percent in 2016 to 42 percent in 2021, while it increased from 37 percent to 41 percent in the Knoxville MSA during the same period. In the Kingsport MSA, the homeownership rate of Hispanic households also declined.

**TABLE 3: HOMEOWNERSHIP RATE BY MSA, 2016 AND 2021**

<i>Geography</i>	<i>2016</i>				<i>2021</i>			
	<i>Overall</i>	<i>White</i>	<i>Black</i>	<i>Hispanic</i>	<i>Overall</i>	<i>White</i>	<i>Black</i>	<i>Hispanic</i>
Chattanooga	66%	71%	42%	30%	65%	72%	39%	36%
Clarksville	60%	64%	46%	45%	63%	68%	50%	56%
Cleveland	67%	68%	34%	37%	68%	71%	31%	31%
Jackson	67%	74%	48%	39%	66%	75%	42%	52%
Johnson City	68%	69%	35%	58%	68%	70%	35%	49%
Kingsport	73%	74%	51%	67%	73%	74%	42%	46%
Knoxville	68%	71%	37%	37%	69%	72%	41%	39%
Memphis	58%	72%	45%	40%	58%	74%	44%	48%
Morristown	71%	73%	53%	28%	72%	73%	49%	34%
Nashville	65%	71%	42%	38%	66%	72%	43%	46%
<i>Balance of State</i>	71%	73%	50%	44%	73%	75%	48%	45%
<i>Tennessee</i>	66%	72%	44%	39%	67%	73%	44%	45%

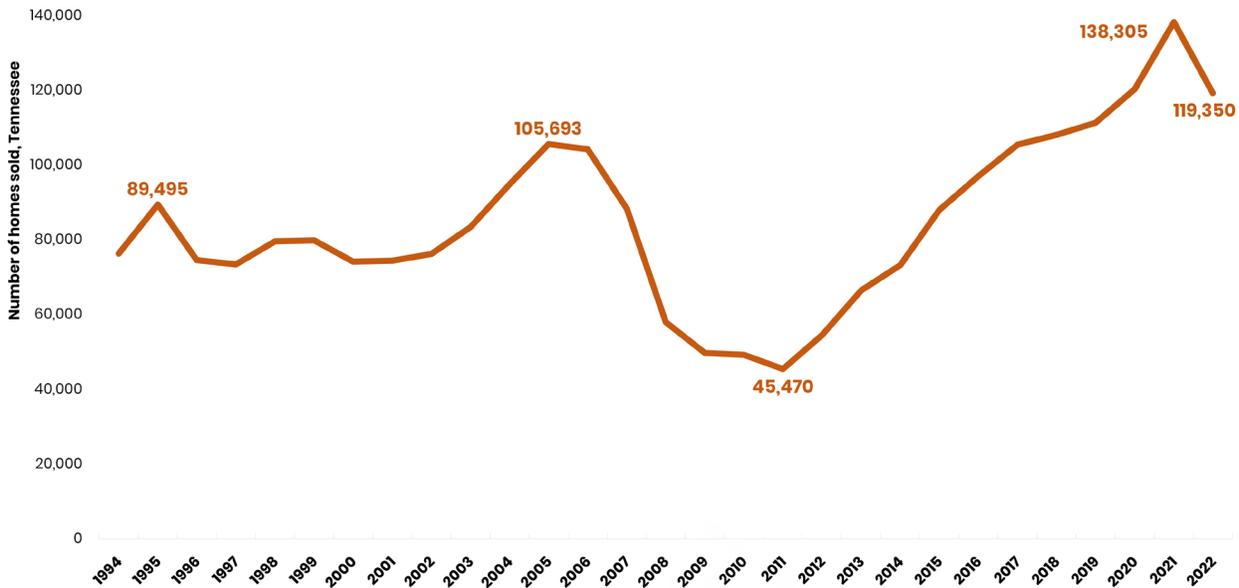
# III. GENERAL HOUSING TRENDS

## A. Single Family Home Sales

In 2022, the sales volume declined for the first time in 11 years. Across new and existing homes, 119,350 homes were sold in the state, 14 percent less than the number of home sales in 2021.

After the housing market crash in 2008, home sales in Tennessee declined continuously until they reached a trough of 45,470 in 2011. Since that bottom, as the housing markets recovered from the crisis, home sales have steadily increased, albeit slower in recent years. After the pandemic, both in 2020 and 2021, annually, single-family home sales volume increased substantially, eight percent and 15 percent, respectively. In 2021, nearly 139,000 home sales were the highest sales volume in the history of THDA’s tabulations of sales volume data (since 1994). The peak sales volume achieved in 2021 stands 31 percent higher than the previous peak in sales volume in 2005, with 105,693 home sales.

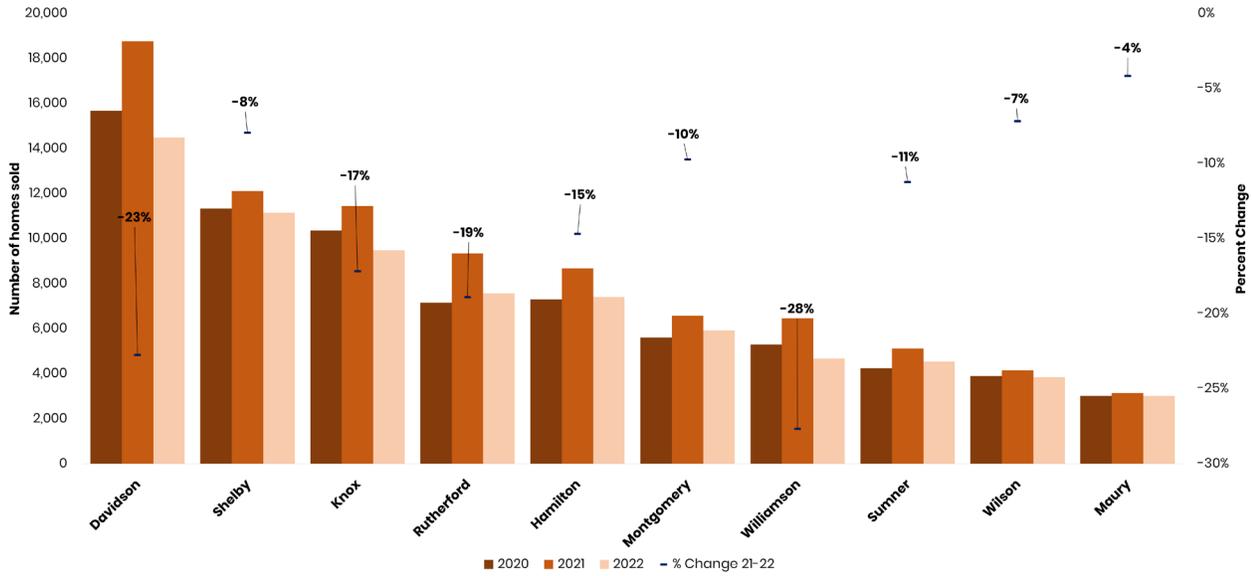
**FIGURE 14: ALL HOME SALES, TENNESSEE, 1994–2022**



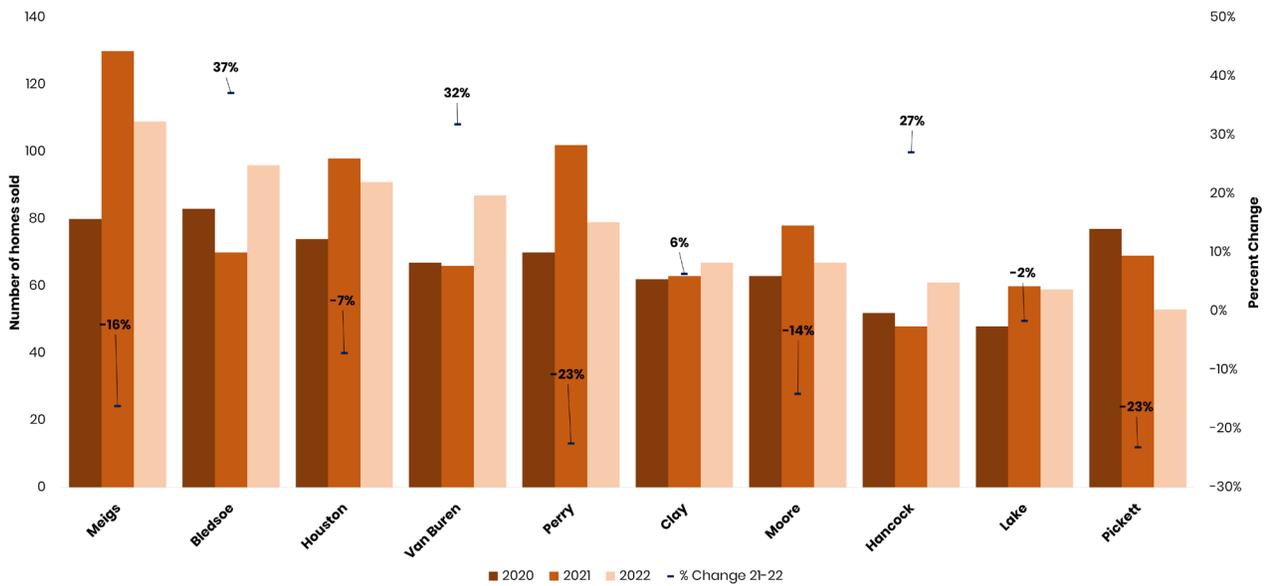
In 71 counties across the state, home sales declined in 2022 from the previous year. This was a significant change from 2021 when only 12 counties experienced an annual decline in home sales. Among the counties with 500 or more sales in 2021, Blount County had the largest percentage year-over-year decline in home sales, in which the home sales declined from 2,834 in 2021 to 1,922 in 2022, a 32 percent annual decline. In terms of actual volume, the nearly 4,300 decline in Davidson County home sales was the highest in the state, followed by Knox, Williamson, and Rutherford counties, each with declines of more than 1,000 in home sales.

The largest increase in sales volume was in Loudon County, where nearly 168 more homes sold in 2022 compared to the previous year, a 13 percent year-over-year increase. In Johnson County, 98 more homes were sold in 2022 than in 2021, marking a 124 percent increase, which was the highest percentage increase in 2022 across all counties.

**FIGURE 15: COUNTIES WITH THE MOST SINGLE FAMILY HOMES SOLD, 2020-2022**



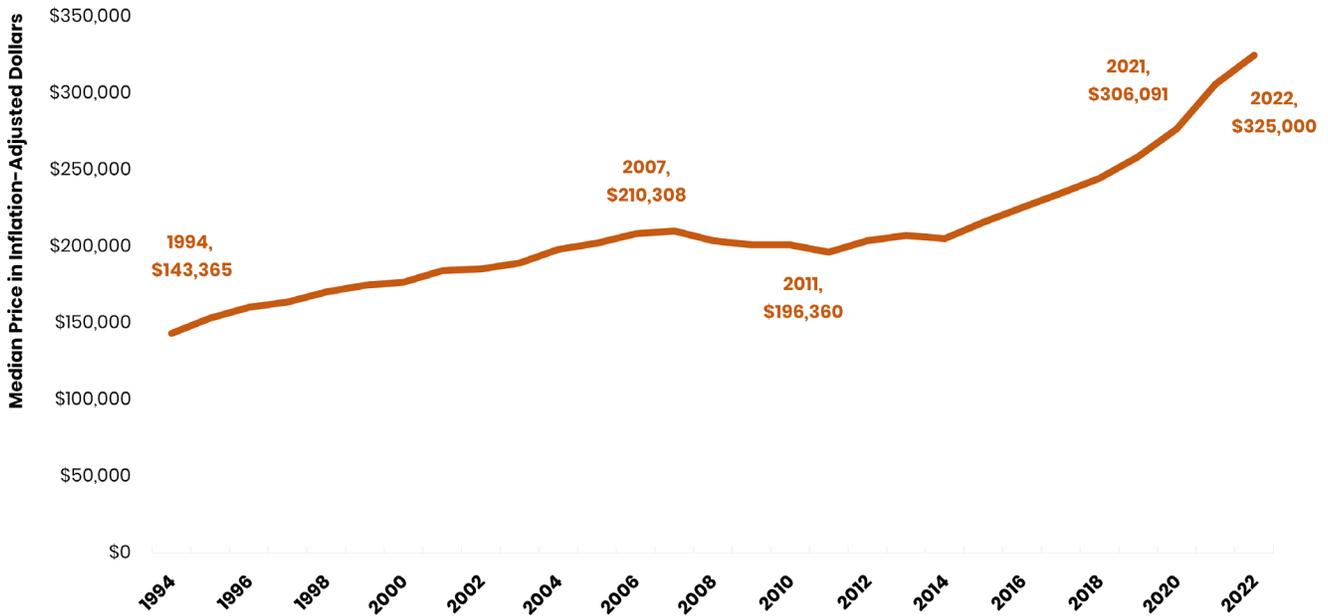
**FIGURE 16: COUNTIES WITH THE FEWEST SINGLE FAMILY HOMES SOLD, 2020-2022**



## B. Single Family Median Home Prices

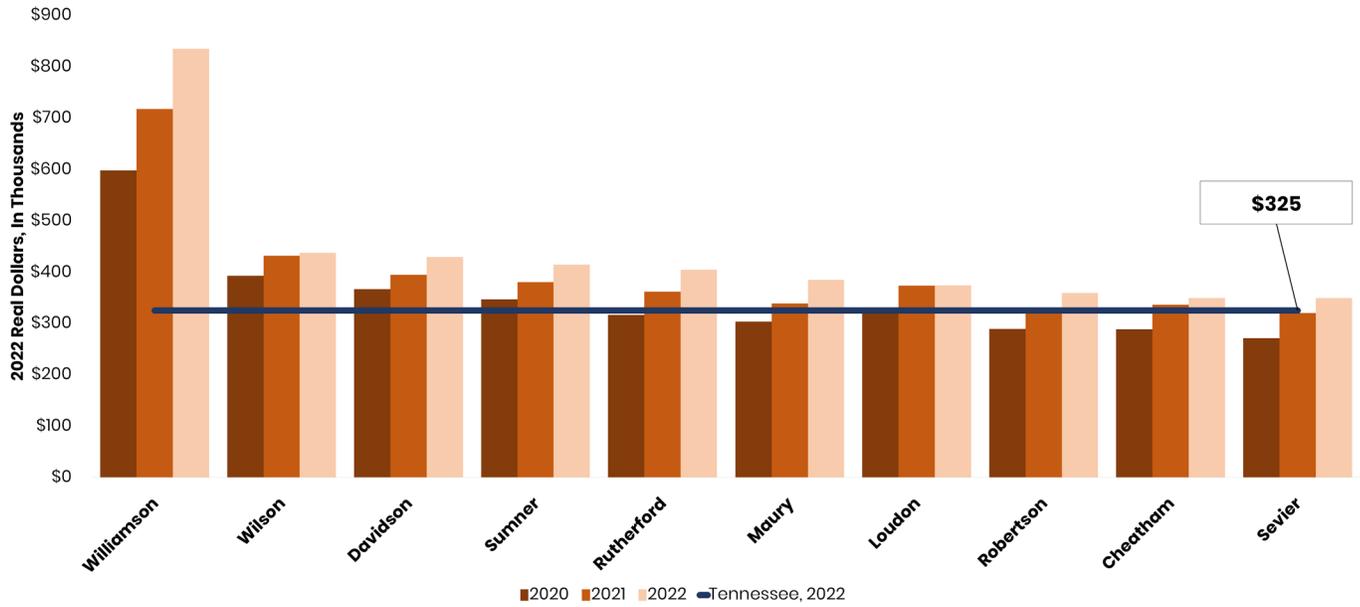
While the home purchase volume declined in 2022, the upward trend in home prices continued. The median price of all homes sold in Tennessee was \$325,000, 15 percent higher than the median price in 2021, not adjusted for inflation. After adjusting for inflation, in 2022 dollar terms, the median price in 2022 was still six percent higher than the median price in 2021. However, this was a relatively more gradual increase compared to the 11 percent annual price appreciation in 2021.

**FIGURE 17: MEDIAN PRICE OF ALL HOMES SOLD, TENNESSEE, 1994–2022**

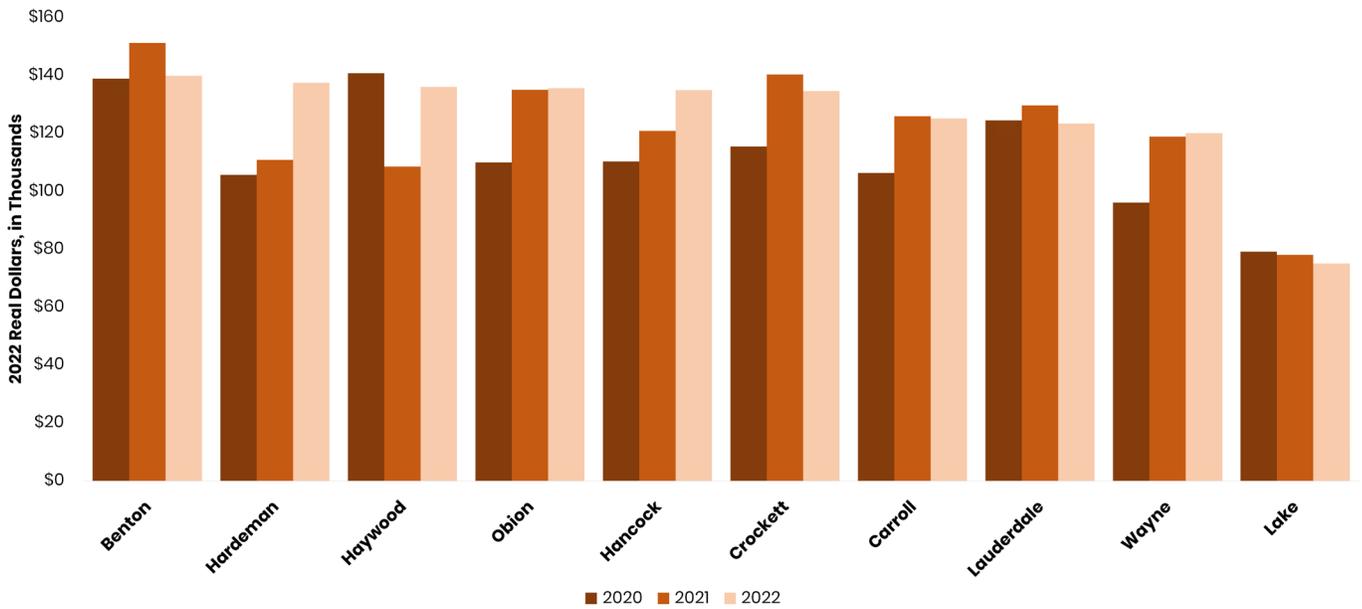


In Sequatchie, Dyer, and Benton counties, median home prices were slightly lower in 2022 than in 2021. At \$835,000, Williamson County had the highest median price in the state, 26 percent higher than in 2021. Although Williamson County experienced the highest annual increase in dollar terms, Johnson County’s median price increase of 60 percent was the largest among counties by percentage. The median price in Johnson County increased from \$134,500 in 2021 to \$215,000 in 2022. At \$75,000, Lake County had the lowest median price and had the second lowest sales volume behind Pickett County.

**FIGURE 18: COUNTIES WITH THE HIGHEST MEDIAN PRICES, 2020–2022**



**FIGURE 19: COUNTIES WITH THE LOWEST MEDIAN PRICES, 2020–2022**



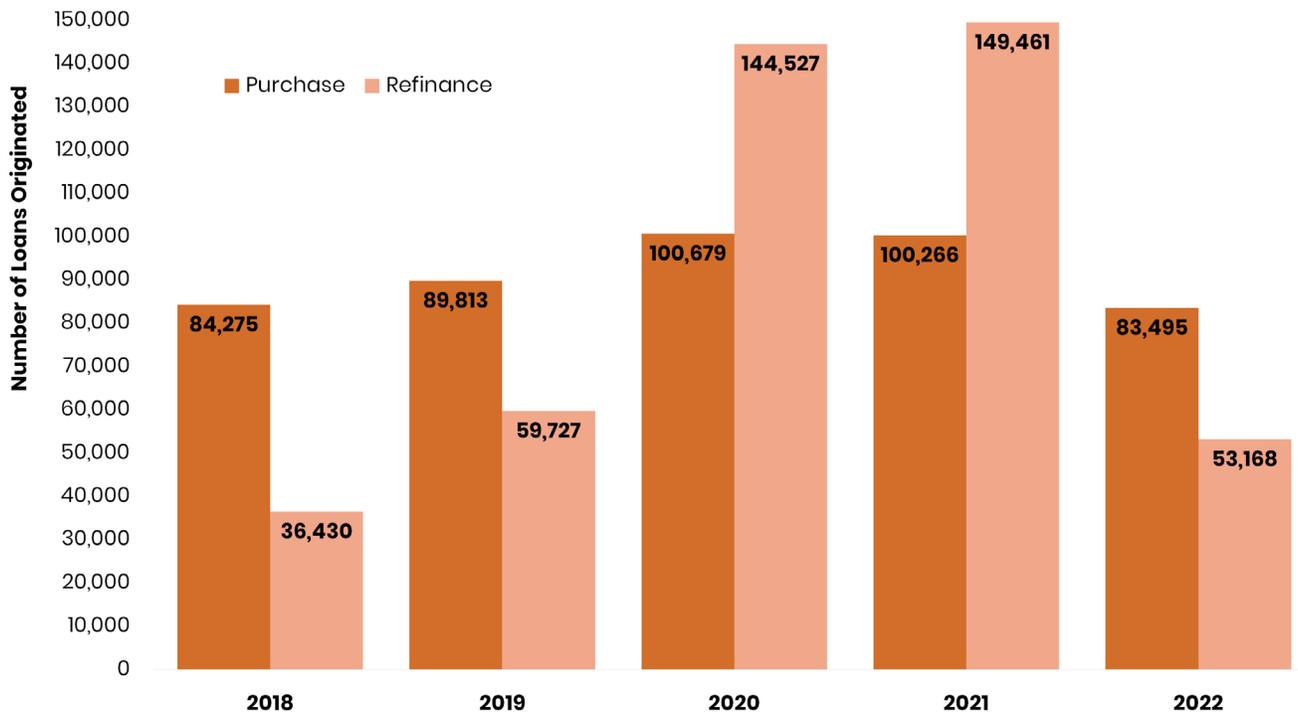
## C. Mortgage Access and Denial Rates

The combined effect of high interest rates and prices slowed the demand for home purchases and led to declining mortgage volume. In Tennessee, 2022 mortgage loan originations for single family home purchases were 17 percent lower compared to the 2021 volume. The number of home purchase mortgage loans originated declined from over 100,000 in 2021 to less than 85,000 in 2022.

Purchase loan originations declined in all MSAs. In most MSAs, the 2022 home purchase mortgage originations were lower than the number of mortgages originated in 2019, before the pandemic and following a surge in home purchase and mortgage demand. Except for 11 counties with smaller housing markets, most counties experienced declining purchase loan origination volumes in 2022 compared to 2021. A notable county with an increasing purchase loan origination was Loudon County, which experienced a six percent increase.

The decline in refinance mortgage originations was even more drastic than the decline in home purchase mortgage originations. The volume of refinance mortgage loans took a nosedive and went from nearly 150,000 in 2021 to less than 55,000 in 2022.

**FIGURE 20: MORTGAGE LOANS ORIGINATED BY LOAN PURPOSE, TENNESSEE, 2018–2022**



In 2022, the number of home purchase loans for Black applicants declined by 20 percent, while the number of purchase loans for White applicants declined by 18 percent. In 2022, Black borrowers represented seven percent of all home purchase loans originated, dropping from eight percent in 2021. Similarly, the percentage of White borrowers in total purchase loan originations declined slightly to 76 percent in 2022 from 77 percent in 2021.

Denial rates vary by the loan purpose (home purchase, refinance, or home improvement), lien status (first or second), occupancy (primary, secondary, or investment property), and property type (one-to-four unit, multifamily, or manufactured housing). For the closed-end, site-built, one-to-four-unit, owner-occupied home purchase loans, the denial rate increased to nine percent of applicants in 2022 compared to an eight percent denial rate in 2021. Home purchase loan denial rates in 2022 were higher than in 2021 for all race categories except for American Indian Alaska Native. In 2022, the denial rate for White applicants increased to 7.7 percent from 7.1 percent in 2021, while the denial rate for Black home purchase applicants increased to 16 percent in 2022 from 13.5 percent in 2021.

# IV. HOUSING STOCK CHARACTERISTICS

## A. Type of Housing

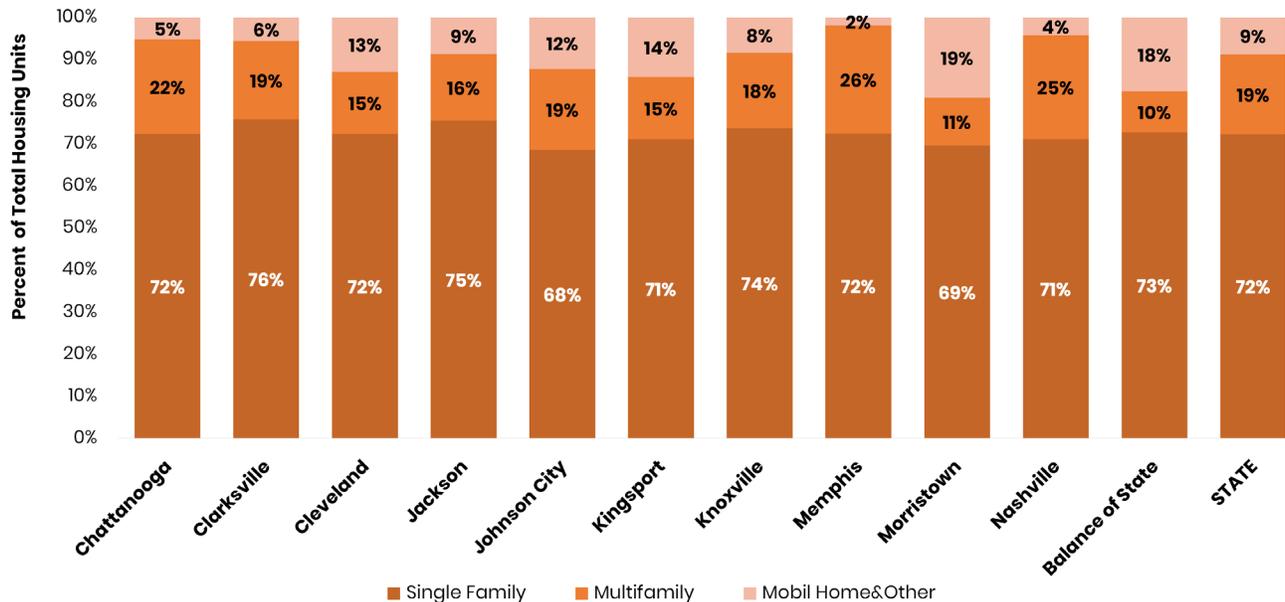
Single family homes (including both detached and attached) are the most common housing units in Tennessee. Regardless of occupancy or tenure, in 2021, one unit single family homes comprised 72 percent of total housing units. Nine percent of housing stock in Tennessee was mobile homes and other (boat, RV, van, etc.) type of housing. There was no significant change from 2016 in these percentages for the state.

Single family homes represented 60 percent of Davidson County’s housing stock, the lowest in the state in 2021; in contrast, in primarily rural counties, the share of single family homes was comparatively higher. Williamson County also had a high single family housing share, with 84 percent of the total housing stock.

Large multifamily buildings with 20 or more units represented only five percent of the state’s housing stock. In Davidson County, 16 percent of the total housing stock was large multifamily buildings, the highest in the state among counties. These large multifamily buildings in Davidson County represented two-thirds of the state’s inventory of large multifamily housing units in 2021 compared to 12 percent in 2016.

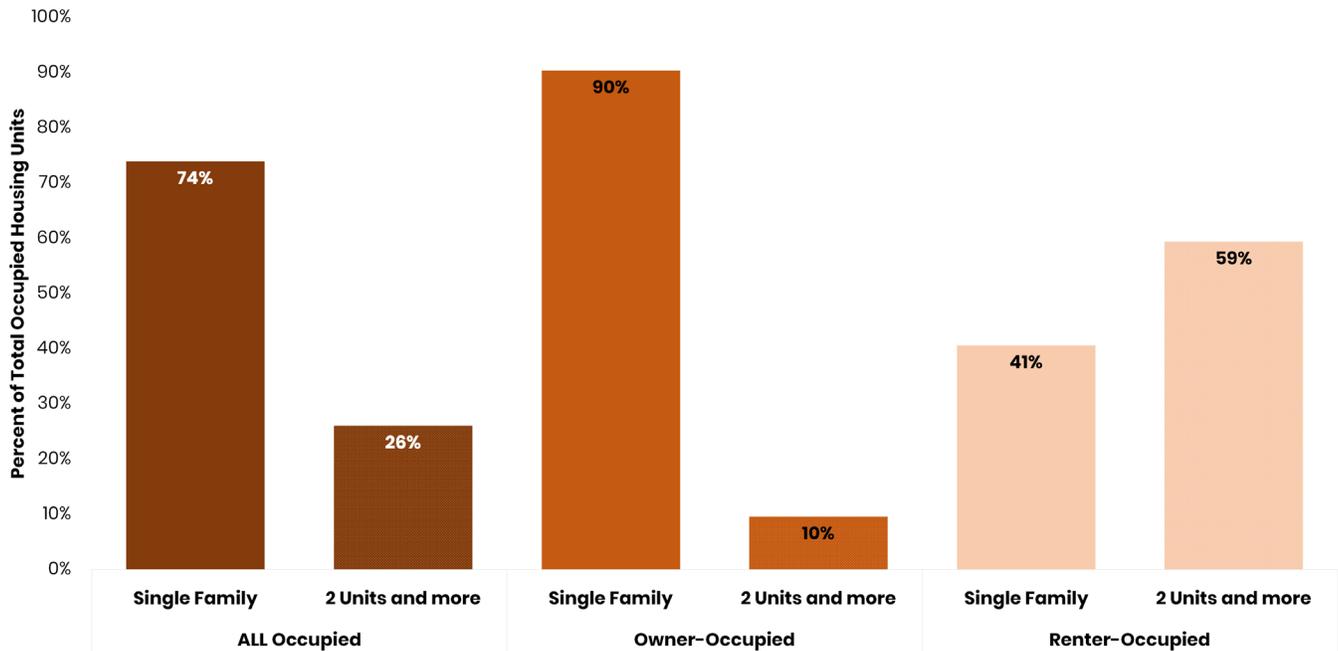
Mobile homes represented a relatively larger percentage of total housing stock in East Tennessee, 12 percent. In Morristown MSA, 19 percent of housing stock comprised mobile homes, RVs, boats, etc. Likewise, in the counties that are not part of an MSA (balance of the state), the share of mobile homes and similar housing structures is high relative to more urban areas of the state. In Perry and Grainger Counties, 32 percent of the total housing stock comprises mobile homes and similar structures.

**FIGURE 21: HOUSING TYPE AS A PERCENT OF ALL HOUSING UNITS BY MSA, 2021**



Renters are more likely to live in multifamily housing (two units or more) compared to owners and total households. In 2021, 41 percent of renter households lived in single family homes (one unit, including attached and detached), while 90 percent of owners lived in single family homes.

**FIGURE 22: OCCUPIED HOUSING UNITS BY HOUSING TYPE AND TENURE, TENNESSEE, 2021**



Renter households living in multifamily housing units (structures with two or more apartments) were highest in Nashville MSA (62 percent) and lowest in the non-MSA counties (33 percent).

## B. Year Built

The median year structure built was 1985 for all housing units in 2021. In the state, 26 percent of all occupied housing units, regardless of tenure, were built 2000 or later, while only five percent were built before 1940 in 2021. When tenure is considered, housing units built in 2000 or later represented a higher share of owner-occupied housing units compared to renter-occupied housing units, 28 percent and 23 percent, respectively. Middle Tennessee had a relatively higher percentage of homes built in 2000 and later compared to East and West Tennessee. While 32 percent of all occupied housing units in Middle Tennessee were constructed in 2000 or later, this was 24 percent in East Tennessee and only 19 percent in West Tennessee.

Williamson County had the highest share of housing built after 1999, closely followed by Rutherford County. Forty-eight percent of Williamson County's and 45 percent of Rutherford County's occupied housing units were built after 1999. Unicoi County had the lowest percentage of homes built after 1999 and a higher percentage of homes built pre-1940, 14 percent and 12 percent, respectively. With 41 percent of its owner-occupied housing units built post-1999, Clarksville MSA led the MSAs, followed by Nashville MSA with 36 percent. Kingsport-Bristol and Memphis MSAs were at the bottom of the list, with 18 percent and 19 occupied housing units built after 1999.

**TABLE 4: OCCUPIED HOUSING UNITS BY MSA, 2021**

<i>MSA/State</i>	<i>OWNER Occupied</i>				<i>RENTER Occupied</i>			
	<i>Post-1999</i>	<i>1970-1999</i>	<i>1940-1969</i>	<i>Pre-1940</i>	<i>Post-1999</i>	<i>1970-1999</i>	<i>1940-1969</i>	<i>Pre-1940</i>
Chattanooga	25%	40%	27%	7%	23%	43%	26%	8%
Clarksville	41%	44%	12%	2%	36%	46%	14%	3%
Cleveland	27%	51%	18%	4%	22%	52%	21%	6%
Jackson	24%	48%	22%	6%	16%	50%	27%	8%
Johnson City	23%	43%	25%	9%	23%	49%	21%	8%
Kingsport	18%	45%	31%	6%	16%	48%	29%	7%
Knoxville	26%	46%	23%	5%	20%	49%	24%	7%
Memphis	19%	47%	28%	5%	17%	44%	33%	6%
Morristown	23%	51%	21%	5%	16%	55%	24%	5%
Nashville	36%	42%	17%	4%	30%	46%	19%	4%
<i>Balance of State</i>	26%	50%	19%	5%	18%	53%	23%	6%
<i>Tennessee</i>	28%	46%	21%	5%	23%	48%	24%	6%

### C. Vacancy Rates

The homeowner vacancy rate in Tennessee declined from two percent in 2016 to 1.2 percent in 2021. Similarly, the rental vacancy rate in the state fell from 7.2 percent to 6.7 percent.

In 2016, the homeowner vacancy rate ranged from 0.3 percent in Cocke County to 7.7 percent in Hancock County. The rental vacancy was 1.8 percent in McNairy County and 22 percent in Pickett County. In 2021, McNairy, Cannon, and Clay Counties had no homeowner vacancies; Decatur County had the highest rate with 3.5 percent. Trousdale, Chester, and Moore counties had no rental vacancies; Sevier County had the highest rental vacancy rate with 26.6 percent. In 2021, owner vacancy rates declined or remained unchanged in 80 counties, while 60 counties experienced a decline in not changing rental vacancy rates. The most significant increase in rental vacancy rate was in Sequatchie County, increasing from 3.8 percent to 17.2. The most significant decline in rental vacancy was in Moore County, declining from 15.2 percent in 2016 to zero percent in 2021. However, Moore County only had approximately 3,000 housing units in 2021, ranking as the county with the third fewest housing units in 2021.

The following table shows the vacancy rates in the 10 counties with the most housing units in 2021. Owner vacancy declined in all 10 counties, while rental vacancy was mixed. Davidson, Rutherford, Knox (negligible), Williamson, and Sumner counties experienced increasing rental vacancy rates while they declined in the remaining five counties. With 12 percent, the rental vacancy rate of Montgomery County was the highest of these 10 counties in 2016, which fell to 6.4 percent in 2021.

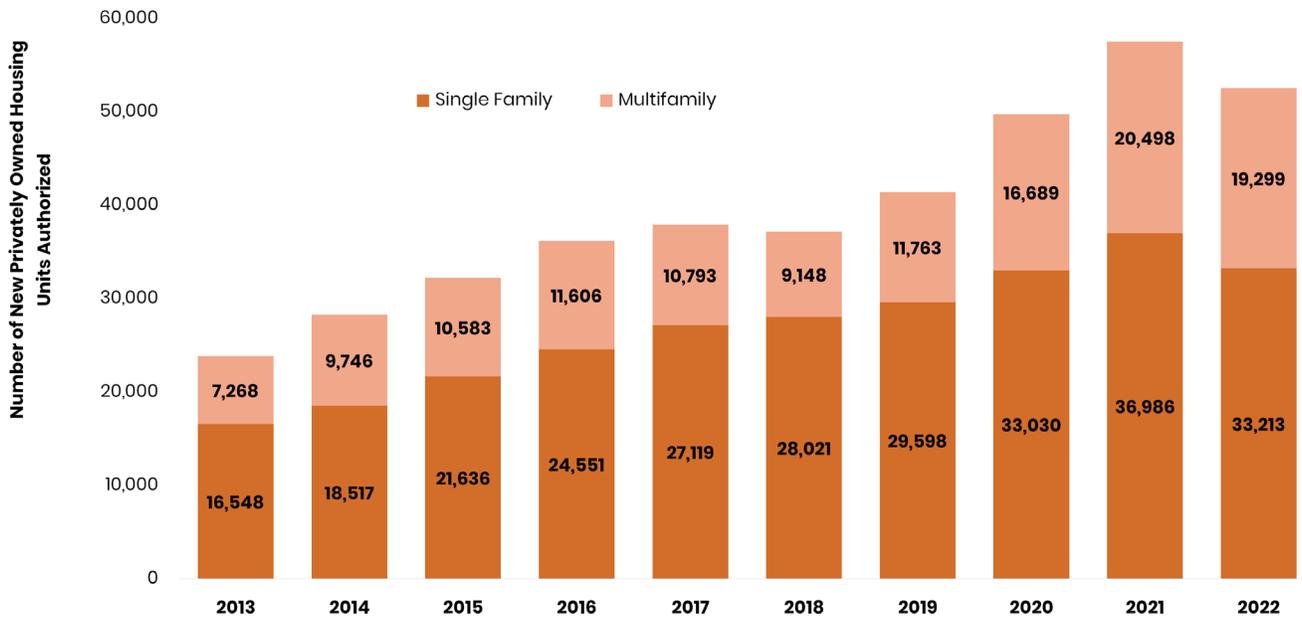
**TABLE 5: VACANCY RATES IN COUNTIES WITH THE HIGHEST NUMBER OF HOUSING UNITS**

<i>County</i>	<i>2016</i>			<i>2021</i>		
	<i>Total Housing Units</i>	<i>Owner</i>	<i>Renter</i>	<i>Total Housing Units</i>	<i>Owner</i>	<i>Renter</i>
Shelby	403,101	1.8%	10.0%	400,662	0.9%	7.7%
Davidson	294,794	1.6%	4.9%	324,727	1.1%	7.8%
Knox	199,213	2.1%	5.3%	209,529	1.3%	5.6%
Hamilton	154,903	2.4%	9.4%	161,599	1.4%	4.8%
Rutherford	109,726	1.6%	5.3%	127,965	0.9%	7.4%
Williamson	74,188	1.0%	3.4%	88,740	0.4%	6.3%
Montgomery	76,771	3.3%	11.9%	84,669	1.3%	6.4%
Sumner	68,156	1.6%	4.2%	77,407	0.8%	6.5%
Sullivan	74,154	2.1%	4.4%	75,377	1.4%	3.5%
Washington	58,890	2.2%	6.4%	60,391	1.4%	3.4%
<i>Tennessee</i>	<i>2,873,478</i>	<i>2.0%</i>	<i>7.2%</i>	<i>3,011,124</i>	<i>1.2%</i>	<i>6.7%</i>

## D. Housing Construction – Building Permits

Privately owned housing units authorized by building permits in 2022 declined by nine percent in Tennessee from 2021, marking the first decline in building permits since 2018 when permits declined annually by two percent. In 2020, when the Covid19 pandemic started, authorized building permits in Tennessee increased annually by 20 percent despite a widespread pandemic and lockdowns. Witnessing high demand for housing, builders requested even more permits in 2021, leading to another 16 percent annual increase. However, high interest rates dampening the demand for housing led to a slowdown in construction activity, contributing to a decline in building permits in 2022. In 2022, 63 percent of newly authorized building permits were for single family units.<sup>1</sup> This is in stark contrast to the previous years. For example, in 2018, 75 percent of issued building permits were for single family homes.

**FIGURE 23: BUILDING PERMITS, TENNESSEE, 2013–2022**



The state’s overall decline in building permit issuance in 2022 was reflected locally as well except in Eastern TN MSAs. While the number of building permits authorized declined in all MSAs, it increased in the Cleveland, Johnson City, and Kingsport-Bristol MSAs. However, since the total building permits issued in Eastern Tennessee MSAs comprised only a minuscule portion of total issuance, their increasing building permits did not prevent a statewide slowdown in 2022. Building permits authorized in the Nashville MSA comprised more than 50 percent of the state’s total permit issuance in any year between 2018 and 2022. Most permits approved for five or more units were issued for construction in the Nashville MSA. For example, in 2022, 70 percent of permits for five or more units were in the Nashville MSA.

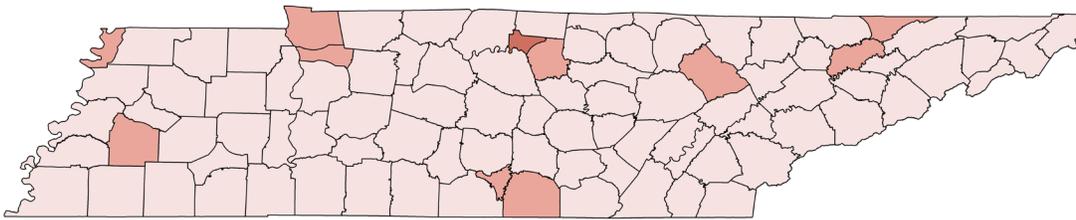
<sup>1</sup> The one-unit structure category is a single-family home. It includes fully detached, semidetached (semiattached, side-by-side), row houses, and townhouses.

# III. HOUSING PROBLEMS

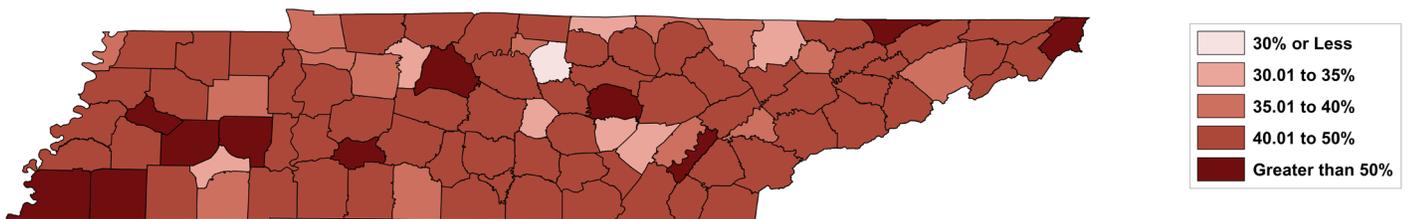
## A. Cost Burden

### a. Cost Burden by Tenure

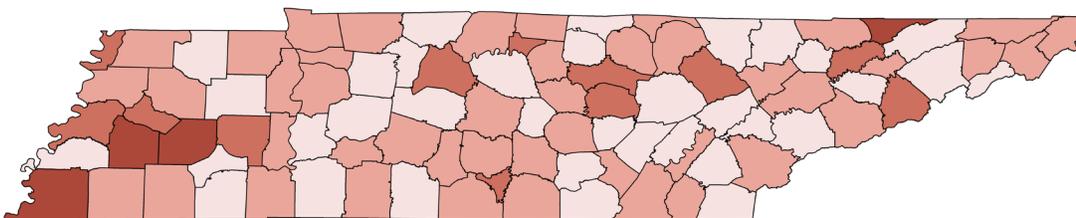
**MAP 3: PERCENT OF COST-BURDENED HOUSEHOLDS, OWNER HOUSEHOLDS**



**MAP 4: PERCENT OF COST-BURDENED HOUSEHOLDS, RENTER HOUSEHOLDS**

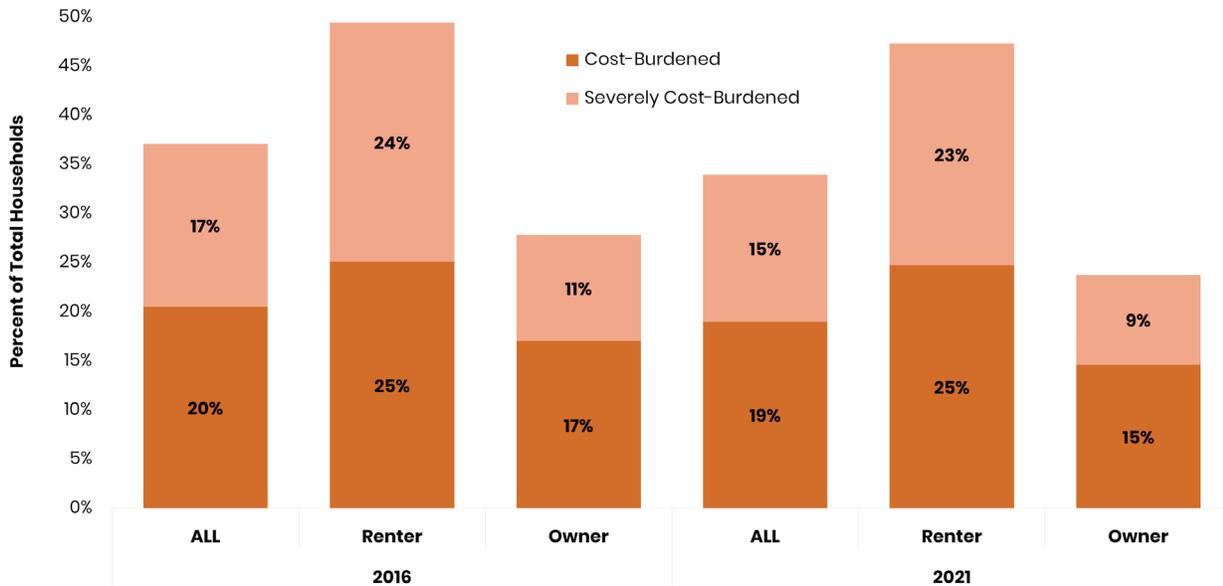


**MAP 5: PERCENT OF COST-BURDENED HOUSEHOLDS, ALL HOUSEHOLDS**



A household that spends more than 30 percent of its income on housing is considered cost-burdened, and if it spends more than 50 percent on housing, it is severely cost-burdened. In 2021, 34 percent of all households, regardless of tenure, were cost-burdened, declining from 37 percent in 2016. Renters are more likely to be cost-burdened than owners. In 2021, nearly 380,000 renters, representing 47 percent of all renter households paying cash rent, were cost-burdened, which declined from 49 percent in 2016. Even though cost-burdened households as a percentage of the total households fell in 2021 compared to 2016, the number of cost-burdened renter households was higher in 2021 than in 2016. Twenty-four percent of homeowners with a mortgage were cost-burdened, which declined from 28 percent in 2016. The severe cost burden, paying more than 50 percent of income for housing, was also a more prominent issue among renter households. In 2021, for example, 23 percent of renter households were severely cost-burdened. Conversely, only nine percent of homeowners were severely cost-burdened.

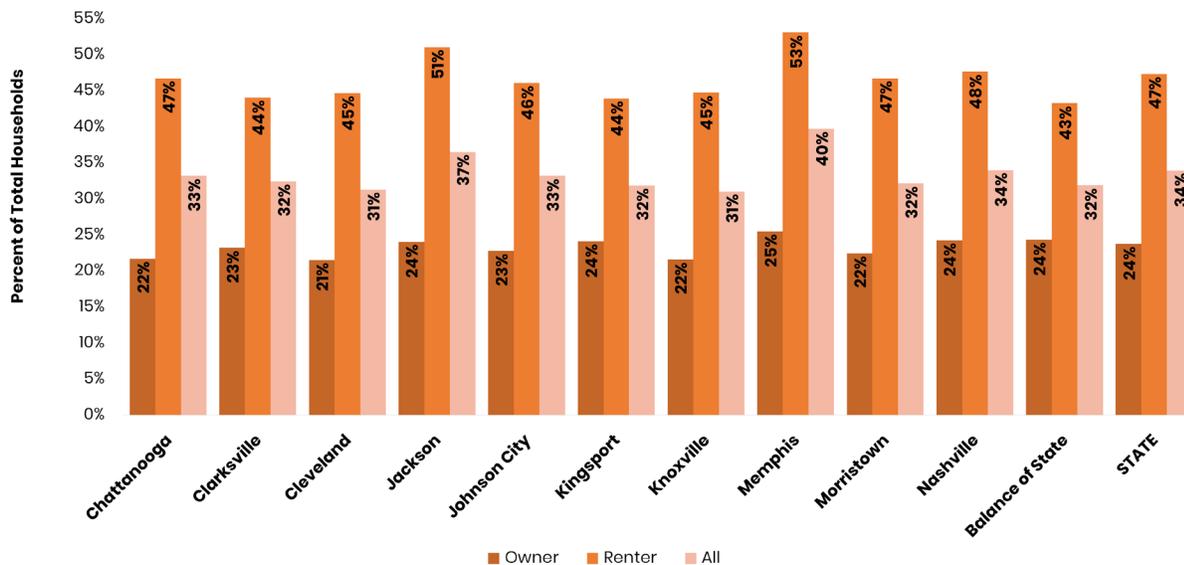
**FIGURE 24: PERCENT OF COST-BURDENED HOUSEHOLDS, TENNESSEE, 2016–2021**



In 2021, the renter cost burden ranged from 29 percent in Smith County to 54 percent in Hancock County. Owner cost burden ranged from 14 percent in Unicoi County to 39 percent in Trousdale County. In Davidson County, 50 percent of renters and 27 percent of owners in 2021 were cost-burdened. Cost-burdened renters increased from 48 percent, while cost-burdened homeowners declined from 29 percent. Fifty-three percent of renter households in Shelby County were cost-burdened in 2021, dropping from 55 percent in 2016.

The percentage of cost-burdened renter and owner households declined in all MSAs from 2016 to 2021, with the exception of the Nashville MSA, in which the cost-burdened renter households as a percent of total renters slightly increased from 47 percent to 48 percent. In 2021, the cost burden was highest among the Memphis MSA households, regardless of tenure. Fifty-three percent of renter households and 25 percent of owner households in the Memphis MSA were cost-burdened.

**FIGURE 25: PERCENT OF COST BURDENED HOUSEHOLDS, MSA, 2021**

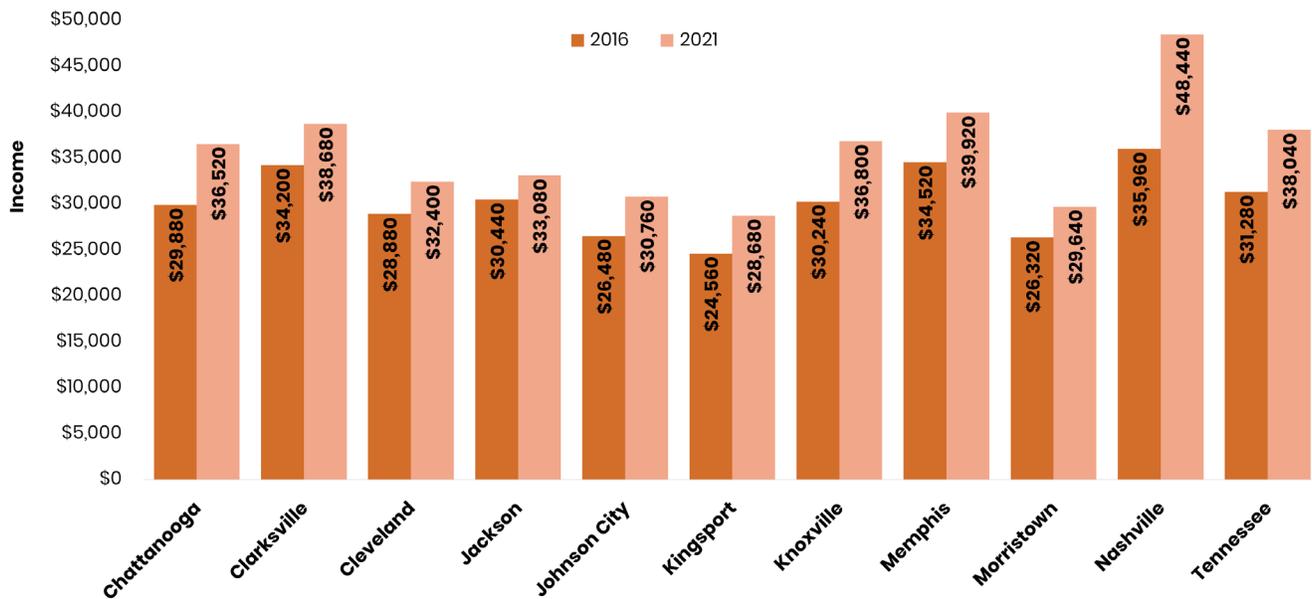


## b. Rents

In the state, median gross rent increased by 22 percent, from \$782 in 2016 to \$951 in 2021, ranging from \$399 in Lake County to \$1,670 in Williamson County. Median gross rent was higher in 2021 compared to 2016 in all counties except Lake, Chester, and Polk.

In Tennessee, in 2021, to afford median gross rent without being cost-burdened (only paying 30 percent or less of the income for housing), a single wage-earner household must have an annual income of \$38,040 or earn an hourly wage of \$18.29, assuming they are working 40 hours per week. The median hourly wage for all occupations in Tennessee was \$19.20 in 2022.<sup>2</sup> To afford the median rent in Williamson County, a worker must earn \$32.12 or more. In the Nashville MSA, median gross rent increased from \$900 in 2016 to over \$1,200 in 2021. As a result, the income needed to afford the gross rent in one of the Nashville MSA counties increased from \$36,000 to nearly \$50,000. Across all MSAs, Nashville experienced the greatest increase in the income required to afford the median gross rent from 2016 to 2021.

**FIGURE 26: INCOME NEEDED TO AFFORD MEDIAN GROSS RENT BY MSA, 2016 AND 2021**

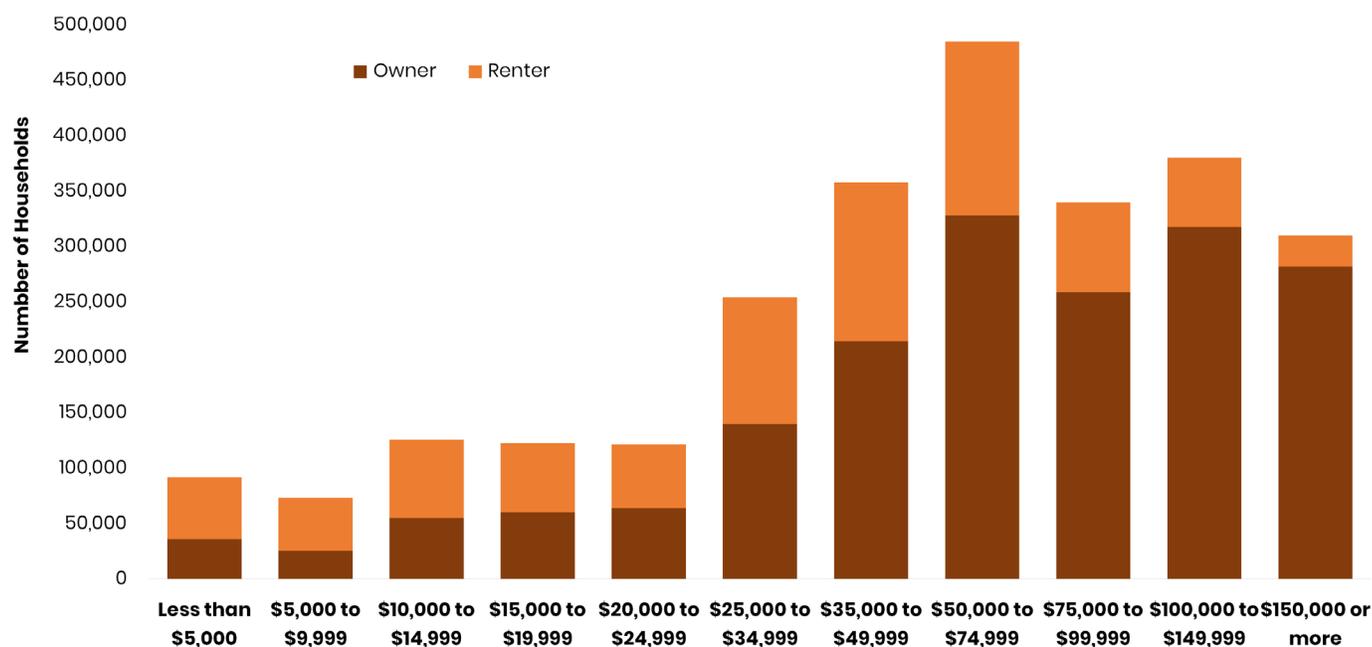


2 Occupational wage and employment statistics, BLS, <https://www.bls.gov/oes/tables.htm>

### c. Income

While increasing home prices and rents make housing affordability a big concern, having sufficient income to pay for the housing eases this burden. The median household income in Tennessee was \$58,516 in 2021, an increase from \$46,574 in 2016 (in current dollars, not adjusted for inflation). The median income of owner households, \$72,405, was nearly twice the median income of renter households, \$37,929. The owner households represented 91 percent of overall Tennessee households with \$150,000 or more income.

**FIGURE 27: HOUSEHOLDS BY INCOME AND TENURE, TENNESSEE, 2021**



### d. Housing Opportunity Index<sup>3</sup>

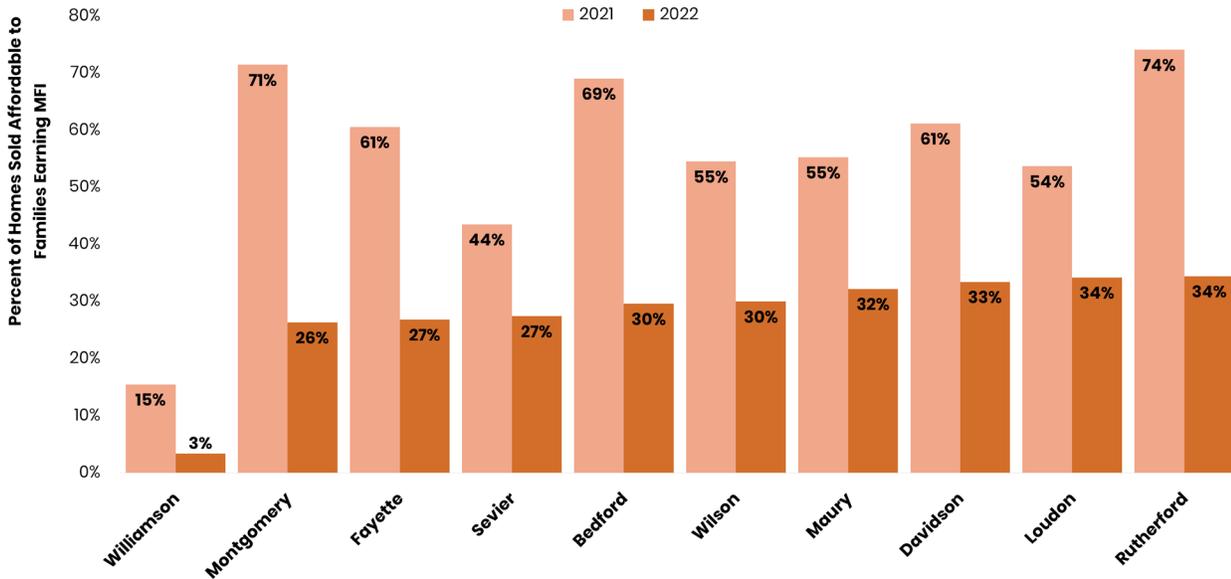
The National Association of Home Builders (NAHB) develops the housing opportunity index (HOI). It measures the share of homes sold in an area over a specific time that would have been affordable to a family earning the median family income (MFI) of the area based on standard mortgage underwriting criteria. We calculated the HOI for Tennessee (by county and MSA) in 2021 and 2022, similar to the NAHB methodology.<sup>4</sup> The index ranges from zero to 100. An increasing index value indicates that more homes sold in the area are affordable to a family earning the median income. A declining HOI is a sign of deterioration of housing affordability.

In 2022, only 43 percent of homes sold in Tennessee would have been affordable to a family earning the median income, decreasing from 68 percent in 2021. The opportunity index of 2022 ranged from three percent in Williamson County to 95 percent in Lake County. In 2022, housing affordability deteriorated (opportunity index declined) in all counties compared to 2021, except Lake and Wayne counties. In Lake County, HOI increased from 93 percent; in Wayne County, the index did not change from the previous year. The highest deterioration in housing affordability among counties with 500 or more home sales was in Montgomery County, where the housing opportunity index declined from 71 percent in 2021 to 26 percent in 2022, a 45-percentage point decline. Williamson County and several rural counties with small housing markets experienced relatively milder deterioration in affordability.

<sup>3</sup> National Association of Home Builders (NAHB) developed the housing opportunity index (HOI). More information can be found at <https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index>

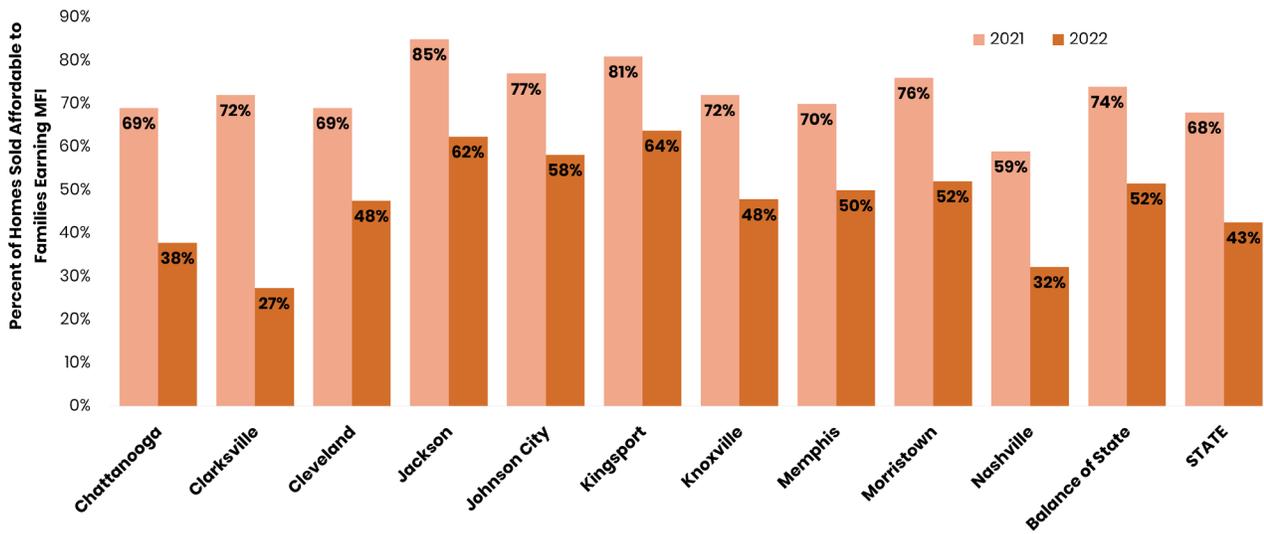
<sup>4</sup> We used the sales price and volume data from the Property Assessment Division, Comptroller’s Office for the prices of homes purchased during the year. We assumed 10 percent downpayment and average fixed interest rate for a 30-year mortgage as reported by Freddie Mac Primary Mortgage Market Survey <https://www.freddiemac.com/pmms>. We added insurance and property tax payments to find monthly principal, interest, tax and insurance (PITI) payments. Similar to NAHB index, we assumed that these additional monthly spending would be 25 percent of principal and interest (PI) payment. Then, we compared this estimated monthly PITI for each homes purchased to the monthly area median family income (following NAHB methodology) for the county.

**FIGURE 28: 10 LEAST AFFORDABLE COUNTIES (HOUSING OPPORTUNITY INDEX), 2022**



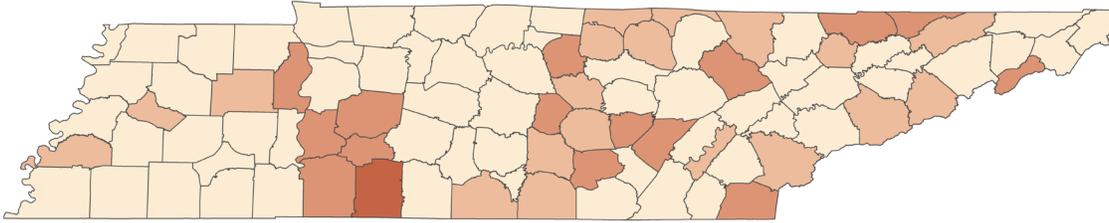
The Clarksville MSA was the least affordable among the MSAs, followed by the Nashville MSA. The Clarksville MSA also experienced the most significant drop in affordability among MSAs declining from 72 percent in 2021 to 27 percent in 2022. The Kingsport MSA had the highest affordability index with 64 percent of homes sold in 2022 affordable to a median-income earning family, despite being significantly lower than 81 percent in 2021.

**FIGURE 29: HOUSING OPPORTUNITY INDEX BY MSA, 2021 AND 2022**

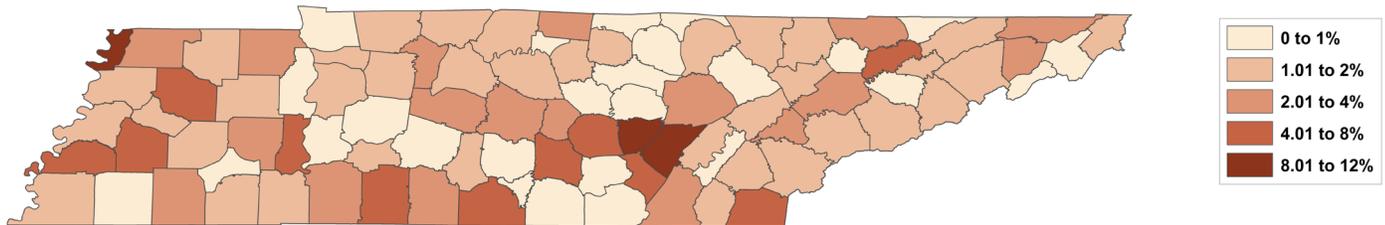


## B. Housing Quality

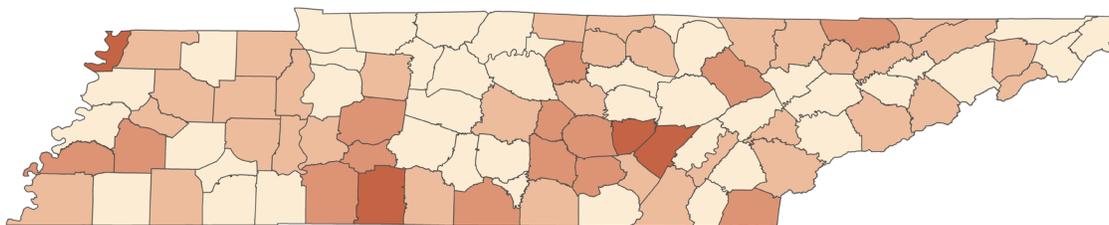
**MAP 6: OWNER-OCCUPIED HOUSING UNITS LACKING COMPLETE PLUMBING AND/OR KITCHEN FACILITIES**



**MAP 7: RENTER-OCCUPIED HOUSING UNITS LACKING COMPLETE PLUMBING AND/OR KITCHEN FACILITIES**



**MAP 8: ALL OCCUPIED HOUSING UNITS LACKING COMPLETE PLUMBING AND/OR KITCHEN FACILITIES**

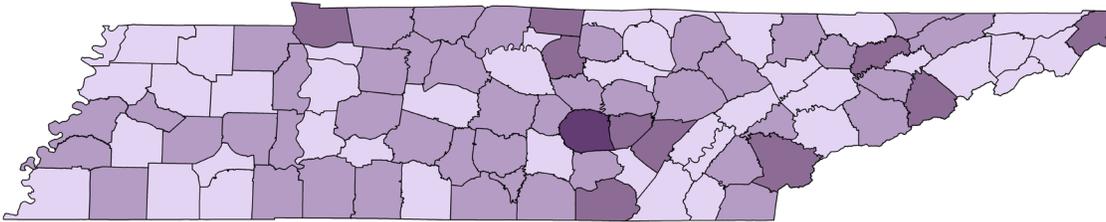


The incidence of housing units without complete kitchen facilities was more common than without complete plumbing. Regardless of tenure (both owner- and renter-occupied housing units), 0.7 percent of all housing units lacked a full kitchen, and 0.3 percent of all housing units in Tennessee lacked complete plumbing in 2021. Housing units with incomplete kitchen or plumbing facilities were more common among renter-occupied housing units. In Tennessee, 1.5 percent of renter-occupied housing units lacked a complete kitchen, while 0.4 percent of owner-occupied housing units were without a full kitchen facility.

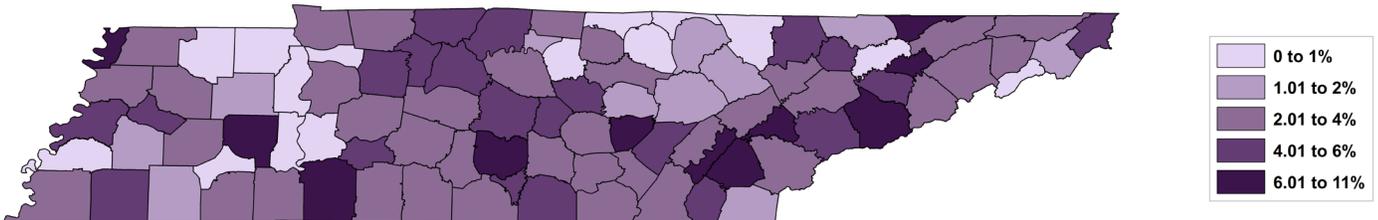
Renter-occupied housing units lacking complete kitchen facilities ranged from 5.8 percent in Lake County to zero percent in 19 counties. Lake County also had the highest percentage of renter-occupied housing units with incomplete plumbing facilities, while 23 counties did not have renter-occupied housing units with this problem. Although these housing quality problems (lacking complete kitchen or plumbing facilities) were more common in small rural counties with relatively small housing stock, they were also present in larger urban counties. Notable counties include Knox County, where 2.1 percent of renter-occupied housing units lacked complete kitchen facilities, and Williamson County, where two percent of renter-occupied housing units lacked kitchens.

## C. Overcrowding

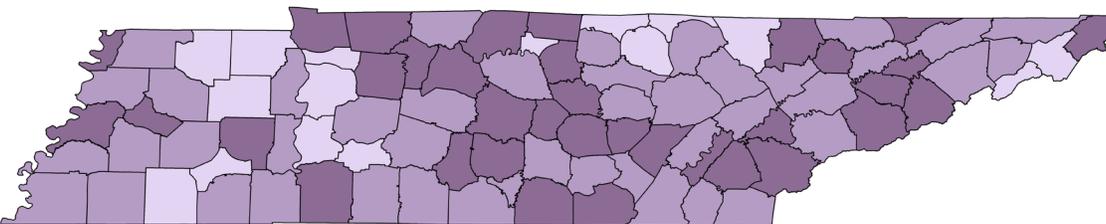
**MAP 9: HOUSING UNITS WITH MORE THAN ONE OCCUPANT PER ROOM, OWNER-OCCUPIED HOUSING UNITS**



**MAP 10: HOUSING UNITS WITH MORE THAN ONE OCCUPANT PER ROOM, RENTER-OCCUPIED HOUSING UNITS**



**MAP 11: HOUSING UNITS WITH MORE THAN ONE OCCUPANT PER ROOM, ALL OCCUPIED HOUSING UNITS**



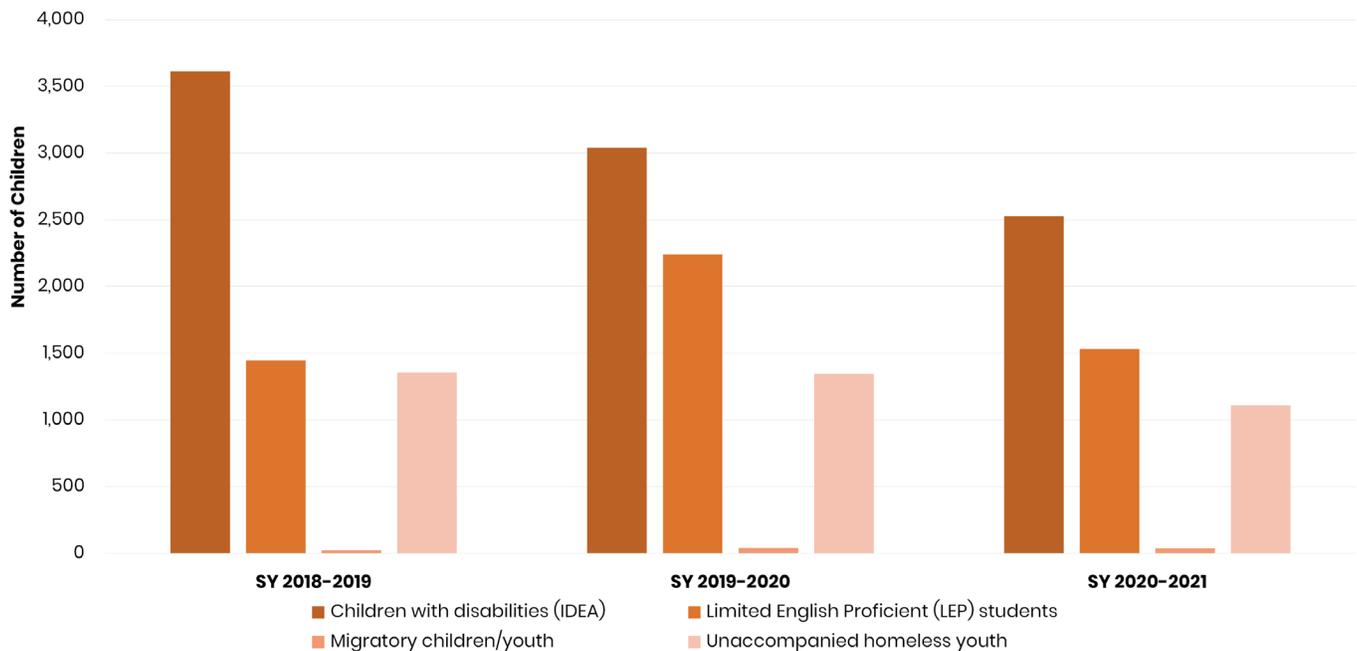
Although overcrowding is one of four housing problems included in Comprehensive Housing Affordability Strategy (CHAS) data from the U.S. Housing and Urban Development's (HUD) Office of Policy Development and Research department, it is a relatively moderate problem (compared to cost burden). There are multiple definitions, such as persons per room, persons per bedroom, or unit square footage per person. When overcrowded housing is defined as more than one person per room, in 2021, three percent of renter households and one percent of owner households were overcrowded in Tennessee. Compared to 2016, the percentage of overcrowded renter households declined from two percent, while the share of overcrowded owner households in total owner households did not change. The rate of overcrowded renter-occupied households ranged from 10 percent in Meigs County to zero percent in 10 counties including Perry, Pickett, Clay, and others.

## D. Homelessness

The US Department of Housing and Urban Development (HUD) requires Continuum of Cares (CoCs) to conduct a count of sheltered and unsheltered people experiencing homelessness on a single night in January. This is called point in time (PIT) count. According to the PIT count for 2022, more than 10,000 people were homeless in Tennessee, a 55 percent increase from 2021. Fifty-eight percent of homeless people were unsheltered, 33 percent were in emergency shelters, and eight percent were in transitional housing. Fourteen percent were under 18, and 80 percent were 24 and older.

Another source of homelessness data is homelessness among students, as defined by the McKinney-Vento Homeless Assistance Act. Each year, states submit information regarding the education of students who experienced homelessness to the U.S. Department of Education. In the 2020-2021 school year, Tennessee reported 14,386 students experiencing homelessness, representing 1.5 percent of all students enrolled in public schools during the school year. It declined from 18,482 in the previous school year.

**FIGURE 30: HOMELESS YOUTH IN TENNESSEE PUBLIC SCHOOLS, SCHOOL YEARS 2018–2021**



In the figure above, subgroups are not mutually exclusive because homeless students can be counted in multiple subgroups. In school year 20-21, 81 percent of these homeless children/youth lived with another family (defined as doubled up) and 11 percent in hotels/motels.

# DEFINITIONS, METHODOLOGY AND DATA SOURCES

The majority of the analysis in this report was completed using Census Bureau’s American Community Survey (ACS) 5-year estimates. Although ACS 1-year estimates provide the most current data, they have larger margins of error since they are based on a smaller sample. Additionally, 1-year estimates are for geographic areas with populations of 65,000 or more, thus these estimates are not available for all counties. Therefore, we use 5-year estimates in our analysis. Since 5-year estimates include multiple years of data (for example the ACS 5-year estimates for 2017-2021 contain data collected between January 1, 2017 and December 31, 2021), to ensure that years do not overlap, we compare 2021 (2017-2021) ACS 5-year estimates with 2016 (2012-2016) ACS 5-year estimates. In the report, 2021 refers to 2017-2021 period and 2016 refers to 2012-2016 period.

**HOUSING UNITS:** A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters, which has direct access from the outside of the building or through a common hall and in which the occupants live and eat separately from any other persons in the building.

**HOUSEHOLD:** A household (occupied housing units) is all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated people sharing a housing unit, such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**METROPOLITAN STATISTICAL AREAS (MSAs):** An MSA is a geographic entity based on a county or a group of counties with at least one urbanized area with a population of 50,000 or more and adjacent counties with economic ties to the central area. The United States Office of Management and Budget (OMB) delineates metropolitan and micropolitan statistical areas. Currently delineated metropolitan and micropolitan statistical areas are based on application of 2020 standards to 2020 Census and 2016-2020 American Community Survey data, as well as Vintage 2021 Population Estimates Program data. Changes in MSA delineations make comparing data for these statistical areas from different dates difficult. To maintain consistent MSA delineation, we calculated MSA level data by adding the data for the counties and we kept the 2018 delineation, except when the county level data were not available or calculating the median values using county data would be difficult, for example, building permits data by MSAs. Some Tennessee MSAs include counties in the neighboring states. When calculating our MSA data, we did not include the data for those counties. In the report “Nashville MSA” refers to “Nashville-Davidson-Murfreesboro-Franklin, MSA” and “Kingsport MSA” refers to “Kingsport-Bristol, MSA.”

**TOTAL POPULATION (INCLUDING POPULATION BY AGE AND RACE):** We used Table DP05 – Demographic and Housing Estimates from the ACS 5-year estimates to analyze the population characteristics.

**DISABILITY:** We used Table S1810 – Disability Characteristics from the ACS 5-year estimates. It is for the total civilian noninstitutionalized population, not the households.

**HOUSEHOLD TENURE:** We used Table DP04 – Selected Housing Characteristics from the ACS 5-year estimates to determine the owner and renter households.

**AGE OF HOUSEHOLD BY TENURE:** We used ACS Table S2502 – Demographic Characteristics of Occupied Housing Units from the ACS 5-year estimates. Age is the age of the householder who is the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple,

the householder may be either the husband or the wife. The person designated as the householder is the “reference person” to whom the relationship of all other household members, if any, is recorded.

**RACIAL COMPOSITION OF HOUSEHOLDS BY TENURE:** We used Table S2502 – Demographic Characteristics of Occupied Housing Units from the ACS 5-year estimates. In cases where people in households are cross classified by race or Hispanic origin, people in the household are classified by the race or Hispanic origin of the householder rather than the race or Hispanic origin of each individual.

**SINGLE FAMILY HOME SALES AND MEDIAN SALES PRICES:** The number of single family homes sold in various years and the median sales price are THDA’s tabulation of data obtained from the Property Assessment Division, Comptroller’s Office.

**MORTGAGE ACCESS AND DENIAL RATES:** The number of mortgages originated and applicants denied are THDA’s tabulation of Home Mortgage Disclosure Act (HMDA) Data.

**HOUSING STOCK CHARACTERISTICS (INCLUDING THE TYPE AND AGE OF HOUSING):** We used Table S2504 – Physical Housing Characteristics for Occupied Housing Units from the ACS 5-year estimates.

**VACANCY RATES:** We used Table DP04 – Selected Housing Characteristics from the ACS 5-year estimates to determine renter and homeowner vacancy rates.

**BUILDING PERMITS:** We used the Census Bureau’s Building Permits Surveys for various years.

**OWNER COST BURDEN:** To calculate the number of cost-burdened homeowners, we used Table B25091 – Mortgage Status by Selected Monthly Owner Cost as a Percentage of Household Income (SMOCAPI) in the Past 12 Months from the ACS 5-year estimates. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated for all owner-occupied units and are usually shown separately for units “with a mortgage” and “without a mortgage.” We used only the owners with a mortgage, and we also excluded those units where SMOCAPI cannot be computed.

**RENTER COST BURDEN:** For calculating the number of cost-burdened renter households, we used Table B25070 – Gross Rent as a Percentage of Household Income in the Past 12 Months from the ACS 5-year estimates. The units where gross rent as a percent of household income cannot be computed are excluded (therefore, we excluded the households with zero or negative income and those renting but not paying cash rent).

**RENT:** We used Table B25064 – Median Gross Rent from the ACS 5-year estimates to estimate rent values.

**INCOME (INCLUDING MEDIAN HOUSEHOLD INCOME (MHI) OF OWNER AND RENTER HOUSEHOLDS AND TENURE BY HOUSEHOLD INCOME):** We used Table S2503 – Financial Characteristics Tenure by Household Income in the Past 12 Months (in inflation adjusted dollars) from the ACS 5-year estimates.

**HOUSING OPPORTUNITY INDEX:** We calculated housing opportunity index (HOI) using the sales data from Property Assessment Division, Comptroller’s Office, average fixed interest rate for a 30-year mortgage from Freddie Mac Primary Mortgage Market Survey and Median Family Income (MFI) from the Department of Housing and Urban Development (HUD).

**HOUSING LACKING COMPLETE KITCHEN AND PLUMBING FACILITIES:** We used Table B25053 – Tenure by Kitchen Facilities and Table B25049 – Tenure by Plumbing Facilities from the ACS 5-year estimates. A unit has full kitchen facilities when it has all three of the following facilities: (c) a sink with a faucet, (d) a stove or range, and (e) a

refrigerator. Complete plumbing facilities include (a) hot and cold running water and (b) a bathtub or shower. Tabulated ACS data provide housing units (both occupied and not) with complete kitchen (plumbing) facilities and housing units lacking kitchen (plumbing) facilities. For the maps, the units lacking complete kitchen and units lacking complete plumbing facilities are added even though a unit may lack both complete kitchen and plumbing facilities. Therefore, the housing units lacking complete kitchen and plumbing facilities could be double counted.

**OVERCROWDING:** We used Table B25014 – Tenure by Occupants per Room from the ACS 5-year estimates. Overcrowding from the ACS 5-year estimates is defined as a housing unit with more than one occupant per room.

**HOMELESSNESS:** We used the US Department of Housing and Urban Development (HUD), Point in Time (PIT) Count results for overall homeless population data. Information for homelessness among students are tabulated from the annual reports of National Center for Homeless Education (<https://nche.ed.gov/data/>)

## Appendix A TOTAL POPULATION, 2016 AND 2021

GEOGRAPHY	TOTAL POPULATION		CHANGE	
	2016	2021	COUNT	PERCENT
Anderson	75,545	76,683	1,138	2%
Bedford	46,331	49,754	3,423	7%
Benton	16,173	15,872	-301	-2%
Bledsoe	14,073	14,863	790	6%
Blount	126,192	134,042	7,850	6%
Bradley	102,860	107,845	4,985	5%
Campbell	40,008	39,388	-620	-2%
Cannon	13,855	14,309	454	3%
Carroll	28,417	28,370	-47	0%
Carter	56,707	56,314	-393	-1%
Cheatham	39,575	40,878	1,303	3%
Chester	17,355	17,278	-77	0%
Claiborne	31,701	31,958	257	1%
Clay	7,769	7,568	-201	-3%
Cocke	35,256	35,896	640	2%
Coffee	53,808	57,227	3,419	6%
Crockett	14,558	14,012	-546	-4%
Cumberland	57,895	60,568	2,673	5%
Davidson	667,885	708,490	40,605	6%
Decatur	11,703	11,460	-243	-2%
DeKalb	19,159	19,875	716	4%
Dickson	50,926	54,000	3,074	6%
Dyer	37,970	36,975	-995	-3%
Fayette	39,071	41,584	2,513	6%
Fentress	17,936	18,385	449	3%
Franklin	41,348	42,528	1,180	3%
Gibson	49,511	50,278	767	2%
Giles	29,034	30,197	1,163	4%
Grainger	22,813	23,377	564	2%
Greene	68,502	69,926	1,424	2%
Grundy	13,494	13,471	-23	0%
Hamblen	63,203	64,184	981	2%
Hamilton	351,305	363,790	12,485	4%
Hancock	6,609	6,695	86	1%
Hardeman	25,975	25,612	-363	-1%

GEOGRAPHY	TOTAL POPULATION		CHANGE	
	2016	2021	COUNT	PERCENT
Hardin	25,839	26,722	883	3%
Hawkins	56,567	56,803	236	0%
Haywood	18,129	17,912	-217	-1%
Henderson	27,952	27,800	-152	-1%
Henry	32,291	32,298	7	0%
Hickman	24,251	24,848	597	2%
Houston	8,234	8,238	4	0%
Humphreys	18,216	18,956	740	4%
Jackson	11,526	11,626	100	1%
Jefferson	52,851	54,358	1,507	3%
Johnson	17,923	17,912	-11	0%
Knox	448,164	475,286	27,122	6%
Lake	7,643	7,187	-456	-6%
Lauderdale	27,261	25,406	-1,855	-7%
Lawrence	42,406	43,967	1,561	4%
Lewis	11,907	12,485	578	5%
Lincoln	33,582	35,042	1,460	4%
Loudon	50,637	54,349	3,712	7%
Macon	22,924	24,954	2,030	9%
Madison	98,128	98,373	245	0%
Marion	28,363	28,679	316	1%
Marshall	31,335	33,909	2,574	8%
Maury	85,767	99,011	13,244	15%
McMinn	52,606	53,065	459	1%
McNairy	26,057	25,916	-141	-1%
Meigs	11,804	12,622	818	7%
Monroe	45,482	46,041	559	1%
Montgomery	189,709	216,172	26,463	14%
Moore	6,314	6,481	167	3%
Morgan	21,688	21,158	-530	-2%
Obion	30,900	30,722	-178	-1%
Overton	22,090	22,364	274	1%
Perry	7,891	8,313	422	5%
Pickett	5,096	5,021	-75	-1%
Polk	16,697	17,502	805	5%
Putnam	74,652	78,955	4,303	6%
Rhea	32,461	32,723	262	1%
Roane	52,983	53,313	330	1%

## Appendix B

# TOTAL AND OCCUPIED HOUSING UNITS, 2016 AND 2021

GEOGRAPHY	TOTAL HOUSING UNITS			OCCUPIED HOUSING UNITS		
	2016	2021	% CHANGE	2016	2021	% CHANGE
Anderson	34,781	35,139	1%	30,660	30,973	1%
Bedford	18,622	19,510	5%	17,053	17,904	5%
Benton	8,981	8,559	-5%	6,786	6,509	-4%
Bledsoe	5,690	5,855	3%	4,635	4,901	6%
Blount	56,080	59,231	6%	49,379	52,337	6%
Bradley	42,556	44,465	4%	39,178	40,948	5%
Campbell	20,336	19,982	-2%	15,902	15,744	-1%
Cannon	6,070	6,317	4%	5,392	5,671	5%
Carroll	13,187	13,099	-1%	11,363	10,988	-3%
Carter	27,791	27,820	0%	23,772	23,547	-1%
Cheatham	15,834	16,590	5%	14,543	15,366	6%
Chester	7,023	7,191	2%	6,001	6,108	2%
Claiborne	15,054	15,296	2%	12,783	13,410	5%
Clay	4,257	3,981	-6%	3,151	2,973	-6%
Cocke	17,372	17,784	2%	14,564	14,339	-2%
Coffee	23,582	24,697	5%	21,412	22,417	5%
Crockett	6,395	6,098	-5%	5,446	5,387	-1%
Cumberland	28,650	30,096	5%	24,500	26,523	8%
Davidson	294,794	324,727	10%	269,078	293,859	9%
Decatur	6,849	6,593	-4%	4,792	4,375	-9%
DeKalb	9,432	9,802	4%	7,163	8,023	12%
Dickson	21,146	22,364	6%	18,876	19,663	4%
Dyer	16,784	16,297	-3%	15,036	14,659	-3%
Fayette	16,250	17,384	7%	14,919	15,932	7%
Fentress	8,918	9,184	3%	7,390	7,443	1%
Franklin	18,965	19,337	2%	16,345	16,467	1%
Gibson	22,362	22,305	0%	19,406	19,436	0%
Giles	13,853	13,900	0%	11,478	11,395	-1%
Grainger	10,853	11,563	7%	8,865	9,343	5%
Greene	32,149	32,173	0%	27,461	27,468	0%
Grundy	6,394	6,223	-3%	5,012	4,833	-4%
Hamblen	27,023	27,357	1%	24,442	24,471	0%
Hamilton	154,903	161,599	4%	137,309	147,419	7%
Hancock	3,608	3,662	1%	2,751	2,852	4%
Hardeman	10,869	10,684	-2%	8,592	9,058	5%

GEOGRAPHY	TOTAL HOUSING UNITS			OCCUPIED HOUSING UNITS		
	2016	2021	% CHANGE	2016	2021	% CHANGE
Hardin	13,967	14,945	7%	9,940	10,787	9%
Hawkins	26,838	27,043	1%	23,001	22,777	-1%
Haywood	8,390	8,267	-1%	7,056	7,118	1%
Henderson	12,813	12,875	0%	10,695	10,823	1%
Henry	17,015	16,945	0%	13,503	12,938	-4%
Hickman	10,289	10,439	1%	8,855	8,736	-1%
Houston	4,166	3,967	-5%	3,106	2,860	-8%
Humphreys	8,874	8,866	0%	6,936	6,688	-4%
Jackson	5,820	5,830	0%	4,522	4,523	0%
Jefferson	23,667	24,687	4%	19,767	20,419	3%
Johnson	8,926	8,746	-2%	6,915	6,859	-1%
Knox	199,213	209,529	5%	181,336	192,077	6%
Lake	2,602	2,511	-3%	2,145	2,071	-3%
Lauderdale	11,286	10,728	-5%	9,745	9,144	-6%
Lawrence	18,149	18,609	3%	16,106	16,483	2%
Lewis	5,468	5,628	3%	4,687	4,842	3%
Lincoln	15,355	15,842	3%	13,620	14,032	3%
Loudon	22,281	24,241	9%	20,060	21,801	9%
Macon	9,971	10,555	6%	8,977	9,266	3%
Madison	42,647	43,533	2%	37,189	38,699	4%
Marion	13,032	13,500	4%	11,219	11,718	4%
Marshall	13,269	14,166	7%	12,044	12,718	6%
Maury	35,980	42,111	17%	32,889	38,532	17%
McMinn	23,268	23,870	3%	20,016	21,163	6%
McNairy	11,992	12,232	2%	9,839	9,818	0%
Meigs	5,671	5,988	6%	4,675	5,129	10%
Monroe	20,831	21,246	2%	17,311	18,574	7%
Montgomery	76,771	84,669	10%	67,090	77,460	15%
Moore	2,974	2,969	0%	2,560	2,475	-3%
Morgan	8,896	8,559	-4%	7,221	7,110	-2%
Obion	14,608	14,376	-2%	12,719	12,526	-2%
Overton	10,263	10,350	1%	8,881	8,731	-2%
Perry	4,588	4,781	4%	3,209	3,052	-5%
Pickett	3,452	3,355	-3%	2,128	2,161	2%
Polk	8,378	8,539	2%	6,766	7,006	4%
Putnam	32,947	35,033	6%	30,100	31,933	6%
Rhea	14,415	15,039	4%	12,408	12,756	3%
Roane	25,591	25,412	-1%	21,532	21,773	1%
Robertson	26,530	28,179	6%	24,730	26,536	7%

GEOGRAPHY	TOTAL HOUSING UNITS			OCCUPIED HOUSING UNITS		
	2016	2021	% CHANGE	2016	2021	% CHANGE
Rutherford	109,726	127,965	17%	103,562	118,955	15%
Scott	9,876	9,820	-1%	8,368	8,533	2%
Sequatchie	6,389	6,863	7%	5,549	5,866	6%
Sevier	56,274	55,864	-1%	36,982	36,817	0%
Shelby	403,101	400,662	-1%	349,956	354,736	1%
Smith	8,610	8,521	-1%	7,555	7,473	-1%
Stewart	6,768	6,688	-1%	5,187	5,091	-2%
Sullivan	74,154	75,377	2%	65,896	67,025	2%
Sumner	68,156	77,407	14%	63,240	72,638	15%
Tipton	23,435	23,880	2%	21,355	21,860	2%
Trousdale	3,425	3,687	8%	2,958	3,349	13%
Unicoi	8,837	8,736	-1%	7,628	7,583	-1%
Union	9,078	9,489	5%	7,271	7,411	2%
Van Buren	2,654	2,878	8%	2,141	2,412	13%
Warren	17,834	18,058	1%	15,584	15,790	1%
Washington	58,890	60,391	3%	52,409	54,913	5%
Wayne	7,264	7,194	-1%	6,020	5,671	-6%
Weakley	15,529	15,015	-3%	13,459	13,213	-2%
White	11,607	11,894	2%	9,677	10,306	6%
Williamson	74,188	88,740	20%	71,043	85,311	20%
Wilson	49,077	56,971	16%	45,431	52,983	17%
Chattanooga	174,324	181,962	4%	154,077	165,003	7%
Clarksville	83,539	91,357	9%	72,277	82,551	14%
Cleveland	50,934	53,004	4%	45,944	47,954	4%
Jackson	78,427	79,127	1%	68,042	69,630	2%
Johnson City	95,518	96,947	1%	83,809	86,043	3%
Kingsport	100,992	102,420	1%	88,897	89,802	1%
Knoxville	376,256	391,582	4%	333,361	349,226	5%
Memphis	442,786	441,926	0%	386,230	392,528	2%
Morristown	61,543	63,607	3%	53,074	54,233	2%
Nashville	723,507	814,134	13%	668,274	749,602	12%
Non MSA	685,652	695,058	1%	568,219	578,219	2%
East	1,094,962	1,128,098	3%	946,982	985,719	4%
Middle	1,092,431	1,198,847	10%	985,280	1,082,887	10%
West	686,085	684,179	0%	589,942	596,185	1%
Tennessee	2,873,478	3,011,124	5%	2,522,204	2,664,791	6%
United States	134,054,899	139,647,020	4%	117,716,237	124,010,992	5%

Source: ACS, 5-year estimates, DP04

## Appendix C

# OCCUPIED HOUSING UNITS BY TENURE, 2016 AND 2021

GEOGRAPHY	OWNER OCCUPIED		RENTER OCCUPIED		% CHANGE 2016-2021			HOMEOWNERSHIP RATE	
	2016	2021	2016	2021	TOTAL	OWNER	RENTER	2016	2021
Anderson	20,554	21,290	10,106	9,683	1%	4%	-4%	67%	69%
Bedford	11,465	12,625	5,588	5,279	5%	10%	-6%	67%	71%
Benton	5,212	4,794	1,574	1,715	-4%	-8%	9%	77%	74%
Bledsoe	3,480	3,957	1,155	944	6%	14%	-18%	75%	81%
Blount	36,895	39,912	12,484	12,425	6%	8%	0%	75%	76%
Bradley	25,591	27,440	13,587	13,508	5%	7%	-1%	65%	67%
Campbell	10,998	10,457	4,904	5,287	-1%	-5%	8%	69%	66%
Cannon	3,910	4,402	1,482	1,269	5%	13%	-14%	73%	78%
Carroll	8,252	8,329	3,111	2,659	-3%	1%	-15%	73%	76%
Carter	16,891	16,968	6,881	6,579	-1%	0%	-4%	71%	72%
Cheatham	11,503	12,149	3,040	3,217	6%	6%	6%	79%	79%
Chester	4,368	4,633	1,633	1,475	2%	6%	-10%	73%	76%
Claiborne	9,061	9,603	3,722	3,807	5%	6%	2%	71%	72%
Clay	2,388	2,267	763	706	-6%	-5%	-7%	76%	76%
Cocke	9,984	10,102	4,580	4,237	-2%	1%	-7%	69%	70%
Coffee	14,539	15,094	6,873	7,323	5%	4%	7%	68%	67%
Crockett	3,805	3,757	1,641	1,630	-1%	-1%	-1%	70%	70%
Cumberland	19,180	20,847	5,320	5,676	8%	9%	7%	78%	79%
Davidson	145,206	160,442	123,872	133,417	9%	10%	8%	54%	55%
Decatur	3,626	3,547	1,166	828	-9%	-2%	-29%	76%	81%
DeKalb	4,838	5,554	2,325	2,469	12%	15%	6%	68%	69%
Dickson	13,732	15,466	5,144	4,197	4%	13%	-18%	73%	79%
Dyer	9,553	9,260	5,483	5,399	-3%	-3%	-2%	64%	63%
Fayette	11,833	12,789	3,086	3,143	7%	8%	2%	79%	80%
Fentress	5,583	5,609	1,807	1,834	1%	0%	1%	76%	75%
Franklin	12,046	12,240	4,299	4,227	1%	2%	-2%	74%	74%
Gibson	13,795	13,040	5,611	6,396	0%	-5%	14%	71%	67%
Giles	8,001	8,121	3,477	3,274	-1%	1%	-6%	70%	71%
Grainger	6,983	7,174	1,882	2,169	5%	3%	15%	79%	77%
Greene	19,711	20,884	7,750	6,584	0%	6%	-15%	72%	76%
Grundy	3,834	3,918	1,178	915	-4%	2%	-22%	76%	81%
Hamblen	16,192	16,419	8,250	8,052	0%	1%	-2%	66%	67%
Hamilton	88,678	93,414	48,631	54,005	7%	5%	11%	65%	63%
Hancock	2,121	2,250	630	602	4%	6%	-4%	77%	79%
Hardeman	6,127	6,306	2,465	2,752	5%	3%	12%	71%	70%

GEOGRAPHY	OWNER OCCUPIED		RENTER OCCUPIED		% CHANGE 2016-2021			HOMEOWNERSHIP RATE	
	2016	2021	2016	2021	TOTAL	OWNER	RENTER	2016	2021
Hardin	7,694	8,115	2,246	2,672	9%	5%	19%	77%	75%
Hawkins	17,135	17,530	5,866	5,247	-1%	2%	-11%	74%	77%
Haywood	4,303	4,192	2,753	2,926	1%	-3%	6%	61%	59%
Henderson	7,642	7,993	3,053	2,830	1%	5%	-7%	71%	74%
Henry	9,906	9,845	3,597	3,093	-4%	-1%	-14%	73%	76%
Hickman	6,754	6,884	2,101	1,852	-1%	2%	-12%	76%	79%
Houston	2,377	2,295	729	565	-8%	-3%	-22%	77%	80%
Humphreys	5,327	5,324	1,609	1,364	-4%	0%	-15%	77%	80%
Jackson	3,452	3,711	1,070	812	0%	8%	-24%	76%	82%
Jefferson	14,519	15,319	5,248	5,100	3%	6%	-3%	73%	75%
Johnson	5,195	5,397	1,720	1,462	-1%	4%	-15%	75%	79%
Knox	116,064	124,800	65,272	67,277	6%	8%	3%	64%	65%
Lake	1,285	1,103	860	968	-3%	-14%	13%	60%	53%
Lauderdale	5,698	5,408	4,047	3,736	-6%	-5%	-8%	58%	59%
Lawrence	12,070	12,244	4,036	4,239	2%	1%	5%	75%	74%
Lewis	3,605	3,944	1,082	898	3%	9%	-17%	77%	81%
Lincoln	9,851	10,855	3,769	3,177	3%	10%	-16%	72%	77%
Loudon	15,450	17,667	4,610	4,134	9%	14%	-10%	77%	81%
Macon	6,598	6,705	2,379	2,561	3%	2%	8%	73%	72%
Madison	23,631	24,221	13,558	14,478	4%	2%	7%	64%	63%
Marion	8,083	8,996	3,136	2,722	4%	11%	-13%	72%	77%
Marshall	8,570	9,353	3,474	3,365	6%	9%	-3%	71%	74%
Maury	22,256	27,367	10,633	11,165	17%	23%	5%	68%	71%
McMinn	14,620	15,686	5,396	5,477	6%	7%	2%	73%	74%
McNairy	7,268	7,551	2,571	2,267	0%	4%	-12%	74%	77%
Meigs	3,663	4,023	1,012	1,106	10%	10%	9%	78%	78%
Monroe	13,119	13,373	4,192	5,201	7%	2%	24%	76%	72%
Montgomery	39,631	47,864	27,459	29,596	15%	21%	8%	59%	62%
Moore	2,048	2,146	512	329	-3%	5%	-36%	80%	87%
Morgan	5,859	5,795	1,362	1,315	-2%	-1%	-3%	81%	82%
Obion	8,485	8,135	4,234	4,391	-2%	-4%	4%	67%	65%
Overton	6,947	6,925	1,934	1,806	-2%	0%	-7%	78%	79%
Perry	2,632	2,340	577	712	-5%	-11%	23%	82%	77%
Pickett	1,807	1,721	321	440	2%	-5%	37%	85%	80%
Polk	5,149	5,387	1,617	1,619	4%	5%	0%	76%	77%
Putnam	18,593	19,740	11,507	12,193	6%	6%	6%	62%	62%
Rhea	8,706	9,351	3,702	3,405	3%	7%	-8%	70%	73%
Roane	16,060	16,410	5,472	5,363	1%	2%	-2%	75%	75%

GEOGRAPHY	OWNER OCCUPIED		RENTER OCCUPIED		% CHANGE 2016-2021			HOMEOWNERSHIP RATE	
	2016	2021	2016	2021	TOTAL	OWNER	RENTER	2016	2021
Robertson	18,586	20,145	6,144	6,391	7%	8%	4%	75%	76%
Rutherford	67,686	77,479	35,876	41,476	15%	14%	16%	65%	65%
Scott	5,896	6,217	2,472	2,316	2%	5%	-6%	70%	73%
Sequatchie	4,177	4,540	1,372	1,326	6%	9%	-3%	75%	77%
Sevier	25,035	26,501	11,947	10,316	0%	6%	-14%	68%	72%
Shelby	196,638	197,116	153,318	157,620	1%	0%	3%	56%	56%
Smith	5,561	5,725	1,994	1,748	-1%	3%	-12%	74%	77%
Stewart	3,942	4,058	1,245	1,033	-2%	3%	-17%	76%	80%
Sullivan	48,060	48,146	17,836	18,879	2%	0%	6%	73%	72%
Sumner	46,137	53,280	17,103	19,358	15%	15%	13%	73%	73%
Tipton	15,037	16,298	6,318	5,562	2%	8%	-12%	70%	75%
Trousdale	2,265	2,663	693	686	13%	18%	-1%	77%	80%
Unicoi	5,567	5,621	2,061	1,962	-1%	1%	-5%	73%	74%
Union	5,502	5,764	1,769	1,647	2%	5%	-7%	76%	78%
Van Buren	1,890	1,864	251	548	13%	-1%	118%	88%	77%
Warren	10,787	11,100	4,797	4,690	1%	3%	-2%	69%	70%
Washington	34,417	35,571	17,992	19,342	5%	3%	8%	66%	65%
Wayne	4,999	4,490	1,021	1,181	-6%	-10%	16%	83%	79%
Weakley	9,155	8,813	4,304	4,400	-2%	-4%	2%	68%	67%
White	7,514	7,946	2,163	2,360	6%	6%	9%	78%	77%
Williamson	57,221	68,518	13,822	16,793	20%	20%	21%	81%	80%
Wilson	34,984	40,645	10,447	12,338	17%	16%	18%	77%	77%
Chattanooga	100,938	106,950	53,139	58,053	7%	6%	9%	66%	65%
Clarksville	43,573	51,922	28,704	30,629	14%	19%	7%	60%	63%
Cleveland	30,740	32,827	15,204	15,127	4%	7%	-1%	67%	68%
Jackson	45,599	45,651	22,443	23,979	2%	0%	7%	67%	66%
Johnson City	56,875	58,160	26,934	27,883	3%	2%	4%	68%	68%
Kingsport	65,195	65,676	23,702	24,126	1%	1%	2%	73%	73%
Knoxville	227,382	242,095	105,979	107,131	5%	6%	1%	68%	69%
Memphis	223,508	226,203	162,722	166,325	2%	1%	2%	58%	58%
Morristown	37,694	38,912	15,380	15,321	2%	3%	0%	71%	72%
Nashville	435,645	494,986	232,629	254,616	12%	14%	9%	65%	66%
Non MSA	405,894	419,892	162,325	158,327	2%	3%	-2%	71%	73%
East	654,418	688,271	292,564	297,448	4%	5%	2%	69%	70%
Middle	655,312	729,758	329,968	353,129	10%	11%	7%	67%	67%
West	363,313	365,245	226,629	230,940	1%	1%	2%	62%	61%
Tennessee	1,673,043	1,783,274	849,161	881,517	6%	7%	4%	66%	67%

Source: ACS, 5-year estimates, DP04

## Appendix D AGE OF HOUSEHOLDER BY TENURE, 2021

GEOGRAPHY	OWNER-OCCUPIED				RENTER-OCCUPIED			
	<35	35-65	65-85	85+	<35	35-65	65-85	85+
Anderson	10%	52%	32%	6%	31%	50%	17%	1%
Bedford	13%	57%	27%	3%	28%	57%	14%	1%
Benton	7%	47%	41%	5%	25%	54%	19%	2%
Bledsoe	8%	58%	31%	3%	24%	63%	12%	1%
Blount	9%	54%	33%	4%	30%	54%	13%	3%
Bradley	11%	55%	29%	5%	36%	50%	12%	2%
Campbell	9%	51%	37%	3%	29%	54%	16%	1%
Cannon	13%	58%	25%	4%	30%	54%	15%	1%
Carroll	10%	54%	32%	4%	25%	53%	18%	4%
Carter	9%	52%	35%	4%	33%	48%	17%	1%
Cheatham	12%	61%	25%	2%	28%	59%	11%	2%
Chester	14%	51%	31%	4%	26%	52%	21%	0%
Claiborne	10%	54%	32%	4%	38%	45%	16%	1%
Clay	6%	52%	38%	3%	17%	61%	23%	0%
Cocke	6%	54%	37%	4%	33%	53%	13%	2%
Coffee	13%	54%	30%	3%	30%	49%	18%	4%
Crockett	9%	54%	32%	5%	37%	51%	9%	3%
Cumberland	8%	42%	46%	4%	27%	50%	18%	5%
Davidson	16%	58%	24%	3%	46%	43%	10%	1%
Decatur	5%	54%	38%	3%	37%	37%	23%	2%
DeKalb	9%	57%	29%	4%	27%	57%	15%	1%
Dickson	13%	59%	27%	2%	33%	47%	18%	2%
Dyer	10%	56%	30%	3%	30%	54%	13%	3%
Fayette	9%	55%	34%	3%	30%	51%	17%	2%
Fentress	9%	53%	34%	5%	26%	58%	15%	1%
Franklin	10%	53%	33%	4%	25%	57%	18%	0%
Gibson	12%	57%	29%	3%	30%	49%	17%	4%
Giles	7%	55%	33%	5%	30%	50%	19%	1%
Grainger	10%	55%	33%	2%	25%	53%	20%	1%
Greene	8%	55%	33%	4%	29%	50%	17%	5%
Grundy	11%	51%	35%	3%	21%	59%	19%	0%
Hamblen	9%	52%	34%	4%	30%	55%	14%	1%
Hamilton	11%	55%	30%	4%	37%	47%	14%	2%
Hancock	7%	53%	35%	4%	55%	27%	6%	11%
Hardeman	7%	54%	35%	4%	29%	57%	11%	3%

GEOGRAPHY	OWNER-OCCUPIED				RENTER-OCCUPIED			
	<35	35-65	65-85	85+	<35	35-65	65-85	85+
Hardin	13%	51%	33%	2%	23%	56%	20%	2%
Hawkins	9%	53%	35%	3%	28%	56%	15%	1%
Haywood	8%	52%	36%	4%	23%	56%	19%	2%
Henderson	9%	55%	32%	4%	23%	61%	16%	0%
Henry	7%	52%	36%	6%	27%	55%	17%	1%
Hickman	12%	58%	28%	2%	21%	55%	21%	3%
Houston	7%	58%	33%	3%	14%	67%	19%	1%
Humphreys	11%	49%	37%	3%	26%	50%	20%	3%
Jackson	5%	53%	41%	2%	22%	54%	23%	1%
Jefferson	8%	56%	33%	3%	33%	47%	17%	2%
Johnson	8%	51%	38%	3%	25%	51%	23%	1%
Knox	12%	57%	28%	3%	43%	44%	12%	2%
Lake	2%	56%	38%	4%	34%	49%	17%	0%
Lauderdale	9%	56%	30%	5%	30%	55%	15%	1%
Lawrence	11%	54%	30%	4%	30%	49%	20%	1%
Lewis	10%	52%	37%	1%	26%	61%	9%	3%
Lincoln	12%	56%	30%	2%	30%	51%	17%	1%
Loudon	8%	46%	41%	5%	27%	54%	16%	3%
McMinn	10%	54%	32%	4%	33%	51%	15%	1%
McNairy	8%	53%	36%	4%	33%	45%	19%	3%
Macon	14%	55%	28%	3%	31%	59%	10%	0%
Madison	9%	55%	32%	4%	33%	51%	14%	2%
Marion	11%	53%	32%	4%	34%	57%	9%	0%
Marshall	11%	57%	30%	2%	34%	56%	8%	2%
Maury	13%	57%	27%	3%	35%	51%	12%	2%
Meigs	10%	51%	36%	4%	32%	53%	12%	2%
Monroe	7%	56%	34%	3%	32%	46%	20%	3%
Montgomery	20%	59%	19%	2%	50%	42%	6%	1%
Moore	13%	55%	28%	5%	24%	57%	19%	0%
Morgan	10%	54%	34%	3%	21%	55%	24%	1%
Obion	10%	49%	35%	6%	27%	56%	15%	3%
Overton	9%	53%	34%	4%	29%	51%	15%	4%
Perry	4%	54%	38%	4%	36%	52%	10%	2%
Pickett	7%	47%	44%	3%	46%	45%	9%	0%
Polk	8%	57%	33%	2%	30%	51%	17%	1%
Putnam	11%	55%	31%	3%	48%	39%	12%	1%
Rhea	10%	53%	34%	3%	35%	52%	13%	0%
Roane	10%	52%	34%	4%	25%	51%	23%	1%
Robertson	12%	60%	26%	2%	33%	54%	13%	1%

GEOGRAPHY	OWNER-OCCUPIED				RENTER-OCCUPIED			
	<35	35-65	65-85	85+	<35	35-65	65-85	85+
Rutherford	14%	64%	21%	2%	44%	47%	8%	1%
Scott	9%	57%	31%	2%	34%	51%	15%	0%
Sequatchie	6%	56%	35%	3%	37%	40%	23%	0%
Sevier	7%	56%	33%	4%	36%	49%	13%	2%
Shelby	8%	60%	29%	3%	37%	51%	11%	2%
Smith	10%	57%	29%	3%	31%	58%	10%	1%
Stewart	7%	56%	34%	3%	25%	55%	19%	1%
Sullivan	9%	51%	35%	5%	31%	51%	15%	3%
Sumner	11%	59%	27%	2%	33%	53%	12%	2%
Tipton	11%	60%	28%	1%	40%	44%	15%	1%
Trousdale	19%	49%	31%	1%	26%	67%	7%	0%
Unicoi	9%	55%	33%	3%	32%	40%	21%	6%
Union	12%	55%	31%	2%	29%	52%	19%	1%
Van Buren	6%	57%	34%	3%	20%	50%	30%	0%
Warren	10%	56%	30%	3%	28%	50%	21%	1%
Washington	11%	55%	31%	4%	39%	45%	13%	2%
Wayne	14%	52%	31%	3%	32%	31%	33%	4%
Weakley	12%	51%	33%	4%	41%	46%	11%	2%
White	14%	49%	35%	3%	24%	61%	13%	3%
Williamson	9%	67%	23%	1%	33%	53%	10%	4%
Wilson	10%	61%	27%	2%	30%	57%	12%	2%
Chattanooga	11%	55%	30%	4%	37%	48%	14%	2%
Clarksville	19%	59%	20%	2%	50%	43%	7%	1%
Cleveland	10%	56%	30%	4%	35%	50%	12%	2%
Jackson	10%	55%	31%	4%	32%	51%	15%	2%
Johnson City	10%	54%	32%	4%	38%	46%	14%	2%
Kingsport	9%	52%	35%	4%	31%	52%	15%	2%
Knoxville	11%	54%	31%	4%	38%	47%	14%	2%
Memphis	9%	59%	29%	3%	37%	50%	11%	2%
Morristown	9%	54%	33%	3%	31%	52%	16%	1%
Nashville	13%	61%	24%	2%	41%	47%	10%	2%
Non MSA	9%	54%	33%	4%	31%	51%	16%	2%
East	10%	54%	32%	4%	36%	48%	14%	2%
Middle	13%	59%	26%	2%	40%	47%	11%	2%
West	9%	57%	31%	3%	35%	51%	12%	2%
Tennessee	11%	57%	29%	3%	37%	49%	12%	2%

Source: ACS, 5-year estimates, S2502

## Appendix E

# HOMEOWNERSHIP RATE BY RACE AND ETHNICITY, 2021

<b>GEOGRAPHY</b>	<b>ALL</b>	<b>WHITE</b>	<b>BLACK</b>	<b>ASIAN</b>	<b>OTHER</b>	<b>HISPANIC</b>
Anderson	69%	71%	57%	42%	46%	40%
Bedford	71%	75%	49%	100%	28%	25%
Benton	74%	74%	79%	100%	37%	32%
Bledsoe	81%	81%	100%	NA	45%	20%
Blount	76%	78%	58%	62%	54%	43%
Bradley	67%	70%	31%	77%	43%	33%
Campbell	66%	67%	30%	64%	51%	22%
Cannon	78%	79%	86%	NA	34%	30%
Carroll	76%	78%	64%	73%	50%	60%
Carter	72%	73%	51%	8%	52%	51%
Cheatham	79%	80%	57%	NA	68%	62%
Chester	76%	77%	65%	0%	75%	53%
Claiborne	72%	73%	36%	18%	46%	69%
Clay	76%	77%	0%	100%	75%	0%
Cocke	70%	72%	63%	0%	42%	44%
Coffee	67%	69%	29%	64%	68%	48%
Crockett	70%	73%	56%	100%	64%	65%
Cumberland	79%	79%	3%	55%	78%	34%
Davidson	55%	62%	41%	52%	39%	36%
Decatur	81%	82%	47%	NA	74%	80%
DeKalb	69%	72%	50%	0%	34%	36%
Dickson	79%	79%	66%	100%	72%	77%
Dyer	63%	67%	42%	100%	55%	48%
Fayette	80%	87%	63%	99%	62%	65%
Fentress	75%	75%	100%	100%	89%	100%
Franklin	74%	76%	60%	36%	48%	50%
Gibson	67%	72%	46%	61%	69%	44%
Giles	71%	74%	49%	56%	60%	40%
Grainger	77%	77%	100%	68%	77%	49%
Greene	76%	77%	52%	78%	52%	48%
Grundy	81%	80%	NA	100%	87%	89%
Hamblen	67%	70%	43%	65%	39%	29%
Hamilton	63%	71%	39%	66%	40%	35%
Hancock	79%	79%	NA	100%	63%	0%
Hardeman	70%	76%	59%	100%	69%	100%
Hardin	75%	76%	48%	0%	76%	49%

<b>GEOGRAPHY</b>	<b>ALL</b>	<b>WHITE</b>	<b>BLACK</b>	<b>ASIAN</b>	<b>OTHER</b>	<b>HISPANIC</b>
Hawkins	77%	78%	59%	20%	48%	74%
Haywood	59%	72%	50%	100%	20%	41%
Henderson	74%	76%	62%	0%	41%	79%
Henry	76%	77%	61%	100%	74%	66%
Hickman	79%	80%	90%	100%	48%	82%
Houston	80%	81%	78%	NA	39%	100%
Humphreys	80%	80%	62%	100%	81%	72%
Jackson	82%	82%	0%	NA	77%	76%
Jefferson	75%	76%	61%	60%	50%	47%
Johnson	79%	79%	100%	27%	76%	44%
Knox	65%	69%	38%	54%	47%	36%
Lake	53%	59%	32%	NA	34%	8%
Lauderdale	59%	68%	43%	100%	45%	40%
Lawrence	74%	76%	23%	48%	55%	60%
Lewis	81%	81%	100%	100%	85%	82%
Lincoln	77%	82%	37%	45%	65%	70%
Loudon	81%	83%	31%	92%	49%	45%
Macon	72%	74%	100%	100%	36%	26%
Madison	63%	77%	40%	79%	48%	51%
Marion	77%	77%	74%	34%	78%	85%
Marshall	74%	75%	65%	62%	52%	51%
Maury	71%	75%	46%	44%	69%	61%
McMinn	74%	76%	56%	67%	55%	38%
McNairy	77%	78%	57%	NA	85%	78%
Meigs	78%	79%	78%	NA	78%	59%
Monroe	72%	74%	35%	100%	52%	55%
Montgomery	62%	67%	50%	54%	49%	56%
Moore	87%	86%	100%	100%	85%	100%
Morgan	82%	82%	0%	0%	58%	88%
Obion	65%	70%	33%	100%	29%	57%
Overton	79%	79%	NA	NA	73%	21%
Perry	77%	76%	100%	100%	80%	0%
Pickett	80%	80%	NA	NA	77%	0%
Polk	77%	76%	0%	NA	90%	6%
Putnam	62%	63%	14%	70%	48%	36%
Rhea	73%	75%	39%	24%	51%	30%
Roane	75%	76%	56%	47%	80%	72%
Robertson	76%	79%	50%	81%	61%	46%
Rutherford	65%	71%	43%	59%	53%	49%
Scott	73%	73%	NA	100%	54%	84%

<b>GEOGRAPHY</b>	<b>ALL</b>	<b>WHITE</b>	<b>BLACK</b>	<b>ASIAN</b>	<b>OTHER</b>	<b>HISPANIC</b>
Sequatchie	77%	79%	NA	NA	38%	24%
Sevier	72%	73%	39%	24%	60%	27%
Shelby	56%	72%	43%	59%	48%	47%
Smith	77%	79%	26%	29%	64%	85%
Stewart	80%	80%	100%	100%	74%	100%
Sullivan	72%	73%	37%	79%	52%	42%
Sumner	73%	76%	50%	55%	60%	59%
Tipton	75%	80%	52%	94%	72%	86%
Trousdale	80%	81%	60%	NA	71%	67%
Unicoi	74%	74%	0%	NA	88%	66%
Union	78%	79%	0%	100%	38%	65%
Van Buren	77%	78%	NA	NA	65%	100%
Warren	70%	73%	32%	70%	55%	47%
Washington	65%	67%	32%	37%	39%	45%
Wayne	79%	79%	57%	100%	80%	91%
Weakley	67%	70%	26%	54%	68%	76%
White	77%	77%	57%	100%	90%	91%
Williamson	80%	83%	59%	57%	73%	71%
Wilson	77%	79%	54%	74%	66%	43%
Chattanooga	65%	72%	39%	65%	42%	36%
Clarksville	63%	68%	50%	54%	50%	56%
Cleveland	68%	71%	31%	77%	51%	31%
Jackson	66%	75%	42%	77%	58%	52%
Johnson City	68%	70%	35%	36%	45%	49%
Kingsport	73%	74%	42%	64%	51%	46%
Knoxville	69%	72%	41%	55%	49%	39%
Memphis	58%	74%	44%	60%	49%	48%
Morristown	72%	73%	49%	64%	47%	34%
Nashville	66%	72%	43%	56%	51%	46%
Non MSA	73%	75%	48%	62%	57%	45%
East	70%	73%	40%	57%	49%	38%
Middle	67%	72%	44%	57%	52%	47%
West	61%	74%	44%	61%	51%	49%
Tennessee	67%	73%	44%	58%	51%	45%

Source: ACS, 5-year estimates, S2502

## Appendix F VACANCY RATES BY TENURE, 2016 AND 2021

GEOGRAPHY	2016		2021	
	OWNER	RENTER	OWNER	RENTER
Anderson	2.7%	6.3%	0.8%	4.6%
Bedford	1.4%	9.1%	0.3%	8.3%
Benton	2.4%	2.3%	1.7%	9.0%
Bledsoe	4.2%	6.0%	1.4%	8.4%
Blount	1.6%	5.0%	1.5%	3.8%
Bradley	1.9%	4.9%	0.9%	4.6%
Campbell	3.1%	7.9%	2.6%	9.1%
Cannon	1.1%	1.4%	0.0%	1.6%
Carroll	1.5%	7.4%	1.9%	5.8%
Carter	1.5%	4.3%	1.4%	2.6%
Cheatham	2.6%	4.9%	1.4%	1.3%
Chester	1.1%	4.6%	1.0%	0.0%
Claiborne	2.6%	4.9%	2.0%	6.8%
Clay	2.2%	7.0%	0.0%	6.0%
Cocke	0.3%	5.8%	1.8%	10.4%
Coffee	1.2%	3.2%	1.2%	4.2%
Crockett	4.8%	1.9%	0.5%	5.0%
Cumberland	2.5%	6.9%	1.4%	8.5%
Davidson	1.6%	4.9%	1.1%	7.8%
Decatur	2.5%	2.6%	3.5%	3.6%
DeKalb	6.6%	6.9%	1.2%	5.4%
Dickson	2.0%	5.1%	0.9%	7.0%
Dyer	1.6%	5.6%	1.8%	4.2%
Fayette	1.5%	2.0%	0.4%	2.4%
Fentress	2.7%	8.5%	2.1%	6.1%
Franklin	1.6%	5.5%	0.6%	1.4%
Gibson	2.4%	6.4%	1.8%	6.2%
Giles	2.2%	9.6%	1.4%	2.5%
Grainger	1.3%	5.0%	1.3%	6.7%
Greene	2.1%	6.4%	1.3%	8.7%
Grundy	1.9%	10.1%	1.7%	11.2%
Hamblen	2.0%	7.3%	1.3%	4.7%
Hamilton	2.4%	9.4%	1.4%	4.8%
Hancock	7.7%	6.7%	0.8%	1.7%
Hardeman	2.0%	5.9%	3.1%	2.3%

GEOGRAPHY	2016		2021	
	OWNER	RENTER	OWNER	RENTER
Hardin	1.3%	5.3%	0.1%	1.5%
Hawkins	3.0%	6.3%	2.3%	5.6%
Haywood	3.0%	6.2%	2.1%	5.8%
Henderson	1.1%	10.7%	0.8%	7.0%
Henry	2.6%	6.1%	1.7%	9.7%
Hickman	0.5%	4.2%	1.3%	2.9%
Houston	2.5%	3.8%	0.7%	3.1%
Humphreys	5.2%	8.2%	3.2%	7.9%
Jackson	3.6%	8.2%	0.5%	3.1%
Jefferson	3.2%	4.3%	1.1%	8.6%
Johnson	3.2%	1.7%	1.6%	10.2%
Knox	2.1%	5.3%	1.3%	5.6%
Lake	2.6%	8.7%	2.7%	6.5%
Lauderdale	2.4%	8.6%	1.6%	6.2%
Lawrence	0.9%	4.3%	1.2%	2.5%
Lewis	2.2%	4.5%	0.7%	7.1%
Lincoln	2.3%	2.1%	0.9%	2.1%
Loudon	1.2%	5.3%	1.0%	6.9%
Macon	0.7%	1.8%	0.1%	4.5%
Madison	2.8%	8.9%	1.7%	9.2%
Marion	2.2%	8.9%	0.6%	5.3%
Marshall	1.8%	4.4%	0.6%	5.5%
Maury	1.3%	5.0%	1.4%	8.0%
McMinn	4.0%	8.3%	1.7%	5.0%
McNairy	0.9%	1.3%	0.0%	1.0%
Meigs	0.3%	10.9%	1.7%	2.3%
Monroe	2.4%	9.4%	2.4%	2.7%
Montgomery	3.3%	11.9%	1.3%	6.4%
Moore	0.4%	15.2%	1.9%	0.0%
Morgan	1.7%	11.9%	0.8%	3.1%
Obion	2.9%	9.1%	1.8%	4.4%
Overton	1.4%	9.9%	1.7%	5.6%
Perry	2.9%	12.4%	1.5%	7.9%
Pickett	0.3%	21.9%	0.1%	17.4%
Polk	1.6%	12.5%	0.8%	6.7%
Putnam	1.6%	5.7%	1.2%	4.4%
Rhea	1.8%	5.9%	1.4%	1.6%
Roane	2.1%	11.9%	2.0%	3.2%
Robertson	1.0%	3.2%	0.8%	2.8%

GEOGRAPHY	2016		2021	
	OWNER	RENTER	OWNER	RENTER
Rutherford	1.6%	5.3%	0.9%	7.4%
Scott	0.9%	9.3%	1.3%	14.1%
Sequatchie	3.3%	3.8%	0.8%	17.2%
Sevier	2.1%	18.9%	1.4%	26.6%
Shelby	1.8%	10.0%	0.9%	7.7%
Smith	2.5%	6.0%	0.2%	2.3%
Stewart	1.8%	2.1%	1.1%	1.7%
Sullivan	2.1%	4.4%	1.4%	3.5%
Sumner	1.6%	4.2%	0.8%	6.5%
Tipton	1.9%	6.8%	0.9%	8.8%
Trousdale	2.2%	9.8%	0.0%	0.0%
Unicoi	1.3%	3.4%	1.4%	2.4%
Union	3.8%	3.1%	2.5%	15.2%
Van Buren	1.4%	21.1%	2.2%	11.5%
Warren	2.5%	11.6%	1.9%	4.0%
Washington	2.2%	6.4%	1.4%	3.4%
Wayne	0.7%	8.0%	0.9%	10.3%
Weakley	2.0%	8.9%	0.6%	3.3%
White	2.8%	5.4%	1.9%	1.7%
Williamson	1.0%	3.4%	0.4%	6.3%
Wilson	1.0%	6.4%	0.5%	7.6%
Tennessee	2.0%	7.2%	1.2%	6.7%
US	1.8%	6.2%	1.2%	5.7%

Source: ACS, 5-year estimates, DP04

## Appendix G

### PERCENT OF TOTAL CIVILIAN NON-INSTITUTIONALIZED POPULATION WITH A DISABILITY BY AGE, 2021

<i>GEOGRAPHY</i>	<i>TOTAL</i>	<i>UNDER 18</i>	<i>18-64</i>	<i>65 OR OLDER</i>
Anderson	21%	9%	19%	40%
Bedford	16%	4%	14%	43%
Benton	27%	16%	23%	46%
Bledsoe	28%	10%	26%	49%
Blount	13%	5%	10%	31%
Bradley	18%	7%	16%	44%
Campbell	28%	9%	26%	53%
Cannon	20%	3%	20%	41%
Carroll	21%	7%	18%	47%
Carter	22%	4%	19%	48%
Cheatham	15%	6%	13%	38%
Chester	12%	3%	12%	25%
Claiborne	25%	9%	21%	54%
Clay	21%	4%	18%	43%
Cocke	23%	7%	21%	44%
Coffee	19%	6%	18%	41%
Crockett	16%	2%	15%	38%
Cumberland	21%	5%	17%	37%
Davidson	11%	5%	9%	34%
Decatur	17%	7%	16%	30%
DeKalb	20%	3%	19%	44%
Dickson	18%	7%	16%	42%
Dyer	18%	6%	17%	40%
Fayette	17%	4%	14%	39%
Fentress	24%	10%	23%	41%
Franklin	21%	9%	18%	43%
Gibson	21%	10%	18%	49%
Giles	16%	2%	14%	36%
Grainger	23%	7%	22%	42%
Greene	23%	10%	20%	43%
Grundy	24%	8%	24%	44%
Hamblen	19%	4%	16%	46%
Hamilton	15%	5%	12%	37%
Hancock	27%	8%	27%	47%
Hardeman	22%	5%	20%	48%
Hardin	19%	4%	15%	44%

<b>GEOGRAPHY</b>	<b>TOTAL</b>	<b>UNDER 18</b>	<b>18-64</b>	<b>65 OR OLDER</b>
Hawkins	23%	6%	21%	43%
Haywood	24%	11%	21%	48%
Henderson	17%	7%	16%	36%
Henry	23%	8%	20%	44%
Hickman	18%	2%	17%	43%
Houston	17%	2%	19%	31%
Humphreys	18%	3%	15%	41%
Jackson	25%	5%	25%	42%
Jefferson	20%	9%	17%	41%
Johnson	23%	11%	20%	39%
Knox	12%	4%	10%	33%
Lake	23%	12%	23%	36%
Lauderdale	23%	8%	22%	48%
Lawrence	17%	6%	16%	39%
Lewis	21%	7%	22%	36%
Lincoln	17%	5%	13%	44%
Loudon	14%	7%	11%	25%
Macon	19%	3%	21%	41%
Madison	16%	6%	15%	35%
Marion	22%	5%	20%	44%
Marshall	15%	5%	14%	35%
Maury	12%	2%	9%	35%
McMinn	20%	6%	17%	44%
McNairy	17%	3%	17%	33%
Meigs	20%	8%	18%	36%
Monroe	23%	8%	23%	40%
Montgomery	16%	7%	16%	44%
Moore	16%	3%	12%	41%
Morgan	23%	3%	22%	51%
Obion	23%	6%	21%	49%
Overton	18%	5%	14%	46%
Perry	17%	6%	12%	45%
Pickett	27%	19%	25%	37%
Polk	20%	4%	14%	52%
Putnam	15%	4%	12%	38%
Rhea	22%	7%	22%	41%
Roane	20%	7%	16%	41%
Robertson	14%	6%	13%	37%
Rutherford	11%	3%	10%	33%
Scott	27%	10%	27%	52%

<b>GEOGRAPHY</b>	<b>TOTAL</b>	<b>UNDER 18</b>	<b>18-64</b>	<b>65 OR OLDER</b>
Sequatchie	21%	10%	17%	41%
Sevier	18%	7%	16%	38%
Shelby	13%	5%	11%	34%
Smith	16%	5%	16%	33%
Stewart	18%	8%	15%	36%
Sullivan	20%	6%	17%	39%
Sumner	13%	5%	11%	34%
Tipton	17%	6%	16%	43%
Trousdale	13%	1%	9%	51%
Unicoi	21%	5%	17%	44%
Union	21%	9%	18%	43%
Van Buren	26%	11%	22%	49%
Warren	20%	6%	19%	45%
Washington	16%	5%	14%	39%
Wayne	20%	3%	17%	45%
Weakley	20%	5%	19%	44%
White	17%	2%	13%	46%
Williamson	7%	3%	5%	26%
Wilson	13%	4%	11%	33%
Chattanooga	15%	5%	13%	37%
Clarksville	16%	7%	16%	43%
Cleveland	19%	7%	15%	45%
Jackson	17%	6%	15%	38%
Johnson City	18%	5%	15%	42%
Kingsport	20%	6%	18%	40%
Knoxville	15%	5%	12%	35%
Memphis	13%	5%	11%	35%
Morristown	20%	6%	18%	43%
Nashville	12%	4%	10%	34%
Non MSA	20%	6%	18%	42%
East	18%	6%	15%	39%
Middle	13%	5%	12%	36%
West	15%	6%	13%	37%
Tennessee	15%	5%	13%	38%

## Appendix H MEDIAN GROSS RENT AND THE INCOME NEEDED TO AFFORD, 2016 AND 2021

<i>Geography</i>	<i>Median Gross Rent</i>		<i>% Change</i>	<i>Income Needed to Afford Rent</i>	
	<i>2016</i>	<i>2021</i>		<i>2016</i>	<i>2021</i>
Anderson	\$703	\$830	18%	\$28,120	\$33,200
Bedford	\$683	\$801	17%	\$27,320	\$32,040
Benton	\$551	\$706	28%	\$22,040	\$28,240
Bledsoe	\$562	\$684	22%	\$22,480	\$27,360
Blount	\$739	\$882	19%	\$29,560	\$35,280
Bradley	\$735	\$836	14%	\$29,400	\$33,440
Campbell	\$557	\$651	17%	\$22,280	\$26,040
Cannon	\$611	\$652	7%	\$24,440	\$26,080
Carroll	\$584	\$664	14%	\$23,360	\$26,560
Carter	\$591	\$656	11%	\$23,640	\$26,240
Cheatham	\$912	\$1,074	18%	\$36,480	\$42,960
Chester	\$672	\$615	-8%	\$26,880	\$24,600
Claiborne	\$540	\$666	23%	\$21,600	\$26,640
Clay	\$507	\$624	23%	\$20,280	\$24,960
Cocke	\$562	\$720	28%	\$22,480	\$28,800
Coffee	\$680	\$754	11%	\$27,200	\$30,160
Crockett	\$652	\$775	19%	\$26,080	\$31,000
Cumberland	\$626	\$750	20%	\$25,040	\$30,000
Davidson	\$904	\$1,252	38%	\$36,160	\$50,080
Decatur	\$545	\$636	17%	\$21,800	\$25,440
DeKalb	\$611	\$683	12%	\$24,440	\$27,320
Dickson	\$735	\$834	13%	\$29,400	\$33,360
Dyer	\$620	\$698	13%	\$24,800	\$27,920
Fayette	\$643	\$796	24%	\$25,720	\$31,840
Fentress	\$499	\$589	18%	\$19,960	\$23,560
Franklin	\$596	\$760	28%	\$23,840	\$30,400
Gibson	\$629	\$701	11%	\$25,160	\$28,040
Giles	\$609	\$705	16%	\$24,360	\$28,200
Grainger	\$577	\$630	9%	\$23,080	\$25,200
Greene	\$561	\$645	15%	\$22,440	\$25,800
Grundy	\$547	\$648	18%	\$21,880	\$25,920
Hamblen	\$665	\$753	13%	\$26,600	\$30,120
Hamilton	\$772	\$966	25%	\$30,880	\$38,640
Hancock	\$409	\$532	30%	\$16,360	\$21,280
Hardeman	\$589	\$739	25%	\$23,560	\$29,560

<b>Geography</b>	<b>Median Gross Rent</b>		<b>% Change</b>	<b>Income Needed to Afford Rent</b>	
	<b>2016</b>	<b>2021</b>		<b>2016</b>	<b>2021</b>
Hardin	\$604	\$663	10%	\$24,160	\$26,520
Hawkins	\$607	\$675	11%	\$24,280	\$27,000
Haywood	\$595	\$668	12%	\$23,800	\$26,720
Henderson	\$603	\$710	18%	\$24,120	\$28,400
Henry	\$593	\$681	15%	\$23,720	\$27,240
Hickman	\$663	\$736	11%	\$26,520	\$29,440
Houston	\$621	\$658	6%	\$24,840	\$26,320
Humphreys	\$640	\$707	10%	\$25,600	\$28,280
Jackson	\$473	\$677	43%	\$18,920	\$27,080
Jefferson	\$644	\$744	16%	\$25,760	\$29,760
Johnson	\$485	\$596	23%	\$19,400	\$23,840
Knox	\$808	\$989	22%	\$32,320	\$39,560
Lake	\$507	\$399	-21%	\$20,280	\$15,960
Lauderdale	\$608	\$661	9%	\$24,320	\$26,440
Lawrence	\$608	\$685	13%	\$24,320	\$27,400
Lewis	\$480	\$691	44%	\$19,200	\$27,640
Lincoln	\$641	\$705	10%	\$25,640	\$28,200
Loudon	\$721	\$893	24%	\$28,840	\$35,720
Macon	\$541	\$727	34%	\$21,640	\$29,080
Madison	\$798	\$912	14%	\$31,920	\$36,480
Marion	\$640	\$766	20%	\$25,600	\$30,640
Marshall	\$663	\$823	24%	\$26,520	\$32,920
Maury	\$752	\$1,032	37%	\$30,080	\$41,280
McMinn	\$597	\$730	22%	\$23,880	\$29,200
McNairy	\$573	\$639	12%	\$22,920	\$25,560
Meigs	\$606	\$766	26%	\$24,240	\$30,640
Monroe	\$593	\$626	6%	\$23,720	\$25,040
Montgomery	\$899	\$1,020	13%	\$35,960	\$40,800
Moore	\$615	\$750	22%	\$24,600	\$30,000
Morgan	\$653	\$718	10%	\$26,120	\$28,720
Obion	\$580	\$666	15%	\$23,200	\$26,640
Overton	\$518	\$640	24%	\$20,720	\$25,600
Perry	\$505	\$646	28%	\$20,200	\$25,840
Pickett	\$445	\$591	33%	\$17,800	\$23,640
Polk	\$654	\$612	-6%	\$26,160	\$24,480
Putnam	\$632	\$779	23%	\$25,280	\$31,160
Rhea	\$618	\$691	12%	\$24,720	\$27,640
Roane	\$672	\$705	5%	\$26,880	\$28,200

<b>Geography</b>	<b>Median Gross Rent</b>		<b>% Change</b>	<b>Income Needed to Afford Rent</b>	
	<b>2016</b>	<b>2021</b>		<b>2016</b>	<b>2021</b>
Robertson	\$831	\$979	18%	\$33,240	\$39,160
Rutherford	\$925	\$1,184	28%	\$37,000	\$47,360
Scott	\$524	\$561	7%	\$20,960	\$22,440
Sequatchie	\$655	\$776	18%	\$26,200	\$31,040
Sevier	\$724	\$873	21%	\$28,960	\$34,920
Shelby	\$873	\$1,014	16%	\$34,920	\$40,560
Smith	\$554	\$689	24%	\$22,160	\$27,560
Stewart	\$607	\$695	14%	\$24,280	\$27,800
Sullivan	\$613	\$728	19%	\$24,520	\$29,120
Sumner	\$900	\$1,142	27%	\$36,000	\$45,680
Tipton	\$766	\$890	16%	\$30,640	\$35,600
Trousdale	\$592	\$696	18%	\$23,680	\$27,840
Unicoi	\$619	\$652	5%	\$24,760	\$26,080
Union	\$563	\$771	37%	\$22,520	\$30,840
Van Buren	\$422	\$562	33%	\$16,880	\$22,480
Warren	\$597	\$679	14%	\$23,880	\$27,160
Washington	\$706	\$813	15%	\$28,240	\$32,520
Wayne	\$506	\$544	8%	\$20,240	\$21,760
Weakley	\$575	\$657	14%	\$23,000	\$26,280
White	\$637	\$765	20%	\$25,480	\$30,600
Williamson	\$1,270	\$1,670	31%	\$50,800	\$66,800
Wilson	\$903	\$1,171	30%	\$36,120	\$46,840
Tennessee	\$782	\$951	22%	\$31,280	\$38,040
United States	\$949	\$1,163	23%	\$37,960	\$46,520

## Appendix I

# PERCENT OF COST BURDENED HOUSEHOLDS (RENTER AND OWNER WITH A MORTGAGE), 2021

GEOGRAPHY	RENTER			OWNER WITH MORTGAGE			ALL OCCUPIED		
	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL
Anderson	20%	22%	42%	12%	10%	22%	15%	15%	31%
Bedford	21%	23%	43%	16%	8%	24%	18%	14%	32%
Benton	23%	20%	43%	12%	11%	23%	16%	15%	31%
Bledsoe	13%	21%	35%	13%	9%	22%	13%	12%	25%
Blount	25%	19%	44%	14%	8%	22%	17%	11%	29%
Bradley	26%	19%	45%	11%	10%	21%	18%	14%	31%
Campbell	17%	17%	34%	13%	11%	24%	15%	14%	29%
Cannon	15%	20%	35%	15%	9%	24%	15%	12%	28%
Carroll	19%	20%	39%	13%	8%	21%	15%	13%	28%
Carter	25%	17%	42%	12%	14%	26%	18%	15%	32%
Cheatham	18%	12%	31%	15%	6%	21%	16%	7%	23%
Chester	17%	16%	33%	7%	11%	18%	10%	12%	23%
Claiborne	25%	18%	42%	13%	11%	24%	18%	14%	32%
Clay	17%	14%	32%	10%	16%	26%	13%	15%	28%
Cocke	24%	22%	45%	16%	12%	28%	19%	16%	35%
Coffee	19%	22%	42%	15%	8%	22%	17%	14%	31%
Crockett	22%	28%	50%	14%	9%	23%	18%	18%	35%
Cumberland	19%	22%	41%	13%	9%	22%	15%	13%	28%
Davidson	27%	24%	50%	17%	10%	27%	22%	17%	39%
Decatur	22%	25%	48%	15%	12%	27%	17%	15%	33%
DeKalb	30%	11%	41%	16%	12%	28%	22%	12%	34%
Dickson	21%	18%	40%	16%	8%	24%	18%	11%	28%
Dyer	23%	21%	43%	9%	7%	16%	16%	14%	31%
Fayette	31%	19%	50%	13%	11%	23%	17%	13%	30%
Fentress	25%	16%	41%	13%	10%	24%	18%	13%	31%
Franklin	24%	19%	44%	19%	11%	30%	21%	14%	35%
Gibson	27%	21%	48%	15%	6%	21%	20%	12%	33%
Giles	19%	19%	37%	12%	8%	20%	15%	12%	27%
Grainger	25%	23%	49%	15%	16%	32%	19%	19%	38%
Greene	22%	17%	38%	13%	11%	23%	16%	12%	28%
Grundy	24%	16%	41%	14%	8%	22%	16%	10%	27%
Hamblen	26%	22%	48%	15%	6%	21%	20%	14%	33%
Hamilton	25%	22%	47%	14%	8%	22%	19%	15%	34%
Hancock	22%	33%	54%	19%	15%	34%	20%	22%	42%
Hardeman	25%	24%	49%	13%	11%	24%	18%	16%	35%

GEOGRAPHY	RENTER			OWNER WITH MORTGAGE			ALL OCCUPIED		
	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL
Hardin	23%	20%	42%	16%	12%	28%	18%	15%	33%
Hawkins	22%	21%	42%	12%	9%	21%	16%	13%	28%
Haywood	26%	24%	50%	20%	14%	33%	23%	19%	42%
Henderson	31%	22%	53%	15%	11%	26%	22%	15%	36%
Henry	21%	22%	44%	15%	10%	25%	18%	15%	32%
Hickman	33%	12%	45%	14%	7%	22%	20%	9%	29%
Houston	24%	16%	40%	19%	11%	30%	20%	13%	33%
Humphreys	22%	19%	41%	19%	7%	26%	20%	11%	30%
Jackson	17%	28%	45%	14%	8%	22%	15%	15%	30%
Jefferson	24%	19%	44%	12%	8%	20%	16%	12%	28%
Johnson	24%	30%	54%	14%	8%	22%	17%	15%	32%
Knox	24%	22%	47%	13%	7%	21%	18%	14%	32%
Lake	23%	16%	39%	17%	14%	31%	21%	15%	36%
Lauderdale	24%	20%	45%	18%	8%	26%	22%	15%	36%
Lawrence	27%	18%	45%	17%	12%	29%	21%	14%	34%
Lewis	27%	23%	50%	12%	10%	22%	16%	14%	31%
Lincoln	28%	21%	49%	13%	7%	21%	18%	12%	30%
Loudon	21%	17%	38%	15%	8%	24%	17%	11%	27%
McMinn	23%	18%	41%	13%	8%	21%	16%	12%	28%
McNairy	31%	9%	39%	13%	8%	21%	19%	8%	28%
Macon	21%	21%	42%	12%	16%	28%	16%	18%	34%
Madison	24%	30%	54%	16%	11%	27%	20%	20%	40%
Marion	24%	17%	41%	14%	7%	20%	17%	10%	27%
Marshall	25%	15%	40%	14%	13%	27%	18%	14%	32%
Mauzy	26%	21%	47%	16%	7%	23%	20%	12%	32%
Meigs	22%	32%	54%	16%	9%	25%	17%	16%	34%
Monroe	21%	19%	41%	19%	10%	29%	20%	14%	34%
Montgomery	26%	19%	44%	13%	10%	23%	19%	14%	32%
Moore	19%	24%	43%	24%	11%	35%	23%	14%	36%
Morgan	31%	17%	48%	23%	7%	31%	26%	10%	36%
Obion	25%	17%	42%	14%	7%	21%	19%	12%	31%
Overton	27%	20%	47%	14%	11%	25%	18%	14%	32%
Perry	8%	34%	42%	19%	2%	21%	15%	14%	29%
Pickett	26%	11%	38%	14%	12%	26%	19%	12%	31%
Polk	23%	20%	42%	15%	9%	24%	17%	12%	30%
Putnam	24%	23%	47%	17%	8%	25%	20%	16%	36%
Rhea	22%	14%	36%	13%	8%	21%	17%	10%	27%
Roane	21%	19%	40%	12%	8%	20%	15%	12%	28%
Robertson	20%	21%	42%	14%	8%	23%	16%	12%	28%

GEOGRAPHY	RENTER			OWNER WITH MORTGAGE			ALL OCCUPIED		
	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL	MODERATE	SEVERE	TOTAL
Rutherford	27%	19%	46%	14%	8%	22%	19%	13%	32%
Scott	25%	11%	36%	15%	9%	24%	19%	10%	29%
Sequatchie	23%	23%	46%	13%	11%	24%	16%	15%	31%
Sevier	24%	19%	43%	16%	12%	28%	19%	15%	34%
Shelby	25%	28%	53%	15%	11%	26%	20%	20%	41%
Smith	12%	18%	29%	14%	16%	31%	13%	17%	30%
Stewart	27%	8%	36%	19%	12%	31%	22%	11%	33%
Sullivan	24%	20%	44%	15%	10%	25%	19%	14%	33%
Sumner	26%	20%	46%	15%	9%	24%	19%	12%	31%
Tipton	27%	19%	46%	10%	8%	18%	15%	12%	27%
Trousdale	8%	29%	37%	18%	21%	39%	15%	23%	38%
Unicoi	25%	24%	49%	11%	3%	14%	17%	12%	28%
Union	19%	19%	38%	13%	8%	21%	15%	11%	26%
Van Buren	22%	9%	30%	14%	10%	24%	17%	9%	27%
Warren	23%	22%	44%	12%	10%	22%	17%	15%	32%
Washington	26%	21%	47%	15%	8%	23%	20%	14%	34%
Wayne	23%	23%	47%	13%	6%	19%	16%	11%	27%
Weakley	25%	18%	43%	12%	4%	16%	18%	11%	29%
White	22%	29%	51%	21%	9%	29%	21%	16%	37%
Williamson	22%	22%	44%	16%	8%	24%	18%	11%	29%
Wilson	25%	22%	47%	14%	7%	20%	17%	11%	28%
Chattanooga	24%	22%	47%	14%	8%	22%	19%	15%	33%
Clarksville	26%	18%	44%	14%	10%	23%	19%	13%	32%
Cleveland	25%	19%	45%	12%	9%	21%	18%	14%	31%
Jackson	24%	27%	51%	15%	9%	24%	19%	17%	37%
Johnson City	26%	20%	46%	14%	9%	23%	19%	14%	33%
Kingsport	24%	20%	44%	14%	10%	24%	18%	14%	32%
Knoxville	23%	21%	45%	14%	8%	22%	18%	13%	31%
Memphis	25%	28%	53%	14%	11%	25%	20%	20%	40%
Morristown	25%	21%	47%	14%	9%	22%	18%	14%	32%
Nashville	26%	22%	48%	16%	9%	24%	20%	14%	34%
Non MSA	23%	20%	43%	15%	9%	24%	18%	14%	32%
East	24%	21%	45%	14%	9%	23%	18%	14%	32%
Middle	25%	21%	47%	15%	9%	24%	19%	14%	34%
West	25%	26%	51%	14%	10%	25%	20%	18%	38%
Tennessee	25%	23%	47%	15%	9%	24%	19%	15%	34%
United States	25%	25%	49%	16%	11%	27%	20%	17%	37%

## Appendix J

# NUMBER OF SINGLE FAMILY HOMES SOLD, TENNESSEE, 2013-2022

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Anderson	649	676	824	924	977	1,064	1,081	1,301	1,608	1,430	-11%
Bedford	387	495	607	725	769	818	823	897	1,025	827	-19%
Benton	137	126	139	139	160	180	148	196	233	214	-8%
Bledsoe	45	41	55	63	52	64	66	83	70	96	37%
Blount	1,298	1,407	1,671	1,889	2,284	2,375	2,391	2,607	2,834	1,922	-32%
Bradley	924	980	1,144	1,328	1,407	1,537	1,598	1,858	2,065	1,747	-15%
Campbell	213	266	308	398	410	407	473	597	604	569	-6%
Cannon	97	114	132	146	178	152	187	194	187	201	7%
Carroll	186	180	215	232	257	254	251	313	356	320	-10%
Carter	326	379	475	500	610	611	620	748	883	753	-15%
Cheatham	385	428	557	623	656	665	696	879	765	741	-3%
Chester	118	132	142	166	188	164	201	194	175	201	15%
Claiborne	152	143	197	212	264	290	291	325	373	368	-1%
Clay	32	40	42	67	52	70	74	62	63	67	6%
Cocke	139	154	192	231	252	275	298	328	400	389	-3%
Coffee	537	569	713	874	872	954	932	911	1,049	934	-11%
Crockett	97	103	124	116	125	149	160	177	185	209	13%
Cumberland	652	731	857	891	1,127	1,195	1,120	1,156	1,237	1,249	1%
Davidson	8,955	10,867	13,341	13,599	14,555	14,868	15,303	15,684	18,767	14,498	-23%
Decatur	79	62	94	114	117	121	130	165	195	136	-30%
DeKalb	125	178	195	228	296	340	281	316	439	413	-6%
Dickson	482	593	671	797	803	828	905	1,017	1,158	1,048	-9%
Dyer	335	373	380	406	448	398	406	470	485	435	-10%
Fayette	442	542	555	655	743	719	771	972	1,114	931	-16%
Fentress	99	137	125	160	182	156	186	257	274	252	-8%
Franklin	341	379	473	514	553	645	627	813	885	780	-12%
Gibson	461	470	510	535	652	643	713	796	964	803	-17%
Giles	182	209	248	234	282	286	258	272	354	412	16%
Grainger	99	102	116	105	145	129	149	236	270	253	-6%
Greene	384	494	562	627	651	653	758	864	893	914	2%
Grundy	66	60	63	66	91	69	75	90	141	180	28%
Hamblen	420	493	634	685	731	861	828	913	1,051	967	-8%
Hamilton	3,846	4,459	5,104	6,010	6,365	6,623	6,968	7,310	8,677	7,404	-15%
Hancock	20	23	31	22	28	35	32	52	48	61	27%
Hardeman	61	95	93	133	146	119	145	172	228	230	1%
Hardin	252	265	309	334	394	351	403	547	554	477	-14%

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Hawkins	338	381	393	442	550	544	533	649	774	660	-15%
Haywood	82	60	80	105	95	125	94	147	242	187	-23%
Henderson	157	162	197	226	249	255	246	298	318	271	-15%
Henry	271	298	317	306	365	361	345	407	529	416	-21%
Hickman	83	111	207	198	153	198	210	232	178	166	-7%
Houston	43	51	60	68	87	52	67	74	98	91	-7%
Humphreys	146	166	162	187	191	220	191	214	279	257	-8%
Jackson	83	67	83	99	117	96	112	103	117	147	26%
Jefferson	398	496	590	625	686	764	731	848	1,003	962	-4%
Johnson	99	96	92	76	117	85	152	217	79	177	124%
Knox	4,985	5,995	7,858	8,272	9,512	9,590	9,622	10,367	11,452	9,486	-17%
Lake	23	32	25	33	37	19	28	48	60	59	-2%
Lauderdale	112	118	125	144	159	150	142	179	265	240	-9%
Lawrence	340	401	409	486	489	410	476	605	678	704	4%
Lewis	52	74	74	91	100	101	126	161	202	189	-6%
Lincoln	274	276	300	373	438	465	445	511	546	482	-12%
Loudon	565	646	760	909	971	1,027	1,074	1,270	1,335	1,503	13%
Macon	238	486	266	300	321	346	337	416	425	372	-12%
Madison	989	1,118	1,140	1,305	1,450	1,569	1,718	1,813	1,705	1,651	-3%
Marion	120	159	159	188	243	265	230	307	359	363	1%
Marshall	263	383	474	518	659	451	453	532	797	802	1%
Mauzy	1,105	1,474	1,751	2,067	2,361	2,363	2,482	3,016	3,148	3,017	-4%
McMinn	295	374	427	498	539	602	620	753	936	747	-20%
McNairy	144	152	190	170	211	229	189	277	291	280	-4%
Meigs	48	52	63	68	102	81	85	80	130	109	-16%
Monroe	302	300	326	445	517	547	561	564	614	611	0%
Montgomery	2,836	2,471	2,938	3,613	3,793	4,676	4,022	5,609	6,573	5,934	-10%
Moore	36	29	35	64	71	58	52	63	78	67	-14%
Morgan	84	72	116	96	103	131	145	117	193	181	-6%
Obion	192	238	253	281	267	311	331	336	476	346	-27%
Overton	158	169	152	184	227	235	232	292	309	237	-23%
Perry	34	50	64	54	60	61	63	70	102	79	-23%
Pickett	53	59	62	53	63	77	64	77	69	53	-23%
Polk	60	76	95	116	128	131	145	135	168	198	18%
Putnam	773	861	932	979	1,056	1,030	1,088	1,194	1,227	1,059	-14%
Rhea	147	171	249	292	288	309	308	376	436	372	-15%
Roane	278	338	445	505	561	644	707	809	971	902	-7%
Robertson	705	728	988	1,138	1,250	1,053	1,199	1,236	1,545	1,525	-1%
Rutherford	4,648	4,317	6,664	7,507	7,579	7,415	7,819	7,165	9,343	7,577	-19%

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Scott	42	63	76	96	87	90	128	131	139	124	-11%
Sequatchie	75	67	100	138	123	150	142	194	233	203	-13%
Sevier	852	881	1,122	1,323	1,510	1,329	1,474	1,371	1,618	1,356	-16%
Shelby	6,702	6,640	7,622	8,692	9,125	9,775	10,829	11,333	12,119	11,157	-8%
Smith	298	179	199	240	281	271	218	282	264	274	4%
Stewart	109	101	99	106	144	164	154	136	209	172	-18%
Sullivan	1,264	1,351	1,660	1,978	2,254	2,288	2,204	2,768	3,150	2,639	-16%
Sumner	2,670	3,023	3,630	4,189	4,353	3,833	4,049	4,245	5,121	4,546	-11%
Tipton	426	531	602	739	807	859	886	1,008	1,154	968	-16%
Trousdale	60	73	101	93	149	116	160	146	170	179	5%
Unicoi	111	111	266	161	175	174	188	204	230	215	-7%
Union	92	127	151	156	204	191	190	209	231	196	-15%
Van Buren	28	42	32	42	47	44	61	67	66	87	32%
Warren	311	313	333	390	444	511	513	524	570	565	-1%
Washington	1,216	1,452	1,690	1,915	2,051	2,149	2,270	2,358	2,822	2,311	-18%
Wayne	61	55	78	80	91	100	97	119	141	144	2%
Weakley	230	230	254	270	292	316	341	364	419	362	-14%
White	237	242	287	280	295	330	344	390	371	409	10%
Williamson	5,014	5,160	5,791	5,830	5,997	6,110	6,066	5,302	6,463	4,675	-28%
Wilson	2,175	2,414	2,505	2,563	3,113	3,230	3,320	3,897	4,156	3,858	-7%
Chattanooga	4,041	4,685	5,363	6,336	6,731	7,038	7,340	7,811	9,269	7,970	-14%
Clarksville	2,945	2,572	3,037	3,719	3,937	4,840	4,176	5,745	6,782	6,106	-10%
Cleveland	984	1,056	1,239	1,444	1,535	1,668	1,743	1,993	2,233	1,945	-13%
Jackson	1,665	1,823	1,916	2,122	2,415	2,525	2,792	2,980	3,029	2,864	-5%
Johnson City	1,653	1,942	2,431	2,576	2,836	2,934	3,078	3,310	3,935	3,279	-17%
Kingsport	1,602	1,732	2,053	2,420	2,804	2,832	2,737	3,417	3,924	3,299	-16%
Knoxville	8,164	9,527	12,133	13,149	15,022	15,429	15,683	17,277	19,228	16,189	-16%
Memphis	7,570	7,713	8,779	10,086	10,675	11,353	12,486	13,313	14,387	13,056	-9%
Morristown	917	1,091	1,340	1,415	1,562	1,754	1,708	1,997	2,324	2,182	-6%
Nashville	26,832	29,856	36,596	39,092	41,596	41,250	42,741	43,479	51,512	42,511	-17%
Non MSA	10,182	11,330	13,130	14,751	16,416	16,521	16,942	19,065	21,682	19,949	-8%
East	20,463	23,489	28,708	32,046	35,901	37,060	38,040	41,911	47,653	41,234	-13%
Middle	34,596	37,911	45,943	49,963	53,341	54,017	54,909	58,264	68,585	58,223	-15%
West	11,496	11,927	13,366	15,101	16,287	17,067	18,477	20,212	22,067	19,893	-10%
Tennessee	66,555	73,327	88,017	97,110	105,529	108,144	111,426	120,387	138,305	119,350	-14%

Source: THDA tabulations of Comptrollers' data

## Appendix K

# MEDIAN PRICE OF SINGLE FAMILY HOMES SOLD, TENNESSEE, 2013-2022

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Anderson	\$124,000	\$130,000	\$130,000	\$139,950	\$136,000	\$146,000	\$163,000	\$172,000	\$222,390	\$247,964	11%
Bedford	\$109,900	\$115,000	\$120,000	\$131,900	\$149,900	\$160,000	\$185,000	\$200,000	\$235,000	\$290,500	24%
Benton	\$72,000	\$78,150	\$75,000	\$90,000	\$84,950	\$80,000	\$96,250	\$122,750	\$140,000	\$139,750	0%
Bledsoe	\$80,000	\$95,000	\$105,900	\$96,000	\$105,500	\$135,250	\$138,750	\$129,000	\$171,250	\$193,500	13%
Blount	\$170,000	\$169,000	\$170,000	\$179,900	\$187,525	\$201,215	\$220,000	\$240,000	\$284,450	\$336,500	18%
Bradley	\$138,000	\$144,900	\$150,000	\$156,000	\$165,000	\$173,000	\$182,500	\$205,000	\$235,000	\$273,500	16%
Campbell	\$119,000	\$105,000	\$119,950	\$125,000	\$135,000	\$146,000	\$146,000	\$163,000	\$184,950	\$210,000	14%
Cannon	\$115,000	\$121,500	\$125,000	\$140,000	\$150,000	\$157,000	\$180,000	\$190,500	\$235,000	\$264,000	12%
Carroll	\$67,500	\$67,500	\$72,500	\$68,800	\$79,250	\$87,250	\$85,000	\$94,000	\$116,500	\$125,000	7%
Carter	\$114,800	\$103,500	\$111,000	\$119,900	\$118,500	\$127,000	\$135,000	\$147,400	\$173,000	\$199,000	15%
Cheatham	\$159,951	\$156,500	\$160,000	\$180,000	\$199,950	\$220,000	\$237,220	\$255,000	\$312,000	\$350,000	12%
Chester	\$112,450	\$98,450	\$113,150	\$115,500	\$116,450	\$120,790	\$129,900	\$146,350	\$165,000	\$183,000	11%
Claiborne	\$115,750	\$105,700	\$117,750	\$123,000	\$120,950	\$124,700	\$131,000	\$144,000	\$168,500	\$200,000	19%
Clay	\$58,750	\$83,250	\$73,000	\$82,000	\$77,450	\$95,200	\$98,500	\$115,000	\$140,000	\$140,000	0%
Cocke	\$106,000	\$112,750	\$119,500	\$110,000	\$118,500	\$125,000	\$137,625	\$135,000	\$175,000	\$210,000	20%
Coffee	\$114,000	\$120,000	\$124,000	\$132,500	\$137,950	\$155,000	\$169,900	\$200,000	\$230,000	\$279,900	22%
Crockett	\$74,468	\$77,700	\$79,750	\$83,600	\$99,000	\$96,000	\$89,500	\$102,000	\$129,900	\$134,500	4%
Cumberland	\$145,000	\$140,000	\$143,000	\$148,000	\$152,500	\$157,450	\$177,250	\$193,600	\$245,000	\$275,000	12%
Davidson	\$190,550	\$204,355	\$222,000	\$248,250	\$265,000	\$280,000	\$295,000	\$325,000	\$365,900	\$429,945	18%
Decatur	\$71,000	\$67,500	\$80,000	\$81,375	\$90,000	\$90,000	\$102,250	\$94,000	\$125,000	\$144,750	16%
DeKalb	\$96,000	\$95,750	\$114,000	\$124,950	\$129,450	\$136,750	\$154,900	\$179,700	\$206,000	\$254,000	23%
Dickson	\$135,000	\$139,900	\$145,000	\$159,900	\$179,900	\$200,000	\$213,900	\$232,500	\$269,900	\$315,000	17%
Dyer	\$110,000	\$101,500	\$109,000	\$113,300	\$115,000	\$107,000	\$130,500	\$125,750	\$144,000	\$140,000	-3%
Fayette	\$199,900	\$187,000	\$206,000	\$205,000	\$219,900	\$240,000	\$256,360	\$274,900	\$300,000	\$339,900	13%
Fentress	\$90,500	\$102,000	\$90,000	\$107,500	\$109,625	\$116,500	\$129,900	\$149,900	\$174,989	\$229,489	31%
Franklin	\$117,000	\$127,995	\$134,394	\$135,000	\$143,000	\$156,300	\$167,000	\$209,900	\$231,000	\$275,000	19%
Gibson	\$113,500	\$105,000	\$109,000	\$115,500	\$102,750	\$110,000	\$117,000	\$137,850	\$142,613	\$175,000	23%
Giles	\$94,950	\$96,000	\$99,000	\$112,000	\$105,000	\$128,500	\$141,000	\$143,600	\$171,750	\$196,500	14%
Grainger	\$124,000	\$136,950	\$141,500	\$140,000	\$139,800	\$139,900	\$155,000	\$172,450	\$199,500	\$224,900	13%
Greene	\$119,800	\$114,950	\$110,250	\$117,000	\$123,000	\$130,000	\$138,975	\$150,000	\$166,000	\$214,000	29%
Grundy	\$75,000	\$82,000	\$89,000	\$96,750	\$92,000	\$85,000	\$135,435	\$122,450	\$180,000	\$222,450	24%
Hamblen	\$127,000	\$128,000	\$129,000	\$132,950	\$136,500	\$145,000	\$151,000	\$164,900	\$190,000	\$235,000	24%
Hamilton	\$175,000	\$175,550	\$182,000	\$190,000	\$199,000	\$203,500	\$228,000	\$250,800	\$281,000	\$331,678	18%
Hancock	\$69,500	\$80,000	\$72,900	\$87,500	\$74,500	\$70,759	\$95,000	\$97,500	\$111,750	\$134,900	21%
Hardeman	\$72,000	\$85,000	\$84,900	\$94,000	\$88,450	\$80,000	\$90,000	\$93,400	\$102,500	\$137,375	34%
Hardin	\$114,000	\$103,500	\$110,000	\$120,000	\$124,500	\$130,000	\$125,000	\$157,500	\$172,500	\$200,000	16%

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Hawkins	\$120,000	\$118,000	\$118,000	\$127,750	\$130,000	\$125,000	\$140,000	\$150,000	\$169,747	\$192,950	14%
Haywood	\$104,557	\$87,750	\$99,950	\$103,000	\$116,900	\$99,500	\$119,450	\$124,400	\$100,500	\$135,900	35%
Henderson	\$97,500	\$98,750	\$89,000	\$110,000	\$115,000	\$110,000	\$120,000	\$123,450	\$150,000	\$165,500	10%
Henry	\$94,500	\$99,975	\$100,000	\$98,575	\$95,000	\$112,500	\$112,500	\$124,000	\$143,100	\$163,500	14%
Hickman	\$115,000	\$113,000	\$116,000	\$119,650	\$116,000	\$136,950	\$159,450	\$164,500	\$187,500	\$209,500	12%
Houston	\$85,000	\$95,000	\$102,000	\$96,000	\$92,000	\$103,500	\$132,000	\$126,200	\$163,000	\$190,000	17%
Humphreys	\$91,150	\$90,000	\$92,750	\$110,000	\$114,500	\$115,500	\$125,000	\$149,950	\$163,500	\$185,000	13%
Jackson	\$81,500	\$85,000	\$84,000	\$85,000	\$85,000	\$93,600	\$92,750	\$125,000	\$158,675	\$179,900	13%
Jefferson	\$134,900	\$136,000	\$139,950	\$140,000	\$149,500	\$160,000	\$172,500	\$195,223	\$235,000	\$277,148	18%
Johnson	\$115,000	\$120,750	\$115,000	\$140,000	\$111,000	\$115,000	\$148,500	\$150,000	\$134,500	\$215,000	60%
Knox	\$167,500	\$174,900	\$168,475	\$179,900	\$182,000	\$185,500	\$210,000	\$234,000	\$275,000	\$325,000	18%
Lake	\$57,500	\$58,125	\$51,900	\$51,000	\$57,500	\$73,000	\$75,000	\$70,000	\$72,250	\$75,000	4%
Lauderdale	\$71,000	\$72,250	\$80,000	\$79,900	\$82,000	\$82,250	\$84,000	\$110,000	\$120,000	\$123,250	3%
Lawrence	\$86,250	\$85,000	\$92,500	\$103,500	\$105,000	\$112,000	\$125,000	\$147,500	\$179,900	\$199,900	11%
Lewis	\$91,500	\$105,000	\$109,200	\$105,000	\$102,000	\$125,000	\$129,500	\$148,000	\$174,500	\$195,000	12%
Lincoln	\$99,500	\$99,250	\$106,575	\$112,000	\$113,500	\$120,000	\$139,000	\$153,127	\$176,000	\$198,750	13%
Loudon	\$220,000	\$225,400	\$222,500	\$223,500	\$255,000	\$253,500	\$279,950	\$287,450	\$346,622	\$374,715	8%
Macon	\$75,000	\$82,000	\$88,455	\$107,250	\$121,000	\$120,000	\$130,000	\$165,000	\$200,000	\$251,000	26%
Madison	\$127,900	\$120,000	\$124,900	\$130,000	\$135,000	\$140,000	\$146,000	\$165,000	\$195,000	\$219,900	13%
Marion	\$119,500	\$130,000	\$142,000	\$123,500	\$127,900	\$143,000	\$150,000	\$170,000	\$200,000	\$215,000	8%
Marshall	\$106,000	\$108,500	\$121,525	\$135,000	\$155,000	\$158,000	\$166,200	\$203,750	\$252,000	\$300,000	19%
Maury	\$155,000	\$159,900	\$175,000	\$189,900	\$215,765	\$235,000	\$252,995	\$268,453	\$313,995	\$385,500	23%
McMinn	\$105,800	\$113,500	\$119,000	\$125,500	\$125,000	\$129,900	\$145,000	\$145,000	\$167,500	\$200,000	19%
McNairy	\$79,400	\$77,024	\$84,750	\$80,000	\$81,500	\$82,150	\$95,400	\$99,900	\$125,000	\$145,000	16%
Meigs	\$111,075	\$126,500	\$159,500	\$135,750	\$170,500	\$153,500	\$191,500	\$204,500	\$217,500	\$250,000	15%
Monroe	\$115,000	\$121,700	\$125,000	\$139,900	\$142,500	\$147,100	\$163,000	\$169,000	\$195,400	\$239,000	22%
Montgomery	\$164,000	\$158,000	\$168,000	\$174,500	\$181,500	\$190,000	\$212,500	\$229,900	\$270,000	\$310,000	15%
Moore	\$130,500	\$125,000	\$139,000	\$165,500	\$155,000	\$162,500	\$164,450	\$169,000	\$211,250	\$268,000	27%
Morgan	\$85,000	\$102,850	\$91,500	\$97,886	\$119,000	\$123,000	\$115,000	\$140,000	\$142,000	\$172,500	21%
Obion	\$79,700	\$79,000	\$80,000	\$89,500	\$85,000	\$90,000	\$97,500	\$97,250	\$125,000	\$135,500	8%
Overton	\$107,300	\$104,000	\$109,950	\$120,000	\$125,000	\$125,000	\$139,450	\$155,500	\$177,000	\$210,000	19%
Perry	\$72,500	\$70,750	\$58,150	\$71,621	\$92,500	\$80,000	\$95,000	\$89,950	\$133,800	\$148,000	11%
Pickett	\$115,000	\$100,000	\$109,000	\$110,000	\$137,000	\$140,000	\$118,900	\$139,700	\$175,000	\$239,000	37%
Polk	\$104,408	\$144,250	\$130,000	\$121,950	\$133,700	\$127,000	\$145,000	\$155,000	\$174,000	\$216,750	25%
Putnam	\$136,000	\$136,000	\$138,650	\$148,500	\$168,000	\$175,000	\$180,000	\$204,000	\$240,000	\$294,000	23%
Rhea	\$128,000	\$127,725	\$124,865	\$135,500	\$140,714	\$149,000	\$154,750	\$184,000	\$200,000	\$238,950	19%
Roane	\$141,250	\$144,170	\$132,500	\$145,500	\$153,900	\$165,000	\$181,290	\$199,900	\$225,000	\$260,000	16%
Robertson	\$154,000	\$165,000	\$164,900	\$183,922	\$192,250	\$206,000	\$230,000	\$255,980	\$307,000	\$360,000	17%
Rutherford	\$162,500	\$163,000	\$182,250	\$199,000	\$230,000	\$247,000	\$264,990	\$279,900	\$335,720	\$405,000	21%

GEOGRAPHY	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% CHANGE 21-22
Scott	\$68,500	\$75,000	\$92,700	\$84,750	\$95,000	\$116,500	\$98,950	\$142,000	\$155,000	\$165,000	6%
Sequatchie	\$118,000	\$125,000	\$133,450	\$140,000	\$144,000	\$139,950	\$151,000	\$171,250	\$239,000	\$220,000	-8%
Sevier	\$153,000	\$150,000	\$155,000	\$173,000	\$177,650	\$190,000	\$210,000	\$240,000	\$296,500	\$349,950	18%
Shelby	\$176,000	\$172,290	\$179,000	\$187,500	\$185,000	\$202,000	\$208,000	\$233,000	\$260,000	\$285,000	10%
Smith	\$90,000	\$97,500	\$100,000	\$122,050	\$129,000	\$150,000	\$172,000	\$178,700	\$215,000	\$250,000	16%
Stewart	\$118,000	\$115,000	\$119,000	\$119,000	\$135,000	\$134,750	\$115,500	\$145,500	\$163,000	\$180,000	10%
Sullivan	\$133,250	\$132,000	\$132,000	\$134,000	\$132,500	\$144,175	\$153,500	\$163,000	\$180,500	\$212,000	17%
Sumner	\$195,842	\$204,000	\$214,480	\$232,400	\$257,500	\$272,000	\$282,000	\$307,000	\$352,400	\$415,000	18%
Tipton	\$144,950	\$144,900	\$139,450	\$150,000	\$158,500	\$168,000	\$179,100	\$190,000	\$225,000	\$259,130	15%
Trousdale	\$121,250	\$109,900	\$124,500	\$143,500	\$155,000	\$180,450	\$207,480	\$211,250	\$269,900	\$310,000	15%
Unicoi	\$114,000	\$123,500	\$119,250	\$125,000	\$116,500	\$125,000	\$141,000	\$149,000	\$165,000	\$188,000	14%
Union	\$119,000	\$130,000	\$123,000	\$139,450	\$139,700	\$144,900	\$152,950	\$185,000	\$208,000	\$268,450	29%
Van Buren	\$135,000	\$89,500	\$112,450	\$114,750	\$126,500	\$101,000	\$145,000	\$139,900	\$180,000	\$218,000	21%
Warren	\$88,000	\$93,900	\$85,000	\$100,000	\$109,693	\$117,900	\$137,000	\$155,000	\$189,900	\$225,000	18%
Washington	\$161,500	\$156,200	\$157,000	\$163,200	\$167,000	\$175,000	\$179,850	\$198,000	\$230,000	\$270,000	17%
Wayne	\$71,000	\$65,000	\$70,000	\$74,100	\$58,000	\$73,000	\$72,500	\$85,000	\$110,000	\$120,000	9%
Weakley	\$79,000	\$88,000	\$81,750	\$89,000	\$90,000	\$89,950	\$90,000	\$120,000	\$128,000	\$145,000	13%
White	\$95,500	\$101,175	\$109,000	\$106,000	\$124,500	\$127,629	\$145,000	\$150,000	\$189,000	\$231,800	23%
Williamson	\$355,000	\$370,219	\$390,000	\$419,000	\$445,000	\$477,055	\$500,000	\$529,355	\$665,000	\$835,000	26%
Wilson	\$227,000	\$234,000	\$241,000	\$254,950	\$289,900	\$309,999	\$324,063	\$348,000	\$400,000	\$438,000	10%
Chattanooga	\$173,000	\$174,000	\$180,000	\$186,000	\$194,600	\$200,000	\$224,900	\$248,000	\$279,250	\$325,000	16%
Clarksville	\$164,000	\$158,000	\$168,000	\$174,500	\$181,500	\$188,250	\$210,000	\$229,000	\$268,000	\$309,900	16%
Cleveland	\$136,000	\$144,900	\$149,900	\$153,903	\$164,000	\$169,900	\$179,900	\$200,000	\$229,000	\$270,000	18%
Jackson	\$121,500	\$115,000	\$120,000	\$125,000	\$128,900	\$128,900	\$135,500	\$152,500	\$175,000	\$195,950	12%
Johnson City	\$145,000	\$145,000	\$142,670	\$150,000	\$152,500	\$160,000	\$165,000	\$179,863	\$206,000	\$245,000	19%
Kingsport	\$130,000	\$128,573	\$128,500	\$131,250	\$131,500	\$140,000	\$150,000	\$160,000	\$178,000	\$207,000	16%
Knoxville	\$162,000	\$167,350	\$165,675	\$175,000	\$179,838	\$186,000	\$205,490	\$229,900	\$265,408	\$315,000	19%
Memphis	\$175,000	\$171,000	\$176,500	\$185,000	\$185,000	\$200,000	\$210,000	\$232,500	\$260,000	\$287,500	11%
Morristown	\$129,630	\$130,000	\$134,000	\$136,448	\$140,000	\$152,000	\$160,000	\$174,900	\$214,900	\$258,250	20%
Nashville	\$199,000	\$207,000	\$220,000	\$239,900	\$260,000	\$280,000	\$294,900	\$313,500	\$365,900	\$425,000	16%
Non MSA	\$111,500	\$112,000	\$117,500	\$125,000	\$130,000	\$137,500	\$150,000	\$165,000	\$191,500	\$226,549	18%
Tennessee	\$165,000	\$166,000	\$175,000	\$185,000	\$196,800	\$210,000	\$226,000	\$244,900	\$283,410	\$325,000	15%