Estimates of Homelessness and Vulnerability in Tennessee

2026 Tennessee Housing Market at a Glance

Amara Mattingly, MSW
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Contents

Executive Summary

Homelessness in Tennessee reflects a combination of long-standing structural housing challenges and recent shifts in local economic and market conditions during the COVID-19 pandemic and afterward.

While national Point-in-Time Counts (PITCs) of people experiencing homelessness have increased since 2018, Tennessee's statewide and regional trends tell a more complex story. The state experienced a sharp rise in the number of people identified as experiencing homelessness during the 2022 PITC followed by declines in the 2023 and 2024 PITCs. The number of people experiencing homelessness during the 2024 PITC was still 14.1% greater than before the onset of the COVID-19 pandemic. This statewide trend, however, masks substantial variation across Tennessee's ten Continuum of Care (CoC) regions, which are each shaped by different population sizes, densities, and the practical challenges of identifying people experiencing homelessness across urban, suburban, and rural landscapes during the PITC.

Because the PITC is a single-night snapshot of people experiencing homelessness, its accuracy can be affected by many factors, like local canvassing capacity, weather conditions, and methodological changes. For example, the Chattanooga/Southeast Tennessee CoC's steep increase in the number of people identified as experiencing homelessness in the 2022 PITC was driven partly by expanded rural canvasing, while the Central Tennessee CoC—despite having the state's largest population—continues to report unusually low PITC numbers, likely due in part to difficulty canvassing such a large region.

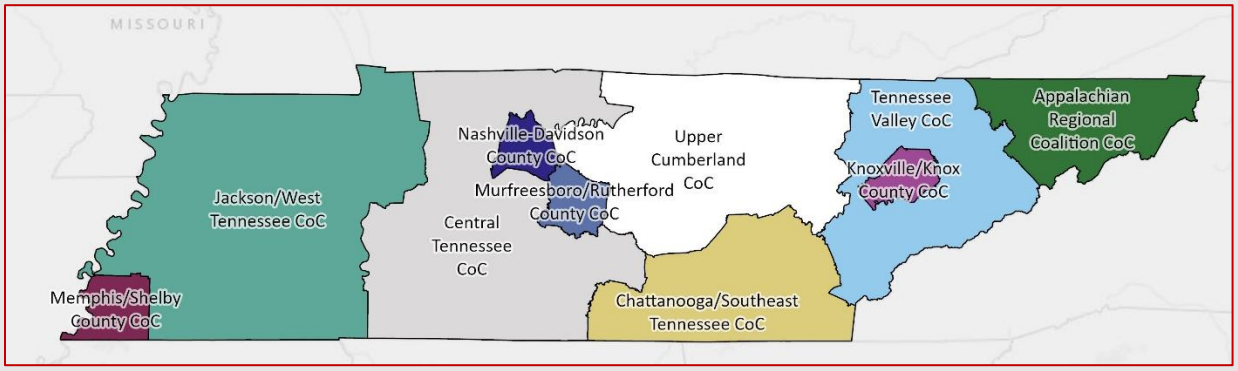
To provide a fuller picture of homelessness, this report supplements PITC data with regional Homelessness Management Information System (HMIS) data from seven of Tennessee's ten CoC regions and estimates of "doubled-up" homelessness, a less visible but widespread form of housing instability. HMIS trends are largely consistent, indicating that the number of people seeking services through CoCs has increased in most regions during the COVID-19 pandemic and afterwards. In addition, nearly all households experiencing homelessness qualify as extremely low-income (ELI), and most are one- or two-adult households in need of very low-cost rental

units. Doubled-up homelessness estimates indicate regional unevenness. The highest rates of people from ELI households living in doubled-up situations occur in western Tennessee in the Memphis/Shelby County CoC and Jackson/West Tennessee CoC, as well as in parts of eastern Tennessee, including the Tennessee Valley CoC.

Concerningly, CoCs lack sufficient rental units that are both affordable and available to ELI households. While the severity of this shortage varies by region, strengthening Tennessee's supply of ELI-affordable rental housing is essential for preventing homelessness and supporting CoCs' efforts to ensure households experiencing homelessness quickly regain housing stability. Rates of people experiencing homelessness tend to increase when affordable housing is scarce and the most vulnerable people are most likely to experience homelessness, increasing demands for resources and services to meet their comprehensive needs. Unfortunately, recent shifts in federal policy priorities and proposed cuts in resources are creating uncertainty for essential, but already fragile, avenues for assistance.

Finally, Black Tennesseans are disproportionately experiencing homelessness. Although the U.S. Department of Justice (DOJ) recently changed long-standing civil rights regulations to no longer allow disparate impact analyses to form the basis for discrimination lawsuits, it is important that CoCs continue to collect and analyze data on the racial distributions of those experiencing homelessness and their outcomes to provide supporting evidence for claims of individualized discrimination, when appropriate.

Figure 1: Map of Tennessee's CoC Regions



TN-500: Chattanooga/Southeast Tennessee CoC

The Chattanooga/Southeast Tennessee CoC plays a disproportionate role in statewide PITC trends. A sharp spike in the 2022 PITC, driven in part by expanded rural canvassing, was followed by declines in the 2023 and 2024 PITCs. Yet, counts remain substantially above pre-pandemic levels. HMIS data shows sustained elevations in the number of individuals experiencing homelessness over recent program years, indicating continued service demand beyond what a single-night count may capture. Estimates of doubled-up homelessness place this CoC among those with moderate rates of ELI households living in precarious shared situations. While shortages of rental units affordable to ELI households are less severe than in some urban CoCs, limited availability of truly affordable units constrains rehousing options.

TN-501: Memphis/Shelby County CoC

The Memphis/Shelby County CoC exhibits PITC trends that oscillate each year, with an overall decline from the 2020 PITC to the 2024 PITC. HMIS data indicate, however, the CoC has seen year-to-year increases in people utilizing CoC services. In addition, estimates of doubled-up homelessness reveal some of the highest rates in the state for both ELI and very low-income (VLI) households. This suggests that housing instability in the region manifests in overcrowded and informal arrangements. The CoC faces the most acute shortage of rental units affordable to ELI households in Tennessee, limiting pathways out of homelessness and increasing the likelihood that ELI and VLI households remain doubled-up or severely cost burdened.

TN-502: Knoxville/Knox County CoC

The Knoxville/Knox County CoC experienced an increase in PITC counts through the 2022 PITC, followed by declines in 2023 and 2024, though levels remain above pre-pandemic counts. HMIS data indicate a sustained increase in the number of individuals seeking services throughout the pandemic and afterward, with annual homelessness rates far exceeding PITC rates. Estimated rates of doubled-up homelessness for people in ELI households are the lowest in the state, but the Tennessee Valley CoC, which surrounds the Knox/Knox County CoC, has some of the highest rates, indicating acute regional variation in hidden housing insecurity. The CoC faces moderate shortages of affordable rental units for ELI households.

TN-503: Central Tennessee CoC

Despite serving the state's largest general population, the Central Tennessee CoC consistently reports some of the lowest PITC numbers, which may signal undercounting due to the difficulty of canvassing a large geography with both suburban and rural areas. The CoC has the second lowest rates of people in ELI and VLI households living in precarious shared situations indicating housing instability in the region may be less acute than in other CoCs. Like much of the state, however, housing affordability pressures are significant, with shortages of ELI-affordable rental units compounded by limited availability. These dynamics paint a mixed picture of homelessness and housing insecurity in this CoC.

TN-504: Nashville/Davidson County CoC

The Nashville/Davidson County CoC has the highest PITC rate in Tennessee, reflecting concentrated visible homelessness in an urban core with the state's highest housing costs. The PITC shows oscillation rather than steady growth, but HMIS data reveal substantial increases in the number of individuals experiencing homelessness during a year, underscoring increased service demand. Doubled-up homelessness rates are more moderate than in western Tennessee and parts of eastern Tennessee but are still a concern given the region's high rental costs. This CoC faces one of the most severe shortages of ELI-affordable and available rental units, limiting exits from homelessness even when services are accessed.

TN-506: Upper Cumberland CoC

The Upper Cumberland CoC's PITC trend closely mirrors the national pattern of steady increases since the 2020 PITC, with one of the largest percentage increases statewide. HMIS data similarly show large growth in the number of individuals experiencing homelessness over recent program years. Although the region has lower rates of people in ELI households living in doubled-up situations, it has higher rates of VLI households, indicating some ELI households may be hidden from view. Although the CoC appears to have a nominal surplus of ELI-affordable units, availability is far more limited, likely constraining rehousing capacity.

TN-507: Jackson/West Tennessee CoC

The Jackson/West Tennessee CoC shows relatively stable PITC numbers with modest declines since the 2020 PITC. Yet, doubled-up homelessness estimates indicate high rates of ELI and VLI households living in precarious shared situations, like the Memphis/Shelby County CoC. HMIS data suggest fluctuating but persistent service demand. While shortages of ELI-affordable units are less severe than in the largest urban CoCs, limited availability is likely pushing ELI households into doubled-up or cost-burdened situations.

TN-509: Appalachian Regional Coalition CoC

The Appalachian Regional Coalition CoC exhibits one of the most concerning growth patterns in both PITC and HMIS data, with increases in the percentage of people identified as experiencing homelessness since 2020. Doubled-up homelessness rates for people in ELI and VLI households are moderately high, although they are less acute than those in western Tennessee. Although the region shows a nominal surplus of ELI-affordable units, only a fraction of these units is available to ELI households, limiting their practical impact on homelessness reduction.

TN-510: Murfreesboro/Rutherford County CoC

The Murfreesboro/Rutherford County CoC's PITC numbers oscillate year-to-year with a modest overall increase since the 2020 PITC. Doubled-up homelessness rates are moderate relative to other regions, but housing affordability pressures remain significant due to proximity to the Nashville metro area and high demand for low-cost housing for university students. The CoC faces acute shortages of ELI-affordable rental units, particularly those available to ELI renters.

TN-512: Tennessee Valley CoC

The Tennessee Valley CoC mirrors national PITC trends with steady increases through the 2024 PITC and shows one of the largest percentage increases statewide. Doubled-up homelessness estimates and rates are among the highest in Tennessee, indicating widespread hidden housing instability. While the region appears to have a small surplus of ELI-affordable units on paper, limited availability sharply reduces their effectiveness in addressing homelessness.

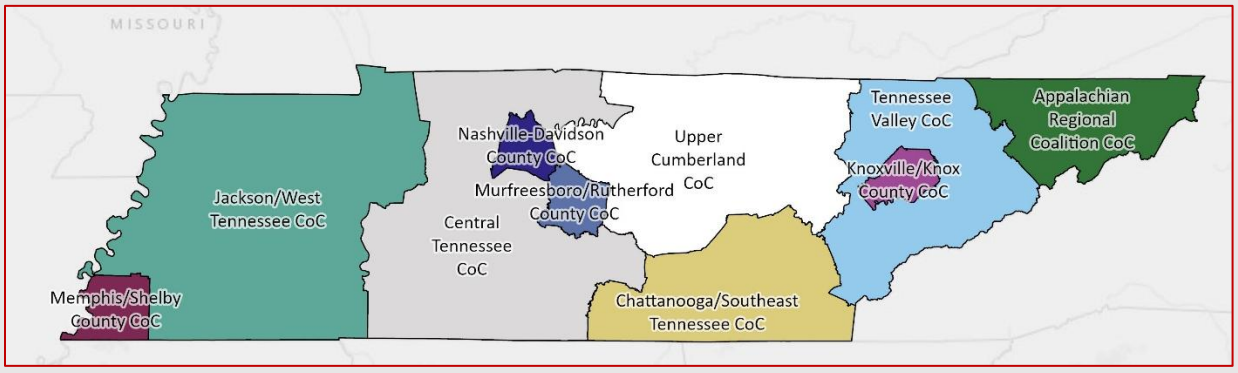
Introduction

In this brief, three separate estimates of homelessness and risk of homelessness are utilized to develop a more triangulated understanding of regional trends and vulnerabilities as they relate to homelessness in Tennessee. These are the annual Point-in-Time Count (PITC), shared data from Tennessee CoCs' regional Homelessness Management Information Systems (HMISs), and an estimate of "doubled-up homelessness" in the state.

These estimates are provided at the Continuum of Care (CoC) geographic level. CoC regions coordinate resources and services across multiple organizations, including providing emergency shelter, housing services, and supportive services for people experiencing homelessness or at-risk of it, to enable people experiencing homelessness to regain stable housing.

Tennessee's CoC regions serve population sizes and densities ranging from a single, densely populated county containing an urban core for a major city to primarily suburban environments to swaths of rural Tennessee to a combination of these areas. Appendix A details each CoC region's population and density, as well as how CoCs compare to one another.

Figure 1: Map of Tennessee's CoC Regions



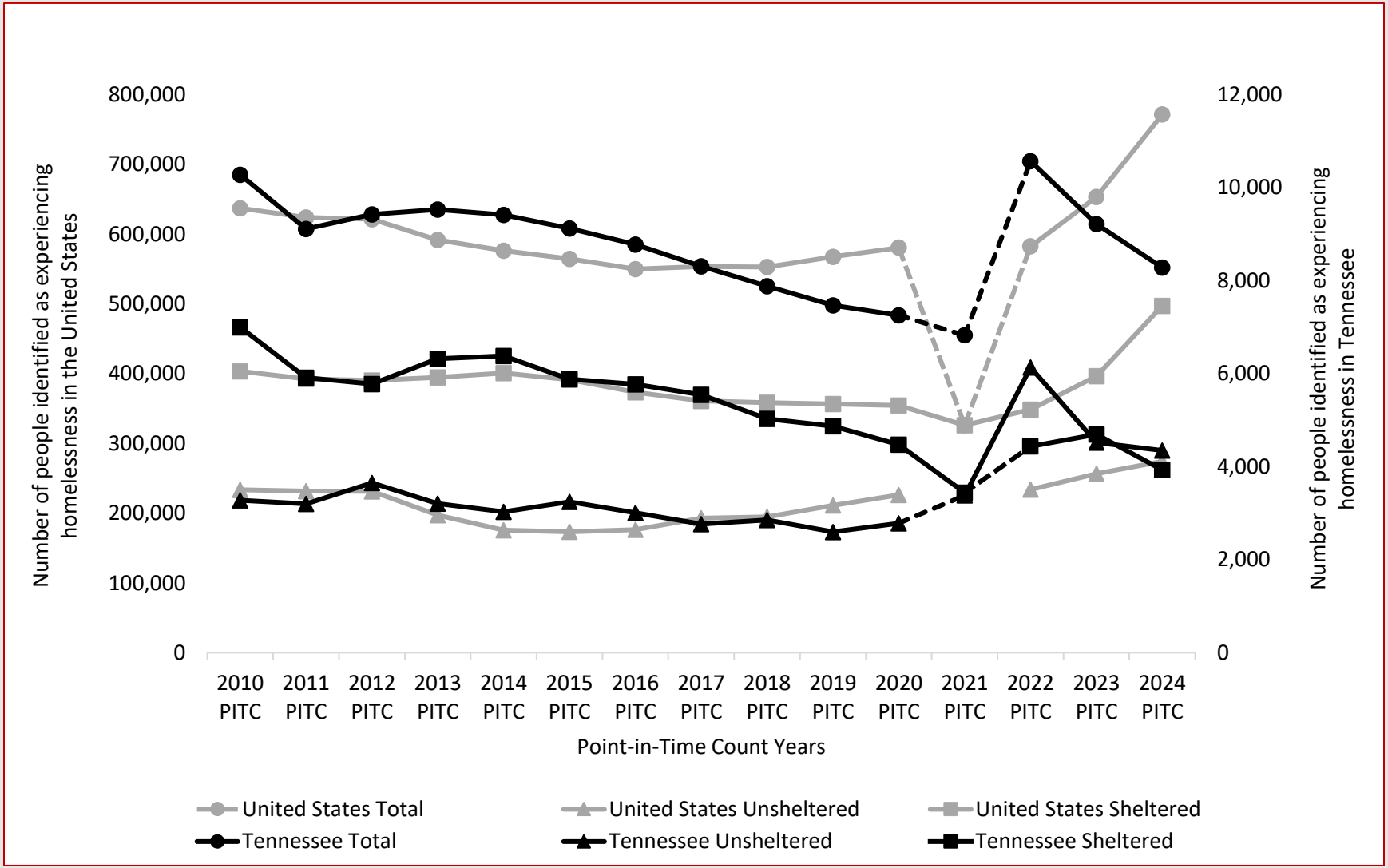
Point-in-Time Counts (PITCs)

The annual PITC provides CoCs an opportunity to identify and count people experiencing sheltered and unsheltered homelessness in their regions. Each of Tennessee's CoCs select a single night in the last ten days of January to conduct its PITC. CoC staff survey people residing in emergency shelter or transitional housing at the time of the PITC, and teams of CoC staff and volunteers canvas the CoC region overnight to identify people experiencing unsheltered homelessness and to administer the PITC survey. CoCs report the results of the annual PITC to the U.S. Department of Housing and Urban Development (HUD). The PITC is best understood as a measure of identifiable homelessness, as the number of people identified as experiencing homelessness will always be fewer than the actual number. In addition, the PITC sample tends to emphasize the number of people experiencing longer-term homelessness.

National and state PITC trends have diverged in recent years.

As Figure 2 illustrates, until the mid-2010s, the national PITC trendline shows a steady decline in the number of people identified as experiencing homelessness. It then stabilizes between the 2016 PITC to the 2018 PITC, and then, slightly increases through the 2020 PITC, shortly before the onset of the COVID-19 pandemic. During the 2021 PITC, the first to occur during the COVID-19 pandemic, and afterward through the 2024 PITC, the annual counts show year-to-year increases. The nation's "sheltered" trendline from the 2022 PITC through the 2024 PITC shows more rapid growth than the "unsheltered" trendline. Most concerning, however, is that the nation's aggregate PITC numbers in recent years show continuous growth, indicating an increasing number of people in the nation are experiencing homelessness.

Figure 2: Number of People Identified as Experiencing Homelessness, PITC, 2010-2024[1]



Source: Point-in-Time Counts (PITCs), 2010-2024, U.S. Department of Housing and Urban Development (HUD)

Tennessee's PITC trendline shows an increase in people experiencing homelessness beginning in 2020, followed by a decrease after 2022.

Figure 2 also illustrates that the state's PITC trends have diverged from the nation's in recent years. After a sharp decline in the number of people identified as experiencing homelessness from 2010 to 2011, the state's rates increased until 2013, followed by a gradual decline each year through the 2020 PITC. The Nashville/Davidson County CoC did not conduct an unsheltered count in the 2021 PITC in keeping with the option HUD provided to cancel or modify the unsheltered PITC methodology during the COVID-19 pandemic. In addition, other CoCs may have altered their usual practices in their unsheltered PITCs. As a result, Tennessee appeared to have a decline in its 2021 PITC. In 2022, the state shows a marked increase in people identified as experiencing homelessness, in keeping with the national trend. This is followed, however, by a decline in people identified as experiencing homelessness in the 2023 and 2024 PITCs, a different—and potentially more hopeful—trend from the continued rise seen in the nation's PITC trendline during this same period.

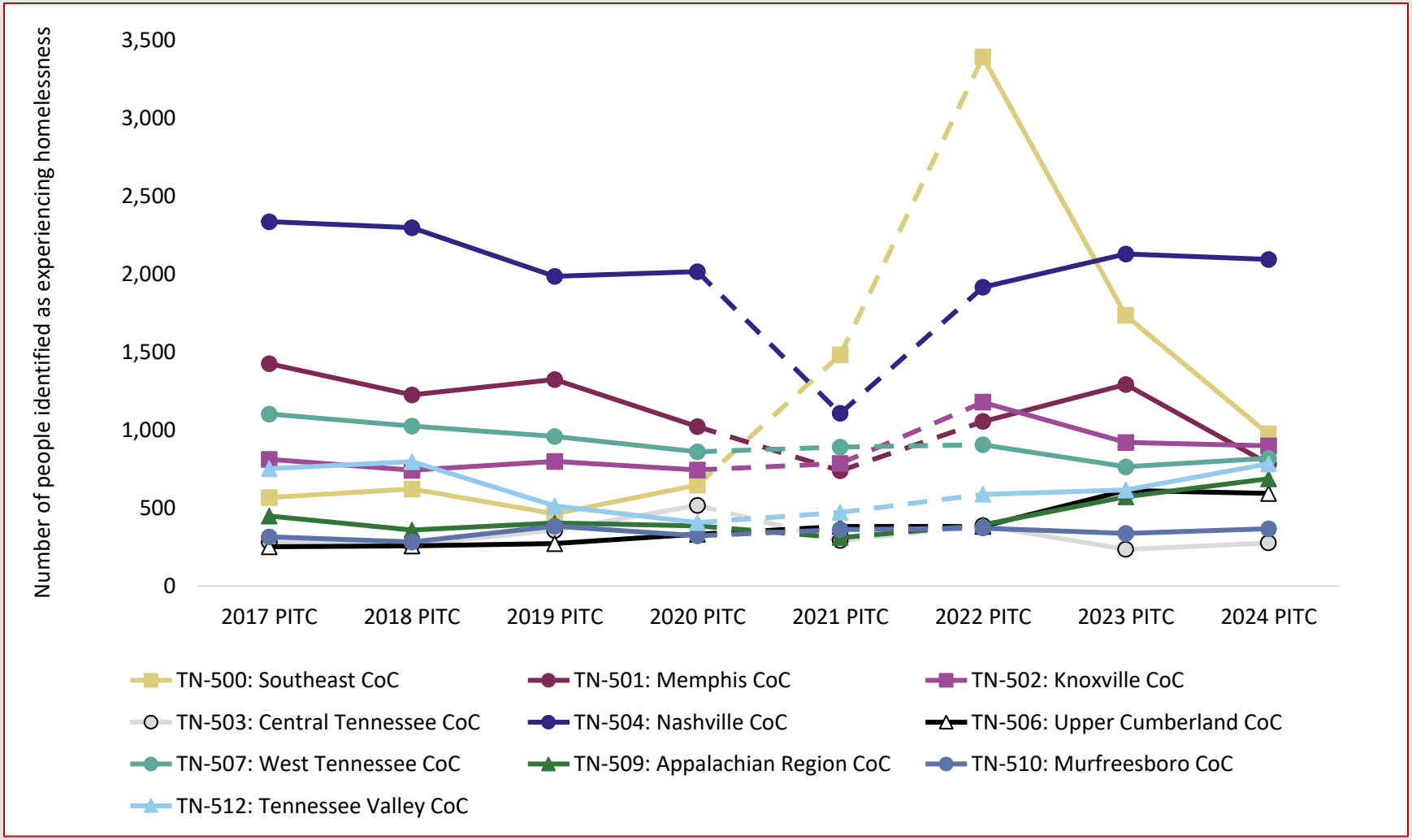
Tennessee's PITC numbers, however, have not returned to the numbers recorded at Tennessee's lowest point in the 2020 PITC, before the onset of the COVID-19 pandemic. There was a 14.1% increase in the number of people identified as experiencing homelessness between the 2020 PITC and the 2024 PITC, and the relative increase during this period is the result of a sharp increase in the number of people identified as experiencing unsheltered homelessness.

The statewide PITC trend is not representative of individual CoC trends.

Tennessee's regional PITC trends during the COVID-19 pandemic and afterward paint a more complex picture of the state's aggregate PITC results. As illustrated in Figure 3 below, between 2017 and 2024, no consistent trend exists between regional CoCs.

While some CoC PITCs increase steadily, others oscillate year to year, and some have demonstrated a steady increase followed by a steady decline in recent years.

Figure 3: Number of People Identified as Experiencing Homelessness by CoC, PITC, 2017-2024[2] [3]



Source: Point-in-Time Counts (PITCs), 2010-2024, U.S. Department of Housing and Urban Development (HUD)

As shown in Figure 3A, below, the PITCs in the Upper Cumberland CoC, the Appalachian Regional Coalition CoC, and the Tennessee Valley CoC most closely mirror national trends, with a steady increase in people identified as experiencing homelessness throughout the pandemic and afterward. In addition, these CoCs recorded concerningly high increases in people identified as experiencing homelessness from the 2020 PITC through the 2024 PITC. The Upper Cumberland CoC showed an 84.6% increase during this period, the Appalachian Regional Coalition had a 78.2% increase, and the Tennessee Valley CoC had a 92.6% increase.

Figure 3B shows that the Chattanooga/Southeast Tennessee CoC's PITC numbers are the most notable driver of Tennessee's overall trend. The CoC showed a 423.4% increase in people identified as experiencing homelessness from the 2020 PITC through its peak in the 2022 PITC. Although the subsequent declines in the 2023 and 2024 PITCs were notable, the CoC still reported numbers that were 50.5% greater in the 2024 PITC than in 2020 PITC. Potential reasons for this notable spike in the 2022 PITC numbers are discussed in Appendix B, which details common limitations of the PITC's methodology and process.

Figure 3C shows how the remaining CoCs in Tennessee do not closely mirror either the national or statewide trends. Instead, these CoCs' PITC numbers oscillate from year to year. The Memphis/Shelby County CoC decreased by 23.3%, the Central Tennessee CoC decreased by 46.6%, and the Jackson/West Tennessee CoC decreased by only 4.9% between 2020 and 2024. Finally, both the Murfreesboro/Rutherford County CoC and the Nashville/Davidson County CoC had overall percent increases of 14% and 3.9%, respectively, from the 2020 to the 2024 PITC.

Fortunately, Figure 4, also below, shows that the rates of Tennesseans identified as experiencing homelessness on a single night are still quite low, with the Nashville/Davidson CoC having the highest rate of 0.29% (29 in 10,000 people) and the Central Tennessee CoC having the lowest rate of 0.02% during the 2024 PITC.

This report was finalized before HUD released 2025 PITC data. Appendix B contains further explanation of the PITCs' limitations measuring homelessness.

Figure 3A: Increase Trend for Number of People Identified as Experiencing Homelessness on a Single Night in TN-506, TN-509, and TN-512, PITC, 2020-2024[4]

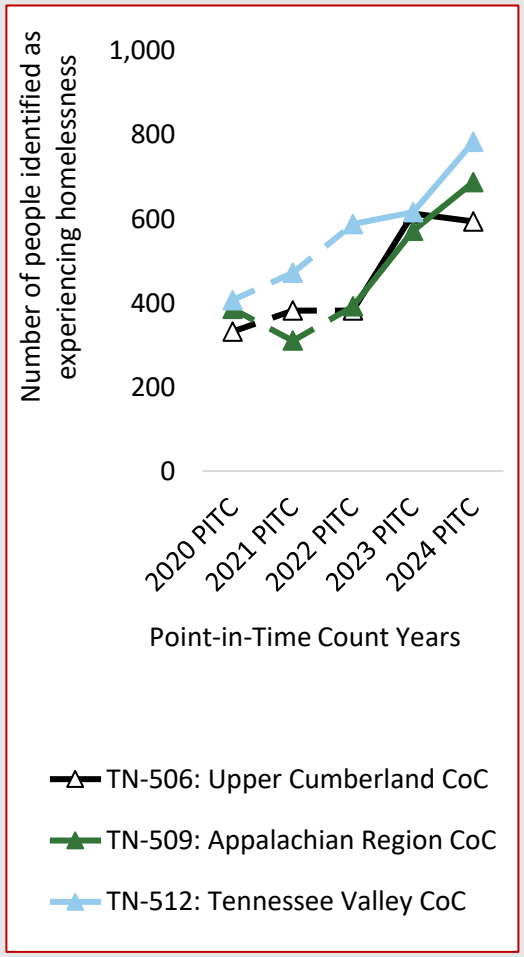


Figure 3B: Increase, then Decrease Trend for Number of People Identified as Experiencing Homelessness on a Single Night in TN-500 and TN-502, PITC, 2020-2024[5]

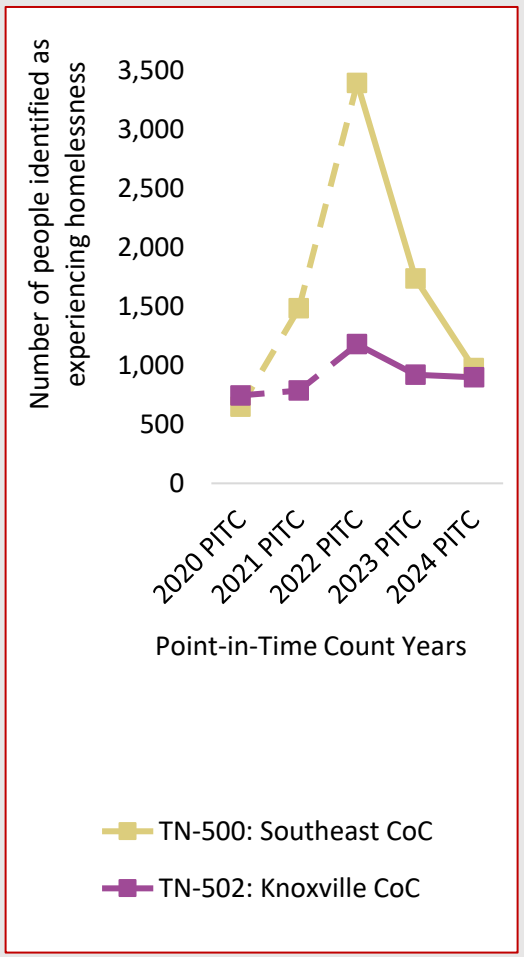


Figure 3C: Oscillation Trend for Number of People Identified as Experiencing Homelessness on a Single Night in TN-503, TN-504, TN-506, TN-507, and TN-510, PITC, 2020-2024[6]

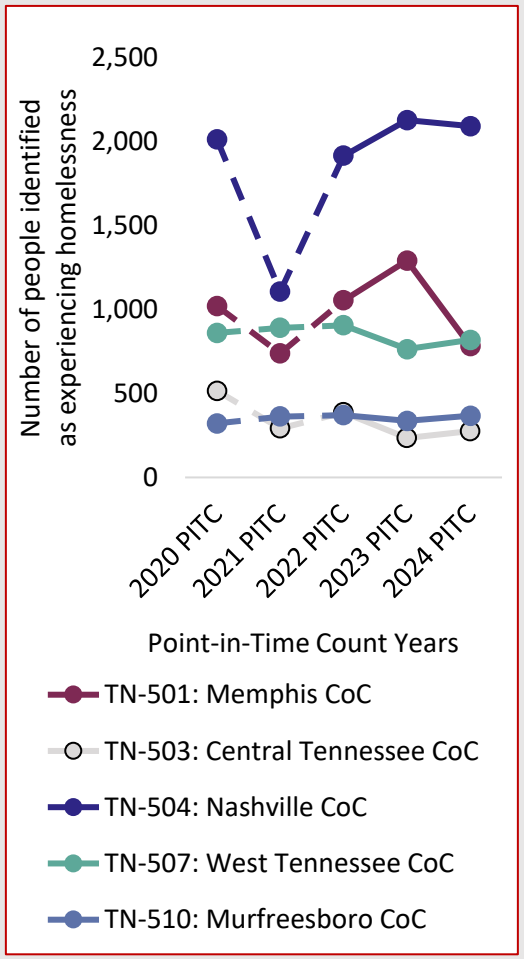
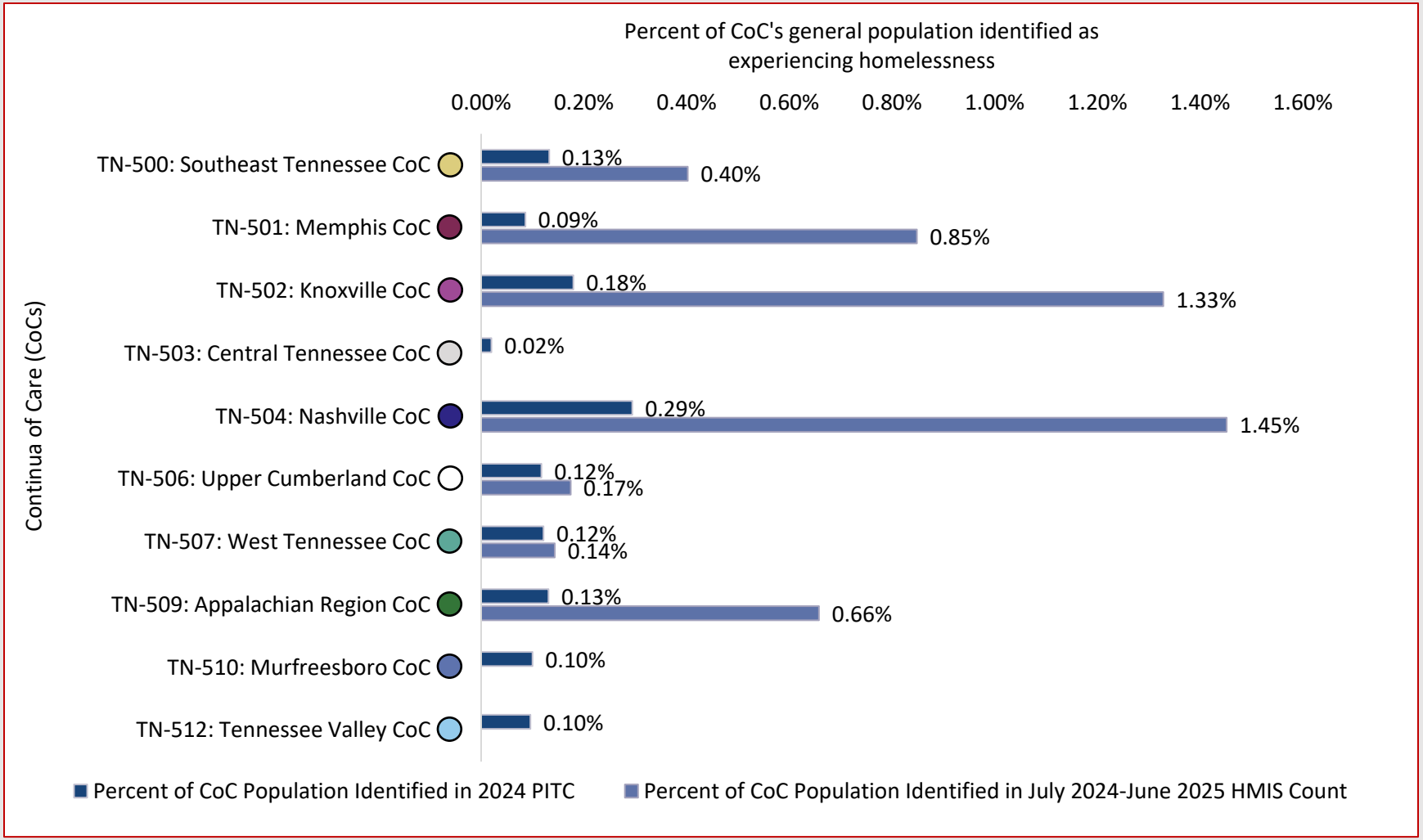


Figure 4: Rate of People Identified as Experiencing Homelessness, 2024 PITC and July 2024-June 2025 HMIS, by CoC[7]



Source: Point-in-Time Count (PITC), 2024, U.S. Department of Housing and Urban Development (HUD) & Homelessness Management Information System (HMIS), July 2024-June 2025, TN-500, TN-501, TN-502, TN-504, TN-506, TN-507 & TN-509 CoCs

Homelessness Management Information System (HMIS) Counts

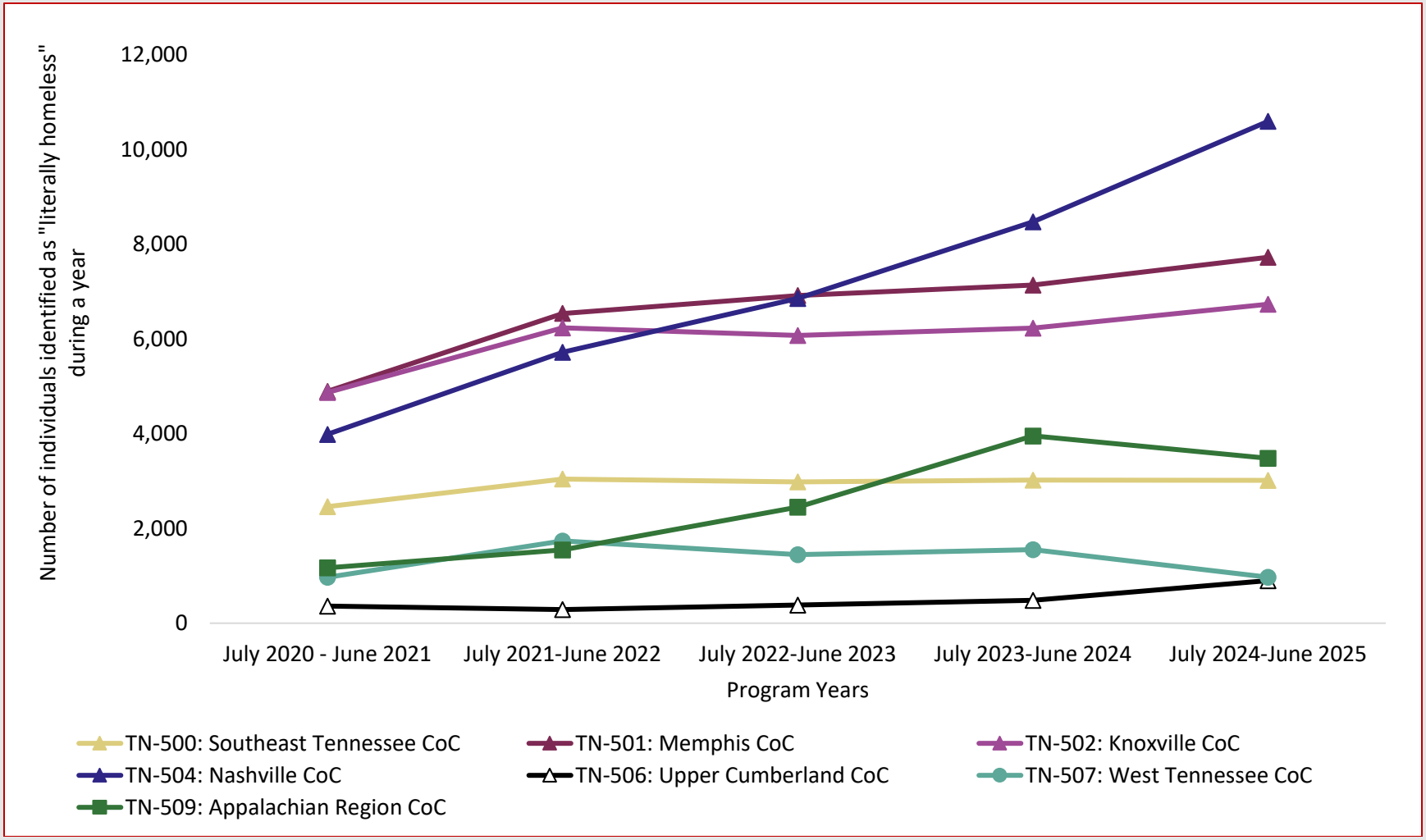
The HMIS is a common database in which regional organizations record information about individuals and households experiencing housing instability and coordinate care across multiple resources and services in a CoC. HMIS counts provide another opportunity to measure the number of unique individuals and households identified as experiencing "literal homelessness" during a year. Seven of Tennessee's CoCs shared data from their HMISs to provide an annual, unduplicated count of people identified as "literally homeless." This method is a more comprehensive measure of regional homelessness and demand for CoC services. The HMIS sample tends to emphasize people who experience a single, relatively short episode of homelessness. Like the PITC, the HMIS method also undercounts the actual number of people who experience homelessness during a year.

Figure 4, above, shows the estimated rate of people experiencing homelessness during a year varies widely according to the HMIS counts, with the highest rate of 1.45% (145 in 10,000 people) in the Nashville/Davidson County CoC and the lowest rate of 0.14% in the Jackson/West Tennessee CoC for the regions that submitted HMIS data for this report.

CoCs have seen increases in the number of people experiencing homelessness over the course of the COVID-19 pandemic and afterward.

The Appalachian Regional Coalition CoC's HMIS numbers show the greatest percent increase of 197.7% from the 2020-2021 program year through the 2024-2025 program year. Fortunately, the number of individuals experiencing homelessness declined in the 2024-2025 program year after peaking in the 2023-2024 program year, a trend that will hopefully continue.

Figure 5: Number of Unique Individuals Identified as Experiencing Homelessness During a Year, HMIS, July 2020-June 2025



Source: Homelessness Management Information System (HMIS), July 2020-June 2025, TN-500, TN-501, TN-502, TN-504, TN-506, TN-507 & TN-509 CoCs

Five CoC regions show uniform increases. The Nashville/Davidson County CoC shows a 165.7% increase, the Upper Cumberland CoC a 149.3% increase, the Memphis/Shelby County CoC a 57.8% increase, and the Knoxville/Knox County CoC a 38.3% increase. The Chattanooga/Southeast Tennessee CoC's HMIS numbers show a 22.6% increase from the 2020-2021 program year to the 2024-2025 program year, and these HMIS counts have been elevated at a similar level over the previous four program years.

The Jackson/West Tennessee CoC is the only CoC that has HMIS numbers showing an initial increase, followed by oscillation leading to numbers in the 2024-2025 program year like those from the 2020-2021 program year.

Figure 4, above, shows the rates of people identified as "literally homeless" via HMIS in the 2024-2025 program year alongside the rates of people identified as experiencing homelessness in the 2024 PITC. The differences between regional PITC and HMIS rates vary widely. For example, the Memphis/Shelby County CoC had the most disparate results, with an HMIS rate 9.9 times greater than the PITC rate. The Knoxville/Knox County CoC had an HMIS rate 7.4 times higher than its PITC rate, and the Appalachian Regional Coalition CoC and Nashville/Davidson County CoC had HMIS rates of five and 4.9 times higher, respectively, while the Chattanooga/Southeast Tennessee CoC had an HMIS rate three times higher.

PITC results and HMIS results emphasize different durations of homelessness experience.

Unsurprisingly, HMIS rates, which capture the percent of a CoCs' general population experiencing homelessness during a program year, were uniformly greater than the PITC rates, which capture the percentage of the general population experiencing homelessness on a single night. The relationship between these two rates, however, is complex. In addition to measuring different periods of time, representation contributes to differences. Studies using several years of HMIS data on individuals and households have found the vast majority (~75-80%) of individuals and households who experience homelessness and utilize shelter resources have a single, short stay during the study period (Kuhn and Culhane, 1998; Culhane et al., 2007). When considering a sample of households on a single day, however, about half of the individuals and households identified would be categorized as someone in a longer-term state of homelessness.

In other words, annual “period-prevalence” measures emphasize the larger number of individuals and households who have a single, brief experience of homelessness, while the single-night “point-prevalence” measure emphasizes individuals and households who experience longer-term homelessness. Details about HMIS data are in Appendix C.

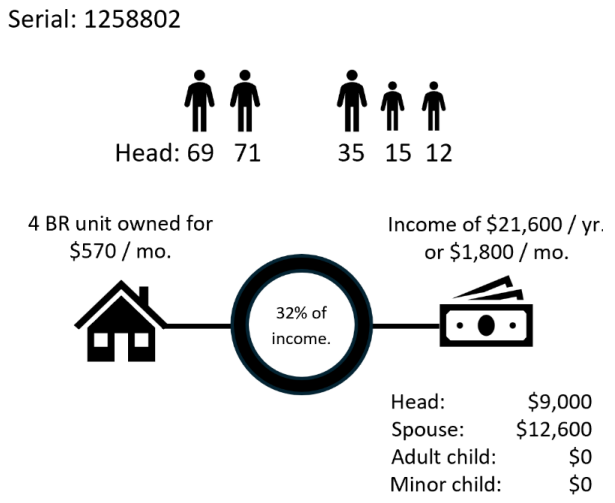
Estimates of Doubled-up Homelessness

Many households experience a less visible form of housing insecurity— “doubled-up” homelessness—and are often not included in the PITC or HMIS measures of homelessness. The PITC and HMIS counts focus on people who are “literally homeless.” A more expansive definition of people experiencing homelessness, however, includes people who are living temporarily with family, friends, or acquaintances. These households lack legal protections that accompany homeownership or a formal rental lease agreement. As a result, the Department of Housing (HUD) formally classifies these households as being “at-risk” of literal homelessness (24 C.F.R. § 578.3 (2025)).

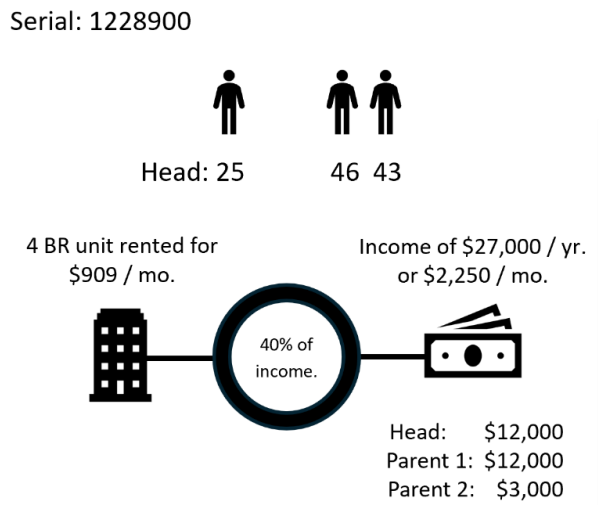
Using a methodology developed by Molly Richard et al. (2022), this report estimates the rate of doubled-up homelessness in Tennessee by CoC. The original statewide estimates by Richard et al. (2022) include people in households at or near the poverty line, a sample composed of individuals in extremely low-income (ELI) households and some individuals in very low-income (VLI) households. This report develops estimates for people in both ELI households and VLI households. While VLI households are at less risk of experiencing homelessness than ELI households, VLI households living in a double-up situation are often composed of one or more hidden ELI households. Examples of ELI households who might be considered “doubled-up,” are detailed in Figure 6 below. Appendix C contains more details about the methodology used to estimate people in doubled-up situations.

Figure 6: Descriptions of Household Configurations with Indicators of Doubled-up Homelessness and Examples

Indicator 1: Doubled-up middle generation

This household type includes adult children who have children of their own, are married, or are single but are in an overcrowded situation. **Example**: The head of household (HOH) and his or her spouse lives with an adult child and his or her children. The HOH and spouse both have incomes, and are moderately cost burdened, as they are spending 32% of their income on housing costs. The adult child and their children do not have an income and, as a result, are most vulnerable to experiencing literal homelessness.	

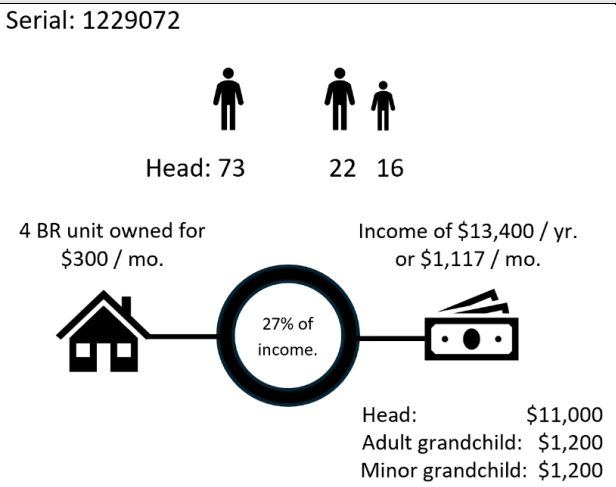
Indicator 2: Doubled-up other relative

This household type includes another relative (parent, sibling, etc.) whose age is less than 65 years, except a sibling whose age is less than 18 years, or a sibling whose age is 18 years or greater without children who is a roommate. **Example**: The head of household lives with his or her parents. Each subfamily would likely struggle to afford the $909 monthly rental payment on its own, since the combined household is moderately cost burdened even with their combined incomes, spending more than 30% of its household income on housing.	

Indicator 3: Doubled-up grandchild

This household type includes a minor and/or adult grandchild, except a minor grandchild for whom the head of household claims responsibility for their needs (explicitly selected in survey), or a minor grandchild whose single parent (whose age is less than 18 years) is living at home.

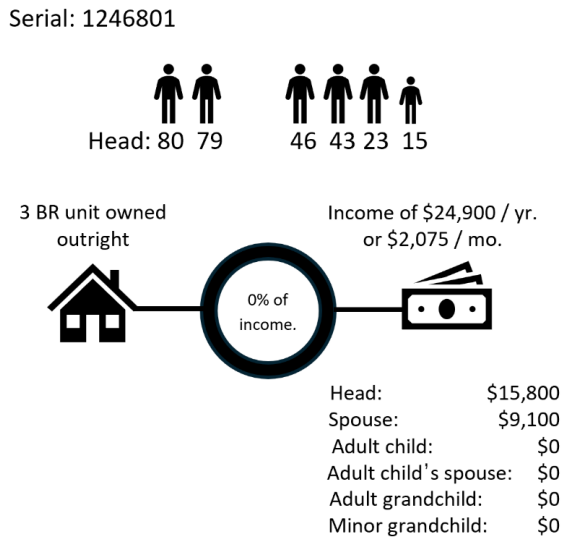
Example: The head of household lives with his or her grandchildren, one of whom is an adult and one of whom is a child. The head of household has a $300 mortgage, which is considered affordable, as he or she is not spending more than 30% of the household income on housing. However, the household income is extremely low, making everyone vulnerable to housing instability.



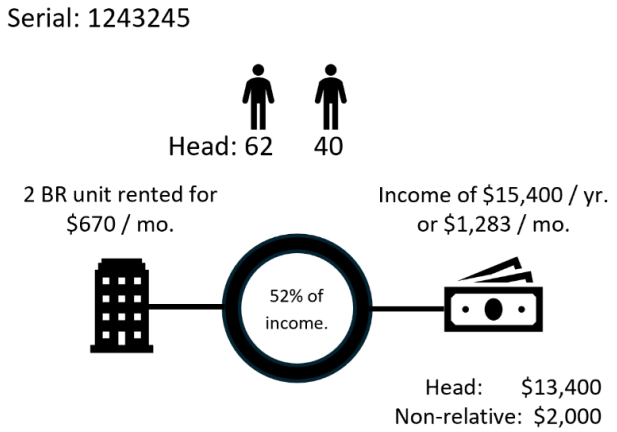
Indicator 4: Doubled-up married child

This household type includes the head of household's married children, who may or may not have their own children.

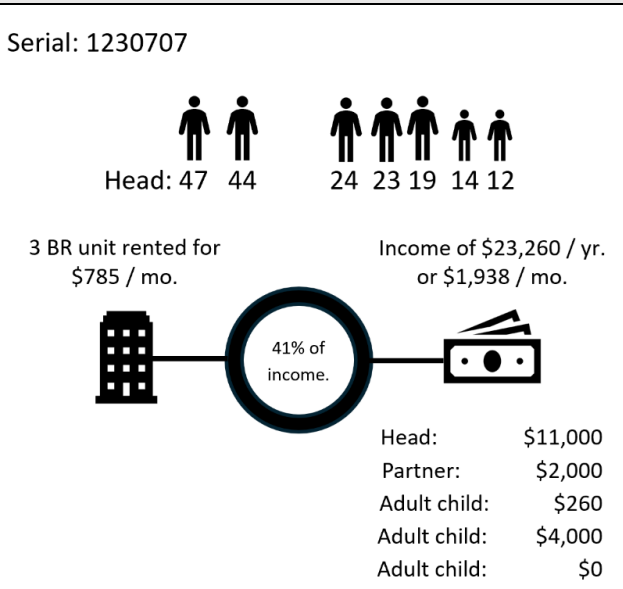
Example: The head of household lives with his or her spouse, as well as his or her adult child, child's spouse, and two grandchildren. The head of household owns the home outright, so 0% of the household's income is spent on a mortgage. However, the adult child's subfamily does not have its own income and, therefore, currently would not be able to afford housing on their own. Perhaps the adult child and/or his or her spouse/partner are caring for the elderly heads of household. Either way, lacking income, the subfamily is vulnerable to housing insecurity.



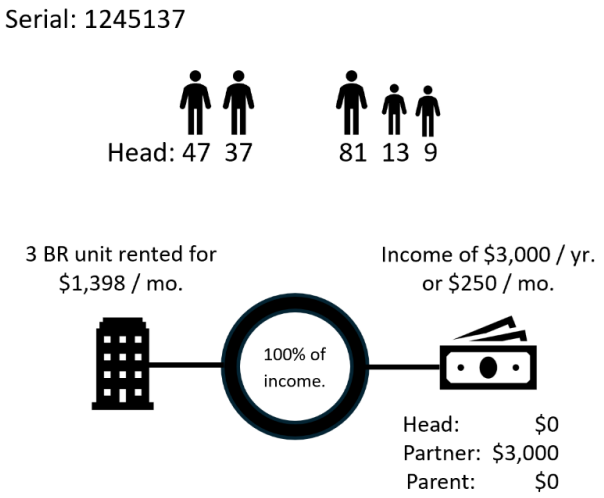
Indicator 5: Doubled-up non-relative

This household type includes at least one person who is not a relative, except a non-married partner or their children or roommates. **Example**: The head of household lives with another person who is not a relative. The household overall is severely cost burdened, putting both people at-risk of housing instability.	

Indicator 6: Doubled-up sibling or adult child with overcrowding

This household type includes the head of household's adult sibling(s) or adult child(ren) with overcrowding or the head of household's spouse's/partner's adult sibling(s) or adult child(ren) with overcrowding. **Example**: The head of household lives with his or her partner, as well as five children, three of whom are adults. The household is overcrowded with more than 1.5 people per bedroom. The household is also moderately cost burdened. None of the adult children likely could afford their own housing currently, and they are vulnerable to housing insecurity as a result.	

Indicator 7: Doubled-up older relative with overcrowding

This household type includes parents/parents-in-law, siblings/siblings-in-law, cousins, aunts/uncles, and other unspecified relatives of the household head whose ages are greater than 64 and are in an overcrowded situation. **Example**: The head of household lives with his or her partner and two minor children, as well as the head-of-household's parent. The household is overcrowded with more than 1.5 people per bedroom. Curiously, the household income is reported as $3,000 per year, which would not leave enough money for paying $1,398 per month in rent and utilities. It is possible that the household's rent or income is misreported. However, as reported, the entire household is vulnerable to housing insecurity.	

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

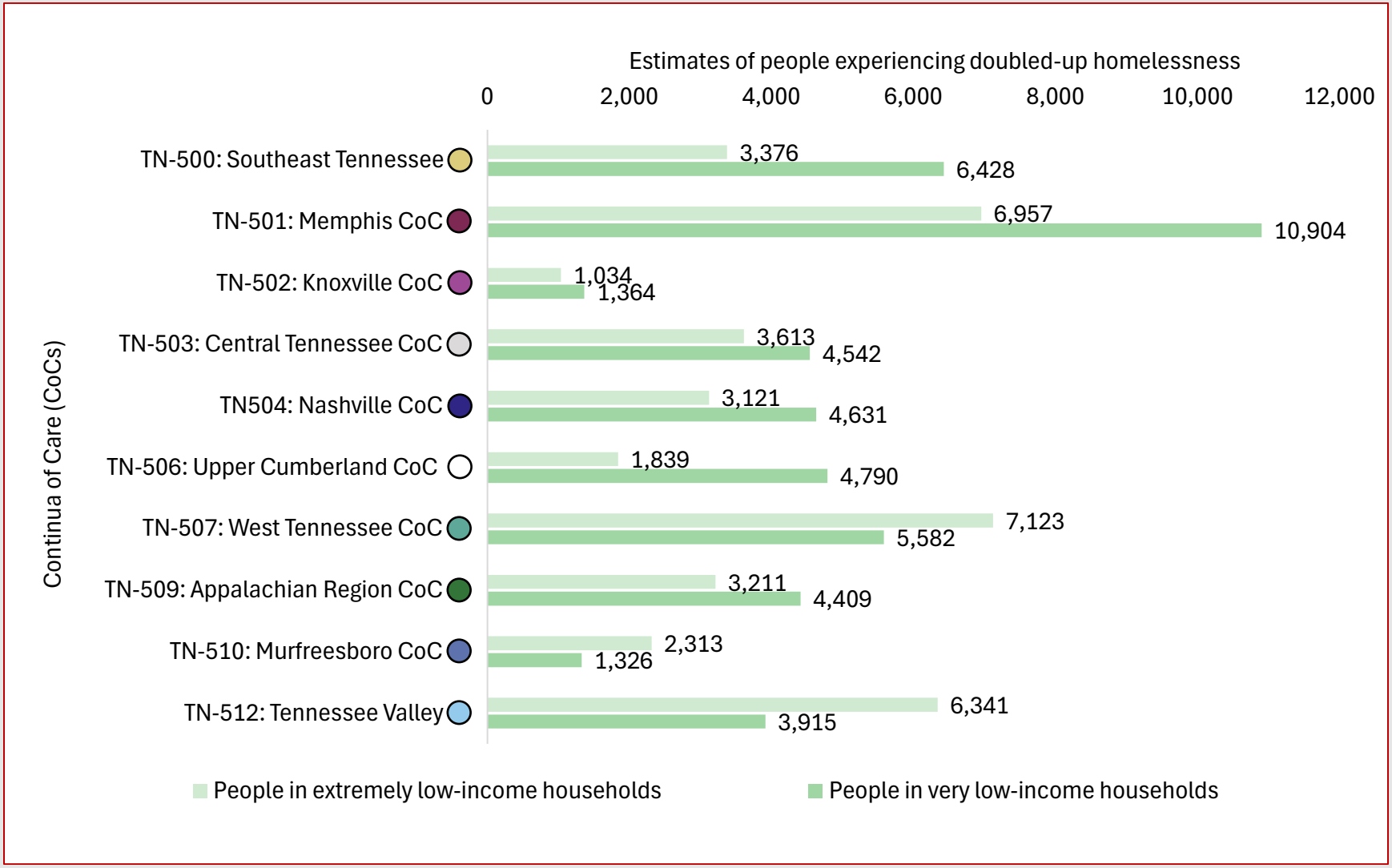
The CoCs in western Tennessee lead the state in the number of individuals estimated to be experiencing doubled-up homelessness.

Figure 7, below, shows the number of people estimated to be living in a double-up situation by CoC. The Jackson/West Tennessee CoC and the Memphis/Shelby County CoC had roughly 7,000 individuals in ELI households estimated to be living in a doubled-up situation in 2024, outstripping the rest of the CoCs' doubled-up estimates. The Tennessee Valley CoC was close behind with a notably high estimate of more than 6,000 estimated individuals in ELI households living in a doubled-up situation.

Figure 8, below, shows the rate of people estimated to be living in one or more of the double-up situations by CoC. In keeping with having the greatest numbers of estimated people in ELI households experiencing doubled-up homelessness, the Jackson/West Tennessee CoC, Tennessee Valley CoC, and Memphis/Shelby County CoC also had the highest rates at 1.05% (105 out of 10,000 people), 0.77%, and 0.76% respectively, suggesting increased levels of housing insecurity may be present—but also hidden—in these regions.

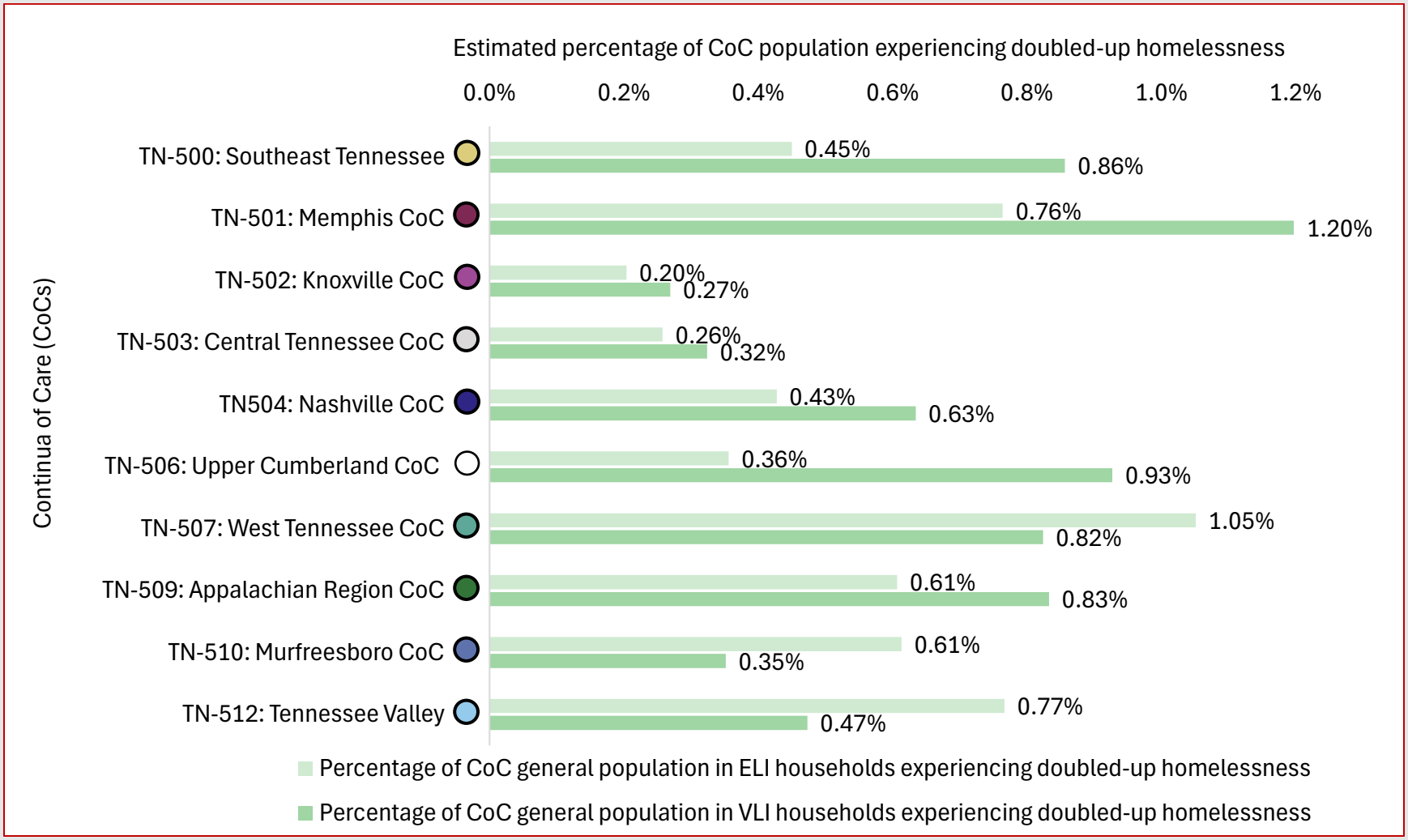
Notably, the Memphis/Shelby County CoC and the Jackson/West Tennessee also had greater numbers and rates of individuals in VLI households estimated to be living in a doubled-up situation. Doubled-up VLI households are often composed of one or more hidden ELI households, which likely indicates even greater levels of vulnerability for the lowest-income western Tennesseans.

Figure 7: Estimates of the Number of People Experiencing Doubled-up Homelessness, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Figure 8: Estimates of the Percentage of the CoC's General Population Experiencing Doubled-up Homelessness by Income Category, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Income Categories, Tenure Type, Household Composition, and Homelessness Risk

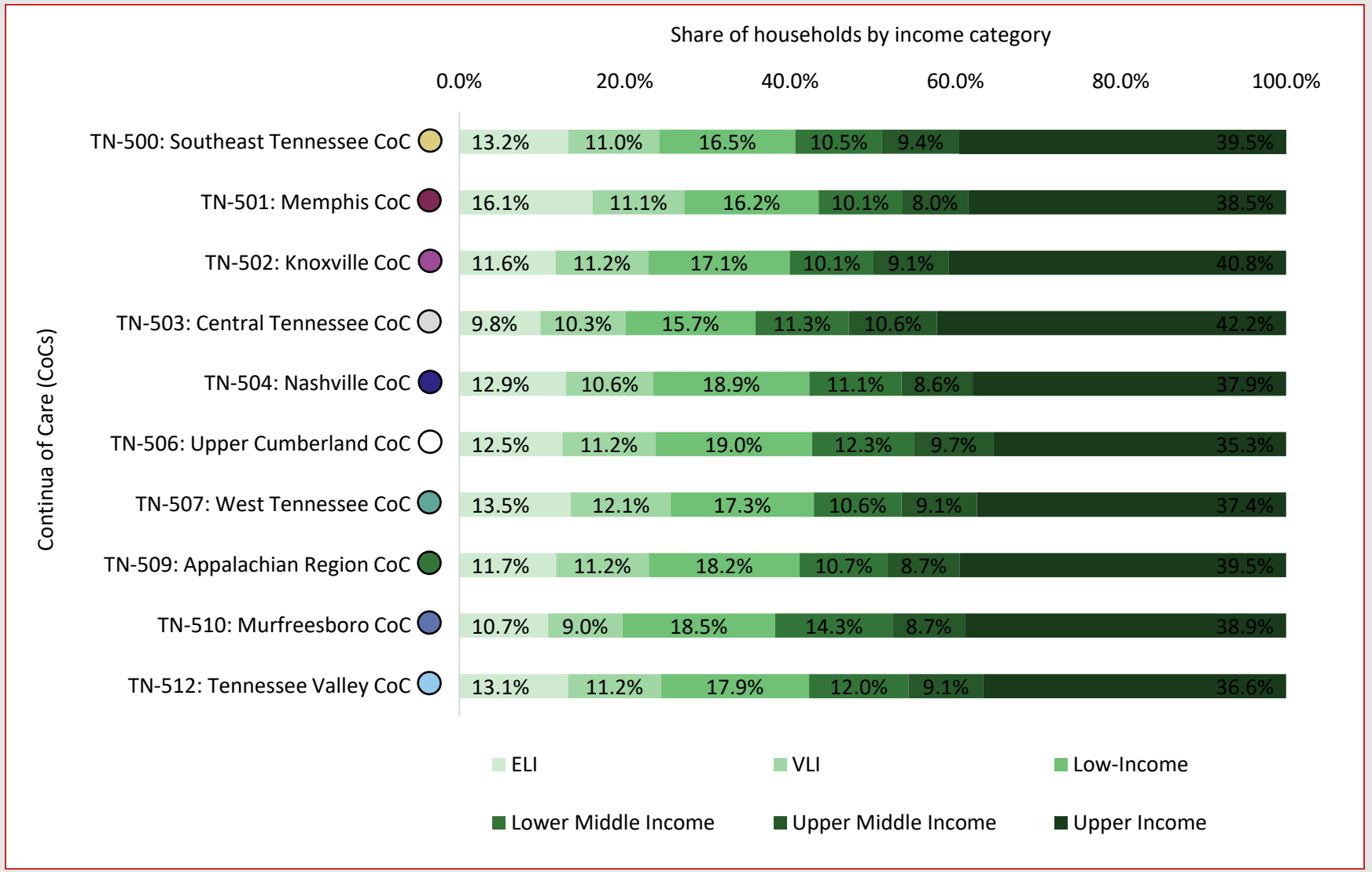
HUD identifies all ELI households as being "at-risk" of homelessness (24 C.F.R. § 578.3 (2025)). Figure 9, below, shows the distributions of households by income category for each CoC. The shares of households that are ELI range from 9.8% in the Central Tennessee CoC to 16.1% in the Memphis/Shelby County CoC.

Although all ELI households are classified as at-risk of homelessness, tenure type—whether households are renters or owners—influences housing stability. ELI households are more likely to be renters, and these households most vulnerable to experiencing homelessness since they face a higher likelihood of losing shelter through eviction when rental payments are late. Nonetheless, the few ELI households who are homeowners are still susceptible to experiencing homelessness due to foreclosure, especially when a household is in the early stages of paying a mortgage. Over time, ELI homeowners often become more secure than ELI renters, as many households with fixed-rate mortgages maintain relatively constant housing costs and build equity, rather than experiencing rent inflation and more limited wealth-building opportunities. The CoCs' distributions of households by income category who are owners and renters can be found in Appendix E.

Consistent with HUD's assessment of homelessness risk by income category, nearly all households experiencing homelessness who reported their incomes in the CoCs' HMISs are ELI. In addition, most households are composed of one-or-two people, usually a single adult or a pair of adult partners/spouses. Details of households' reported incomes and compositions by CoC can also be found in Appendix E.

Ideally, CoCs connect ELI households with units that are affordable for them to ensure they can maintain permanent housing. The most affordable rents often align with studio or one-bedroom units, which is a unit size that accommodates the household compositions of most households experiencing homelessness. Unfortunately, however, ELI-affordable rental units are scarce in all CoC regions, and studio and one-bedroom units are especially scarce in some regions. See Appendix E for further details.

Figure 9: Distributions of Households' Income Categories, 2024, by CoC[8]



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Shortages of ELI-Affordable Housing and Implications for Securing Permanent Housing

Tennessee has an overall shortage of rental units that are affordable to ELI renters, which makes it more difficult for CoCs to secure rental units for households experiencing homelessness. Statewide, only 75 units were estimated to exist for every 100 ELI households in 2024. In addition, households of higher income categories often occupied these affordable units, making even fewer of them available to ELI households. As a result, only 37 units in Tennessee were estimated to be both affordable and available for every 100 ELI households.

Regional analyses paint a more nuanced picture. Seven CoCs have absolute shortages of existing units affordable to ELI households while three CoCs have nominal surpluses. Figure 10 shows estimates of existing rental units affordable to ELI households per 100 ELI households in each CoC, as well as estimates of units that are both affordable and available per 100 ELI households.

The Appalachian Regional Coalition CoC, the Jackson/West Tennessee CoC, and the Upper Cumberland CoC all have estimated nominal surpluses of existing rental units affordable to ELI families at 131, 118, and 106 units per 100 ELI households, respectively.

The Tennessee Valley CoC, Central Tennessee CoC, and Chattanooga/Southeast Tennessee CoC have estimated shortages of 99, 83, and 83 existing rental affordable rental units per 100 ELI households; these are mild shortages compared to other CoC regions. The Tennessee Valley CoC and Murfreesboro/Rutherford County CoC have moderate estimated shortages of 64 and 60 rental units per 100 ELI households. The most acute shortages are found in the Nashville/Davidson County CoC and the Memphis/Shelby County CoC at 50 and 35 rental units per 100 ELI households.

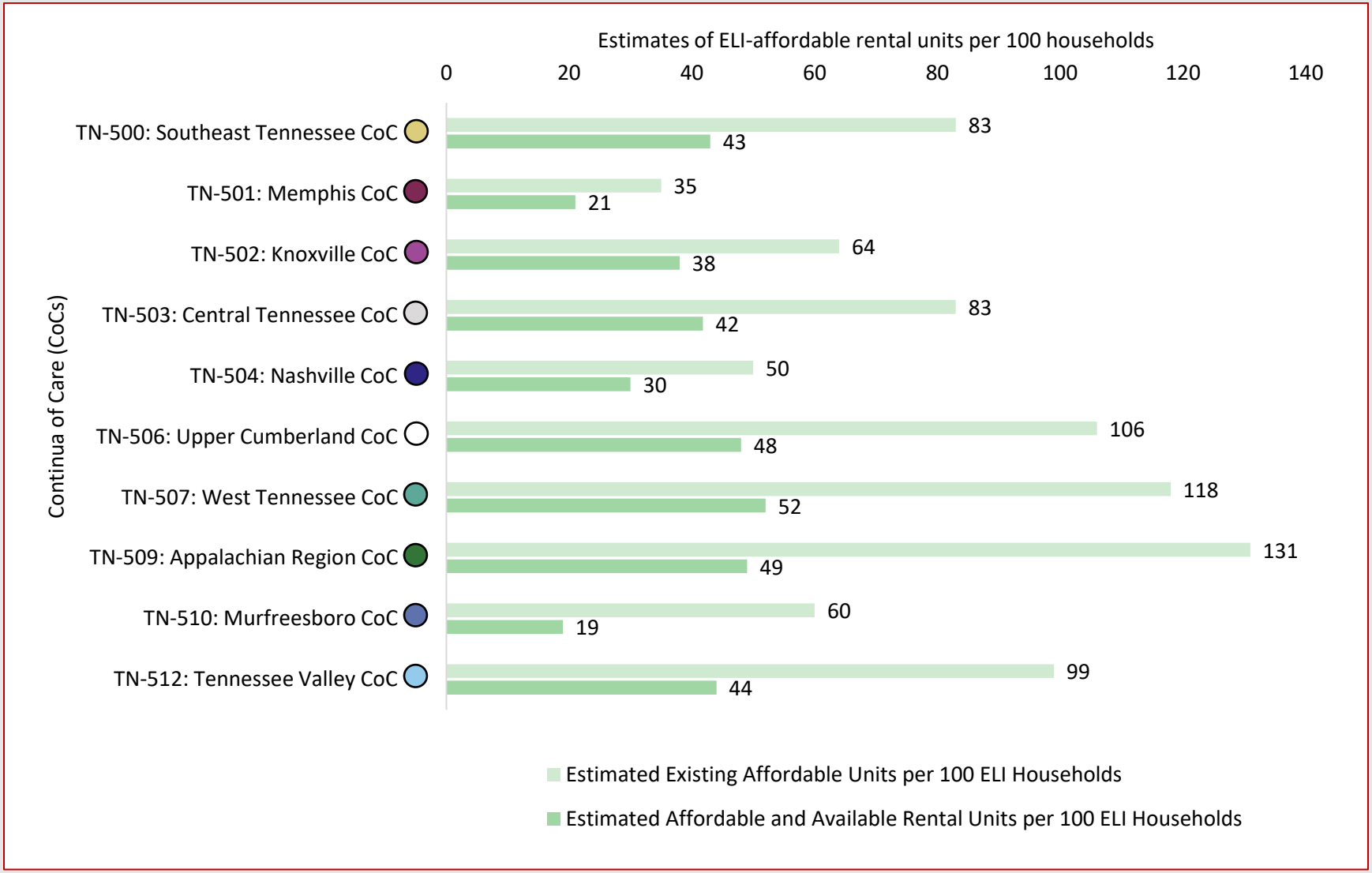
The CoCs with nominal surpluses, however, still have a shortage of units that are both affordable and available, putting their estimations at 48 to 52 rental units that are affordable and available per 100 ELI households. Five other CoCs have 38 to 44 rental units per 100 ELI households, and those with the most acute shortages—Murfreesboro/Rutherford County, Memphis/Shelby County, and Nashville/Davidson County CoCs—only have 19, 21, and 37 rental units, respectively, that are both affordable and available per 100 ELI households. Because many rental units affordable to ELI households are not occupied by them, many ELI households are

forced to reside in other rental units that are unaffordable for their households, making these households cost burdened.

Increasing the supply of units affordable for ELI renters and ensuring these units are available to them is paramount for decreasing the number of people experiencing homelessness. A study has shown affordable rental supply, as measured by regional gross rental prices and local vacancy rates, can explain roughly 25-55% of the variation in rates of people experiencing homelessness in urban CoCs and single-county CoCs across the United States (Colburn and Aldern, 2022). Greater rents are strongly correlated with greater rates of homelessness, as are very low rental vacancy rates. While this study did not examine the influence of these factors on relative rates of homelessness in suburban or rural areas, it is likely that these conditions exert similar influence across environments. Constrained affordable rental supply conditions push more households into instability, making homelessness more common in expensive, supply-constrained urban areas, and acute affordable housing shortages make it more difficult for CoCs to assist people experiencing homelessness with regaining housing stability.

Additional information about CoCs' ELI-affordable rental markets can be found in Appendix F.

Figure 10: Supply Estimates of Affordable Rental Units per 100 ELI Households, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Household Vulnerabilities and Implications for Regaining Housing Stability

When there is not enough affordable housing, rates of homelessness will increase, and the most vulnerable households are more likely to experience homelessness. The most vulnerable households include those with a member who is disabled, a member who has a chronic illness, a member who has a mental health condition, a member who has a substance use disorder, and/or a member who has fled domestic violence.

The CoCs' primary goal is to enable people experiencing homelessness to regain housing stability, which is often a complex process, as CoCs must consider a household's income, composition, and size, as well as the supply of available affordable housing. These considerations, however, address only baseline aspects of household need. CoCs also must assist the most vulnerable households with securing affordable housing that is accessible, proximate to health and mental health services, free of substances, and/or safe from abusive former housemates. Given the overall shortage of affordable housing, finding housing that meets a household's comprehensive needs is often challenging.

CoCs serve many vulnerable households. The most common vulnerability among CoCs that shared HMIS data was a household member having a mental health condition, which ranged from 17.1% of households in the Chattanooga/Southeast Tennessee CoC to 50.0% of households in the Jackson/West Tennessee CoC. While the impacts of the mental health conditions on the households' abilities to maintain stable housing likely vary widely, all the households with this vulnerability would benefit from having housing near appropriate resources to treat their members' specific conditions and, for some, this may be an essential component of these households' abilities to maintain stable housing. In addition, four out of five CoCs reported a sizable number of households that include someone who is a survivor of domestic violence, ranging from 20.0% in the Appalachian Regional Coalition CoC to 31.9% in the Knoxville/Knox County CoC. For many of these households, having affordable housing an appropriate distance from their abusive former housemate(s) is essential for maintaining personal safety and housing stability. Finally, about one in five households in four out of the five CoCs have a family member with a physical disability. Like households with a member who has a mental health condition, the impacts of physical disabilities on the households' abilities to

obtain and maintain stable housing likely vary widely, but finding an affordable unit with the accessibility features for the disabled members' specific needs is essential. See Appendix G for CoC-level data on households' reported vulnerabilities in HMIS.

In addition, advocates for people experiencing homelessness are monitoring proposed federal policy changes that could impact the most vulnerable households. The U.S. Department of Health and Human Services (HHS) through its sub-agency Substance Abuse and Mental Health Services Administration (SAMHSA), for example, canceled grant funding for substance abuse treatment programs across the country, including several grants in Tennessee in January 2026; while the agency reversed course and grants for these programs were rapidly restored, the announcement of sudden changes has resulted in uncertainty about future funding and fears of widespread resource gaps for the treatment of substance use disorders (SUDS) (Shah 2026). HUD has also proposed widespread changes in priorities for federal funding that has traditionally supported CoCs' Permanent Supportive Housing (PSH) services. Advocates for people experiencing homelessness argue these changes, if implemented, would negatively impact people with disabilities, many of whom would perpetually struggle to maintain permanent housing with financial assistance and supportive services (Batko and Pear 2025). The implementation of these proposed changes depends on the outcomes of several lawsuits.

Race and Disproportionate Impact of Policy Changes

Tennessee has significant racial disparities for its Black residents across all CoCs in those who are at-risk of and are experiencing homelessness. About 54% of Tennessee's Black households live in the Memphis/Shelby County CoC and the Jackson/West Tennessee CoC. As a result, these two CoCs illustrate well the disproportionate risk Black households have for experiencing homelessness.

HUD classifies all ELI households as being at-risk of experiencing homelessness. As a result, Black Tennesseans are more at-risk of experiencing homelessness than Tennesseans of other races based on their household income category alone. In the Memphis/Shelby County CoC, for example, Black people were the head-of-household for 54% of households in 2023, but they were also the head-of-household for 76% of the households who are ELI. In the Jackson/West Tennessee CoC, Black people were the head-of-household for 18% of households, but they were the head-of-household for 29% of the households who are ELI.

Racial economic inequality is largely a legacy of the United States' widespread and longstanding racial discrimination and housing segregation policies, which inhibited Black Americans' educational and career opportunities, earning potentials, and pathways to build wealth (Oliver and Shapiro 2006; Rothstein 2017). Studies have linked racialized economic inequality to Black households' disproportionate experiences of homelessness (Fowle 2022; Richard 2025).

Indeed, Black Tennesseans are overrepresented in all measures of people and households experiencing homelessness, including PITC results, HMIS counts, and estimates of people living in doubled-up situations. For example, in the Memphis/Shelby County CoC, Black people made up 52% of the general population, but 78% of those experiencing homelessness during the PITC, 88% of those the CoCs' HMIS, and 69% of people in ELI households estimated to be doubled-up. Similarly, in the Jackson/West Tennessee CoC, Black people made up 17% of the population but 32% of the people experiencing homelessness in the 2024 PITC and 48% of people in ELI households estimated to be doubled-up. In addition, 18% of the head-of-households in the CoC were Black, but 44% of the heads of households experiencing homelessness in the CoC's HMIS were Black.

While the degree of disproportionality differs by CoC, the fact that Black Tennesseans are more likely to experience homelessness is shown across all CoCs. See Appendix H for more information on racial distributions for the CoCs' individual and household populations, ELI household populations, PITC results, HMIS counts, and estimations of doubled-up homelessness.

Resources for CoCs and homelessness services are not allocated based on the race of people experiencing homelessness or intended outcomes for racial groups. It is important to note, however, that policy changes impacting priorities and/or funding levels for homelessness services will necessarily impact Black Tennesseans more than Tennesseans of other races. The U.S. Department of Justice (DOJ) issued a final rule in December 2025 removing disparate-impact liability under Title VI of the Civil Rights Act of 1964 for recipients of federal funds, noting that negative disparate impacts on protected classes can no longer form the basis for a federal disparate-impact claim on their own under Title VI (U.S. Department of Justice 2025). Disparate impact analysis, however, can still be used as supporting evidence for intentional discrimination claims. As a result, it is important that advocates for people experiencing homelessness continue to collect racial data and monitor outcomes to ensure this type of analysis can provide secondary evidence for intentional discrimination claims, when appropriate.

Appendix A: CoC Notes

Table A1: Continuum of Care (CoC) Density Description and Estimated Population, 2024

CoC #	Region	Population Density Description	Population	Rank
TN-500	Chattanooga/Southeast Tennessee	Multi-county (mid-sized city urban, smaller city urban, suburban, rural)	750,339	4
TN-501	Memphis/Shelby County	Single county (large-city urban)	910,543	2
TN-502	Knoxville/Knox County	Single county (large-city urban)	507,082	9
TN-503	Central Tennessee	Multi-county (large city suburban, smaller city urban, suburban, rural)	1,402,269	1
TN-504	Nashville/Davidson County	Single county (large-city urban)	729,928	5
TN-506	Upper Cumberland	Multi-county (smaller city urban, suburban, rural)	516,540	8
TN-507	Jackson/West Tennessee	Multi-county (large city suburban, smaller city urban, rural)	677,464	6
TN-509	Appalachian Regional Coalition	Multi-county (mid-sized city urban, suburban, rural)	529,298	7
TN-510	Murfreesboro/Rutherford County	Single county (mid-sized city urban, suburban, rural)	377,122	10
TN-512	Tennessee Valley	Multi-county (large city suburban, smaller city urban, rural)	827,165	3

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org

CoC Descriptions

The Memphis/Shelby County CoC has the second largest general population, serving a single county encompassing Memphis's urban core. The Jackson/West Tennessee CoC serves some of Memphis's suburban counties, as well as Jackson and several other smaller cities, towns, and rural areas in western Tennessee. It has the sixth largest general population.

The Greater Nashville metro area is the most populous area of Tennessee. However, the Nashville/Davidson County CoC serves a single county encompassing Nashville's urban core, and the CoC's general population ranks fifth. The Central Tennessee CoC serves most of Nashville's suburban counties, as well as many other cities, towns, and rural areas in middle Tennessee. As a result, it has the largest general population.

The Murfreesboro/Rutherford County CoC serves a single county in middle Tennessee, and it has the tenth largest general population.

The Greater Knoxville metro area is the third most populous metro area in Tennessee. Like the Greater Nashville metro area, two CoCs serve the Greater Knoxville metro area. The Knoxville/Knox County CoC serves the single county encompassing Knoxville's urban core, and the Tennessee Valley CoC serves Knoxville's surrounding suburban and rural counties. The Knoxville/Knox County CoC's general population ranks ninth, while the Tennessee Valley CoC's general population ranks third.

The Chattanooga/Southeast Tennessee CoC serves Chattanooga, Cleveland, and several other smaller cities, towns, and rural areas in surrounding Tennessee counties, and it has the fourth largest general population.

The Appalachian Regional Coalition CoC serves Johnson City, Kingsport, and Bristol, as well as several other smaller cities, towns and rural areas in surrounding counties, and the Upper Cumberland CoC serves Cookeville and Crossville, as well as several other smaller cities, towns, and rural areas in surrounding counties. These CoCs have the seventh and eighth largest general populations, respectively.

Appendix B: PITC Notes and Limitations

Several key factors influence the number of people identified as experiencing homelessness during the annual Point-in-Time Counts (PITCs) (US Government Accountability Office 2020).

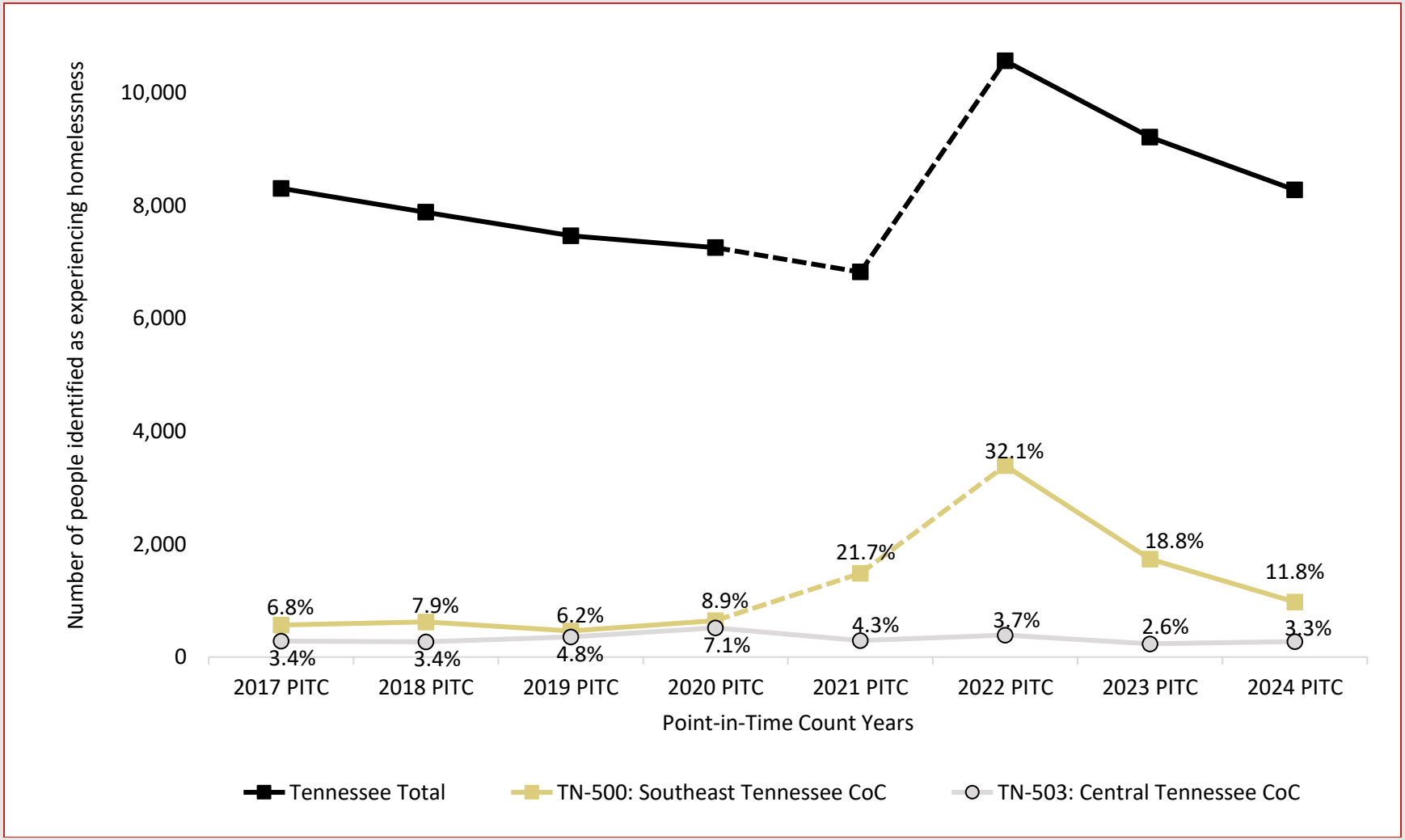
PITCs are conducted overnight with the assumption that people experiencing unsheltered homelessness will be easier to identify at a time when people with shelter are in their homes. However, people experiencing unsheltered homelessness—sleeping on the streets, in substandard buildings, in tents, or in cars—often attempt to sleep in places they are unlikely to be found or disturbed, which can make it difficult for CoC teams to find everyone. Weather conditions, especially adverse conditions like low temperatures, rain, or snow, impact the number of people who are sleeping unsheltered.

Several factors also influence the effectiveness of the CoC teams conducting the PITC. CoCs often have variable numbers of workers and/or volunteers from year to year to serve on PITC teams, enhancing or limiting their abilities to canvass the full CoC region. CoCs serving large, rural areas have an especially challenging time canvasing their full geographic areas to identify people who may be sleeping in substandard buildings, tents, or vehicles and survey them. In addition, the methodologies CoCs use to identify people experiencing homelessness may change from year to year, impacting the number of people identified and surveyed. Some CoCs also report having limited support from HUD to ensure their counts are more dependable. Finally, weather conditions impact the ease with which CoC teams can canvas and survey.

In short, the reliability of PITC results varies year-to-year, and HUD recommends using multiple data sources to validate and triangulate PITC results.

Regional PITC results from two of Tennessee's CoCs capture the complexities of relying on the PITC as a measure of people experiencing homelessness. Figure B1, below, shows Tennessee's overall PITC numbers, along with those of the Chattanooga/Southeast Tennessee CoC and the Central Tennessee CoC.

Figure B1: Number of People Identified as Experiencing Homelessness in TN-500 & TN-503, PITC, 2017-2024



Source: Point-in-Time Counts (PITCs), 2017-2024, U.S. Department of Housing and Urban Development (HUD)

Much of Tennessee's sharp increase in people identified as experiencing homelessness from the 2020 PITC through the 2022 PITC is due to the regional increase of people identified as experiencing homelessness in the Chattanooga/Southeast Tennessee CoC's 2022 PITC. Figure B1's yellow trendline above, shows the percentage of Tennessee's yearly PITC count accounted for by the Chattanooga/Southeast Tennessee CoC. The Chattanooga/Southeast Tennessee CoC has the fourth largest general population, encompassing 10.3% of the state's population in 2024, and the CoC's PITC number accounts for 6.2% to 8.9% of the state's whole count from the 2017 PITC through the 2020 PITC. In the 2022 PITC, however, the region accounts for 32.1% of the state's whole count, and in the 2023 the region accounts for 18.9%, disproportionately greater than its share of the general population and its historical contribution to Tennessee's aggregate count.

The CoC staff reported that the substantial increase in the 2022 PITC was at least partially driven by a change in the CoC's PITC methodology. In 2022, the CoC's PITC staff made a more concerted effort to count people experiencing homelessness in the rural areas of the CoC. Many of these counts, however, were observational estimates and did not include surveys of individuals. On one hand, this observational methodology likely enabled CoC staff to include some people experiencing homelessness in rural areas who would not have been identified in past PITCs. On the other hand, this observational methodology may have led to overestimation or overinclusion of people.

The CoC staff are more confident that the CoC's 2024 PITC numbers strike a balance between inclusive canvassing and individual surveying, since the CoC staff has compiled a "by-name list" that is used to gauge how well the annual PITC identifies people already known to be experiencing homelessness during that period.

Concerningly, however, the Chattanooga/Southeast CoC still recorded a 50.5% increase in the number of people identified as experiencing homelessness from the 2020 PITC to the 2024 PITC.

Other concerns are evident in the Central Tennessee CoC's PITC results, which are notably low, given that the CoC has the greatest overall population. Figure B1, above, shows Tennessee's overall PITC numbers, along with those for the Central Tennessee CoC. The Central Tennessee's

PITC trendline is labeled with percentages to show what portion of Tennessee's aggregate number is accounted for in the Central Tennessee CoC's PITC. The Central Tennessee CoC has the largest general population, encompassing 19.3% of the state's population in 2024. The CoC also has some of the lowest PITC numbers in the state, encompassing only 2.6% to 7.1% of the state's PITC numbers between the 2017 PITC and the 2024 PITC. This incongruity suggests the Central Tennessee CoC's PITC undercounts the number of people experiencing homelessness in the region.

While the disproportionately low number of people identified the Central Tennessee CoC's PITCs could be due to fewer vulnerable people residing in this region or to greater levels of supportive services for vulnerable people, it likely also reflects difficulties canvasing the large geographic area the CoC contains and may suggest the CoC struggles with enlisting enough staff and volunteers to conduct the PITC across such a large, varied region.

In short, the PITC is a useful, but limited, measure of regional homelessness, giving HUD and those working to address the needs of people experiencing homelessness a yearly glimpse into regional and national trends and providing a barometer for changing levels of need. The PITC, however, does not fully reflect the number of people experiencing homelessness, even on a single night. As shown in the discussion of the Chattanooga/Southeast CoC and Central Tennessee CoCs' PITC results, several common limitations may diminish the ability to determine trends.

Additional ways of capturing the needs of people experiencing homelessness are needed. In August 2024, THDA's Research and Planning team conducted regional focus groups on overall housing needs in Tennessee's nine development districts, including the housing and service needs of people experiencing homelessness. Focus group participants who assist people experiencing homelessness consistently reported that their CoCs had seen increases in demand for resources and services, and many felt this was not well reflected in the CoCs' PITC results. Participants suggested seeking additional information from the CoCs to better capture the changes in regional needs.

Appendix C: HMIS Notes and Limitations

CoCs use HUD's "literally homeless" definition to categorize people and household seeking assistance. The definition states:

"An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, State, or local government programs for low-income individuals); or

(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution" (24 C.F.R. § 578.3 (2025)).

When comparing the PITC and HMIS rates, it is important to note that the people identified as experiencing homelessness during the PITC who were staying in emergency shelter or transitional housing are likely duplicated in the CoCs' HMIS data. De-duplicating the individuals included in the PITC and HMIS datasets was beyond the scope of this analysis.

For the analysis of CoCs' HMIS data, THDA did not set up formal individual-level or household-level data sharing agreements. Instead, THDA relied on the expertise of the CoCs' HMIS managers to provide aggregate results to several research questions. The CoC HMIS managers noted their HMIS data will not encompass everyone in the CoC who has experienced homelessness, only those who sought assistance through the CoC and were categorizable as "literally homeless" in the HMIS. Some people experiencing homelessness may have sought assistance from friends and family or relied on resources from an organization not affiliated with a CoC and that does not enter data into the HMIS. Other people experiencing homelessness

may have sought assistance from a CoC, but limitations of the CoC's HMIS data configurations or reporting capabilities may have caused them to be excluded from the HMIS data used for analysis.

In addition, the HMIS counts of unique individuals and households who are literally homeless do not capture the differing levels of need between individuals/households, like whether a specific individual or household experienced a single, relatively brief period of homelessness or experienced homelessness for a longer period or even multiple times. Assessing levels of need would require a more complex analysis, capturing individuals' and/or households' lengths of stay in shelters, services provided and for what duration, estimations of households' housing stability at the end of receiving services, and indicators of which individuals and households experienced homelessness again during subsequent months and/or years. This analysis was beyond the scope of this report. A recent report by Tennessee's Advisory Commission of Intergovernmental Relations (TACIR), however, analyzed CoC-level data on these types of system performance measures (SPMs) (Tennessee Advisory Commission on Intergovernmental Relations, 2025).

Finally, Tennessee's CoCs do not all use the same HMIS software providers, and they have different rates of regional organizations using the HMIS database. As a result, any direct comparisons between CoCs' HMIS data should be made with caution, as HMIS systems have differences in data configuration, reporting capability, and regional data comprehensiveness.

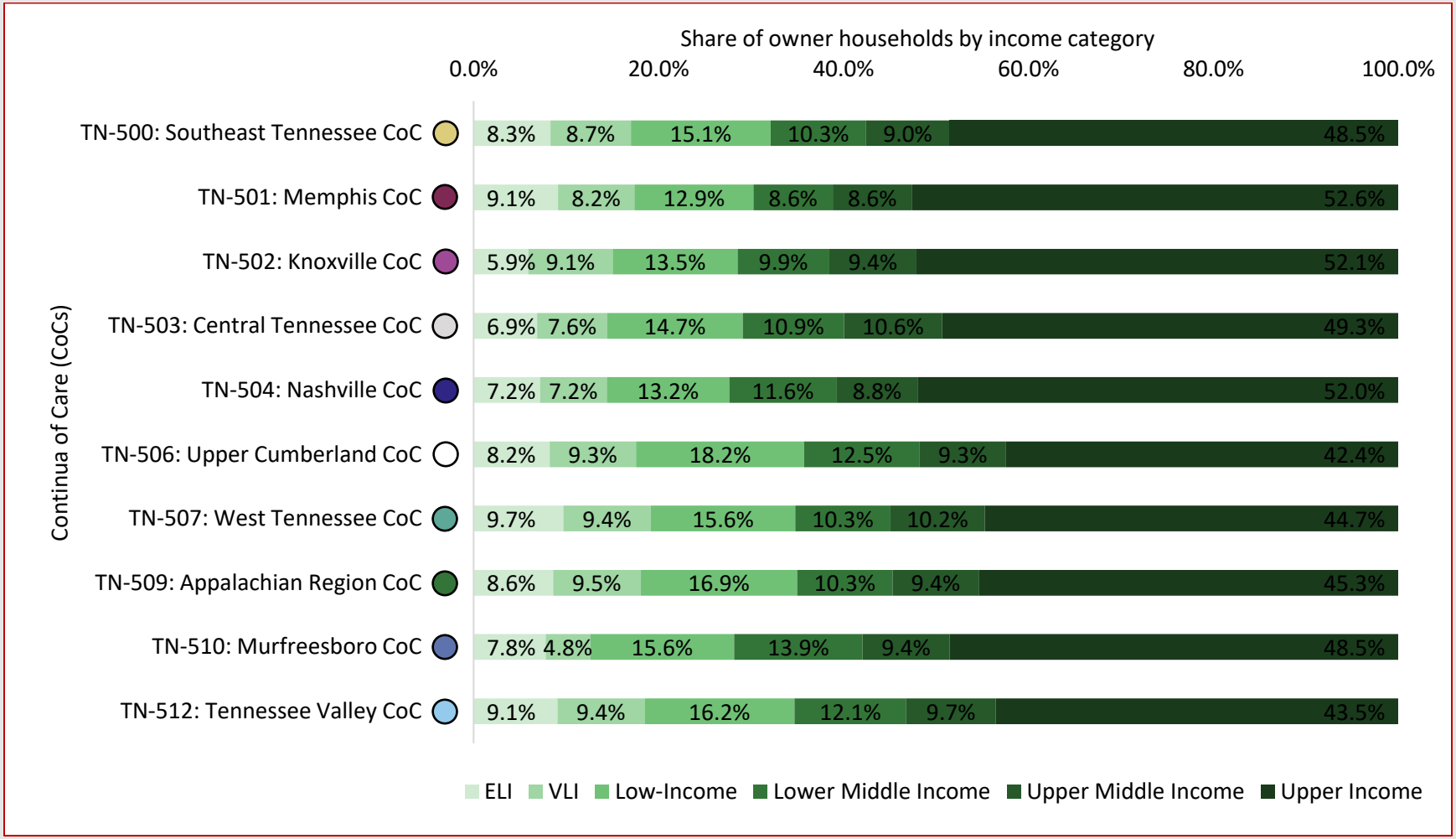
Appendix D: Estimates of Doubled-up Homelessness Notes and Limitations

Richards et al. (2022) use individual and household-level data from the American Community Survey (ACS) through iPUMS to implement a method for estimating the number of individuals and households experiencing doubled-up homelessness. The methodology defines several household compositions that likely indicate a household is living with another household in a doubled-up situation. While the household group is categorized as a single household in the ACS data, the household is typically composed of two or more sub-households. The methodology uses individual and household-level responses to the survey to measure the prevalence of these doubled-up household compositions with incomes at or near the federal poverty level and develop population-level estimates of people experiencing this hidden form of housing instability.

In this brief, THDA uses Richard et al.'s methodology to provide estimates of doubled-up homelessness for each CoC region. THDA estimates the number of people with extremely low-incomes and the number of people with very low-incomes as a percentage of the Area Median Income (AMI) living in doubled-up situations, rather than employing Richard's method of estimating people in households at or below 125% of the federal poverty line.

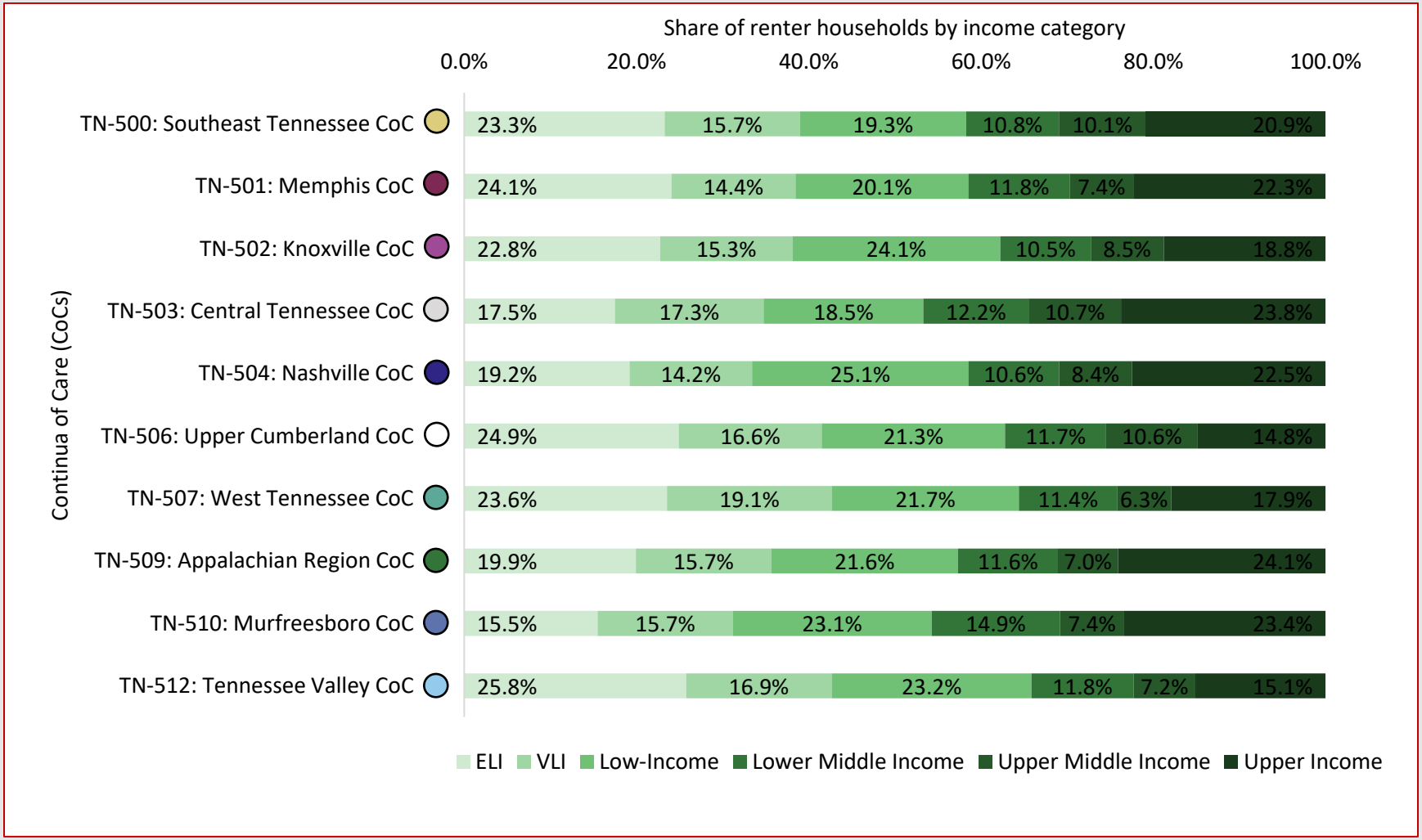
Appendix E: Homelessness Risk Notes

Figure E1: Distributions of Owner Households' Income Categories, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Figure E2: Distributions of Renter Households' Income Categories, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Figure E1 shows the distributions of owner households by income category as a percentage of AMI by CoC, and Figure E2 shows the same distributions of rental households. The shares of owner households that were ELI ranged from 5.9% to 9.7%, the smallest share being found in the Knoxville/Knox County CoC and the largest share being found in the Jackson/West Tennessee CoC. The shares of renter households that were ELI ranged from 15.5% to 31.3%, the smallest share being found in the Murfreesboro/Rutherford County CoC and the largest share being found in the Tennessee Valley CoC.

Table E3 shows the ranges of households' reported incomes in the CoCs' HMISs, as well as counts of households who did not report an income. The percentages in the first section of the table show the distribution of incomes for households who reported an income, excluding those who did not report from the total. The percentages in the second section of the table show the share of households in HMIS that reported an income and the share that did not report or were missing data.

Table E3: Reported Incomes of "Literally Homeless" Households (HHs) in HMIS, July 2024 - June 2025, by CoC[9]

Reported Monthly Income Ranges	TN 500		TN 501		TN 502		TN 504		TN 507		TN 509		Total # of HHs	% of Total HHs
	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs		
$0	1,948	No data	1,600	57.2%	3,131	54.2%	4,333	61.9%	371	44.7%	1,176	65.3%	10,611	58.3%
$1 - $999	103	No data	692	24.7%	1,104	19.1%	987	14.1%	236	28.4%	304	16.9%	3,323	18.3%
$1,000 - $1,499	62	No data	251	9.0%	564	9.8%	423	6.0%	104	12.5%	195	10.8%	1,537	8.4%
$1,500 - $1,999	48	No data	121	4.3%	388	6.7%	421	6.0%	59	7.1%	64	3.6%	1,053	5.8%
$2,000 - $2,499	0	No data	133	4.8%	587	10.2%	713	10.2%	33	4.0%	0	0.0%	1,466	8.1%
$2,500+	48	No data	No data	No data	No data	No data	119	1.7%	27	3.3%	61	3.4%	207	1.1%
Total HHs Reporting	No data	No data	2,797	85.8%	5,774	99.3%	6,996	74.0%	830	95.7%	1,800	64.1%	18,197	82.0%
Total HHs Not Reporting	No data	No data	463	14.2%	42	0.7%	2,454	26.0%	37	4.3%	1,009	35.9%	4,005	18.0%
Total HHs	**2,209**		**3,260**		**5,816**		**9,450**		**867**		**2,809**		**22,202**	

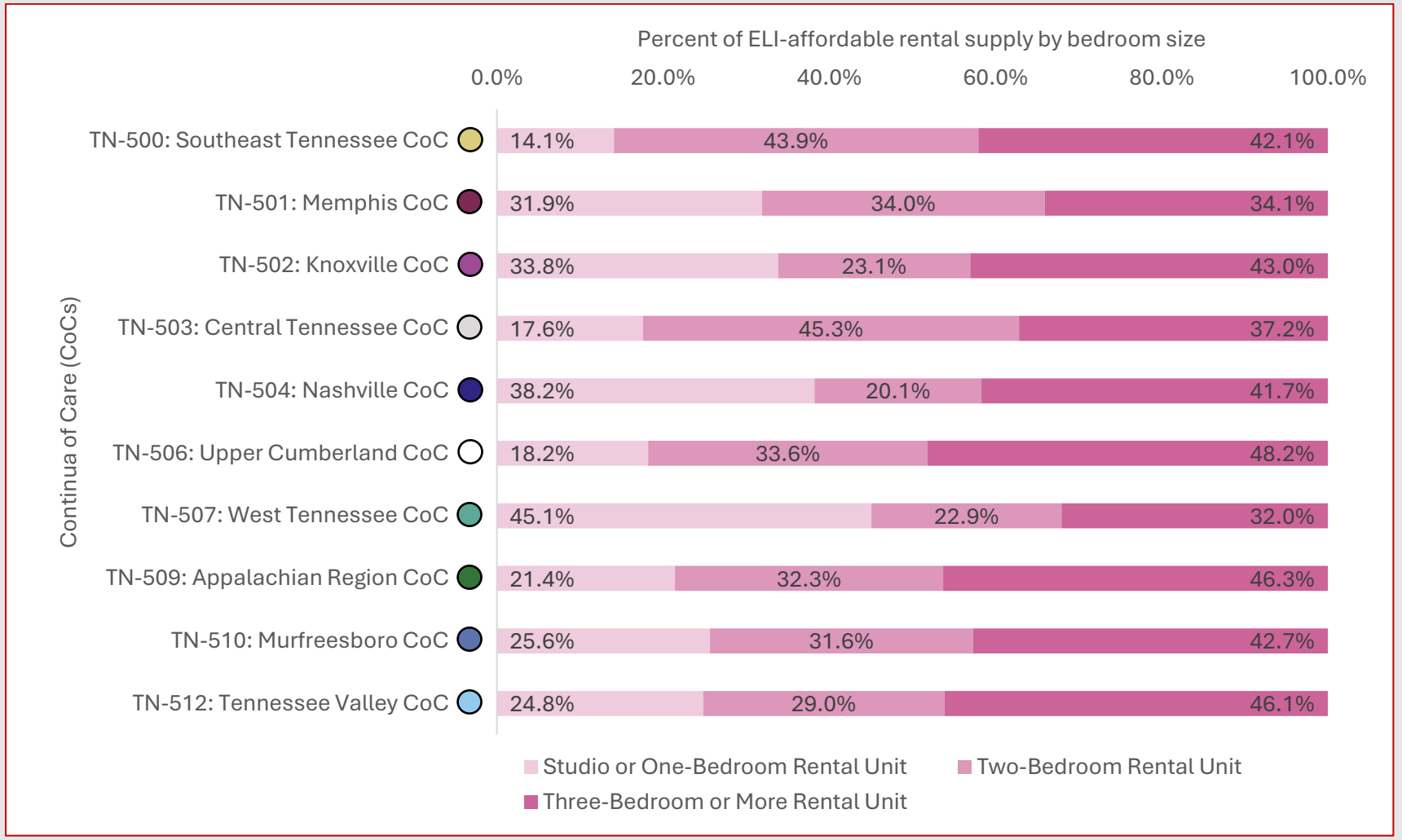
Source: Homelessness Management Information System (HMIS), July 2024-June 2025, TN-500, TN-501, TN-502, TN-504, TN-507 & TN-509

To determine whether the incomes in the table above would qualify a household as ELI, THDA estimated income categories as a percentage of AMI by Combined PUMA regions and reported the results by CoC. See Appendix F for more details. Although some CoCs span several Combined PUMA regions, all Combined PUMA regions have monthly income thresholds that qualify a household of four people as ELI when their incomes are less than $2,500 per month. The only exception is the Greater Nashville PUMA region, which has a threshold of $2,551 per month qualifying a household of four people as ELI. Since most households experiencing homelessness, however, are composed of a single adult or a pair of spouses/partners, most households experiencing homelessness qualify as ELI.

In addition, the most common household composition for people experiencing homelessness was composed of a single adult or of a pair of spouses/partners, according to each CoC that submitted relevant HMIS data. The Nashville/Davidson County CoC reported 8,893 of 9,356 households (or 95.1%) fit this composition. The Knoxville/Knox County CoC reported 5,374 of 5,726 households (or 93.9%). The Appalachian Regional Coalition CoC reported 2,570 of 2,870 (or 89.5%). The Jackson/West Tennessee CoC reported 696 of 868 households (or 80.2%), and the Chattanooga/Southeast Tennessee CoC reported 1,935 of 2,452 households (or 78.9%) fit this composition. (The Memphis/Shelby County CoC was unable to submit data to determine the percentage of households that fit this composition.)

At minimum, households composed of a single adult or pair of adult partners will need an affordable apartment that is a studio or one bedroom. Units of these sizes, however, are in short supply, especially units that are ELI-affordable. Figure E4, below, shows the estimated distributions of the ELI-affordable rental supply by bedroom size for each CoC. The Jackson/West Tennessee CoC has the highest estimated share at 45.1% of studio and one-bedroom apartments in its current ELI-affordable rental stock. The CoCs comprised of single, urban counties—Memphis/Shelby County, Knoxville/Knox County, and Nashville/Davidson County—also have notable shares, ranging from 31.9% to 38.2% of their ELI-affordable rental stocks. Most other CoCs' have much more limited studio and one-bedroom shares for this affordability category, ranging from 14.1% to 25.6%.

Figure E4: Distribution of One-Bedroom, Two-Bedroom, and Three-or-More-Bedroom Rental Units Affordable to ELI Households, 2024, by CoC



Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Appendix F: Shortage of ELI-Affordable Housing Supply Notes

Tennessee's Area Median Incomes (AMIs) vary from region to region, impacting the estimated thresholds that qualify households as extremely low-income (ELI), as well as the estimated rents considered affordable for these households. As previously discussed, most people experiencing homelessness are members of ELI households, and most of these households are composed of adults only, usually a single adult or a pair of spouses/partners. As a result, an affordable rent—defined as a rent for which the households does not spend more than 30% of it income on housing costs—for these ELI households must be quite low, ranging from an estimated $324 to $536 for a one-person household or from $371 to $612 for a two-person household, depending on the CoC region.

Table F1 shows the estimated AMIs for 2023 associated with portions of each CoC, as well as the estimated monthly income thresholds qualifying a household as ELI by composition and the estimated maximum rents affordable to these ELI households by composition.

(Note: HUD's actual affordability thresholds for CoCs will vary somewhat from these estimates.)

Table F1: Estimated Regional AMIs by CoC, ELI Thresholds, and Maximum Affordable Rents by Household (HH) Size and CoC, 2023

CoC	Estimated AMIs by Combined PUMA Regions	Maximum Monthly Income Threshold				Maximum Rent			
		Four Person ELI HH	Three Person ELI HH	Two Person ELI HH	One Person ELI HH	Four Person ELI HH	Three Person ELI HH	Two Person ELI HH	One Person ELI HH
TN-500	Athens: $63,312	$1,583	$1,425	$1,266	$1,108	$475	$428	$380	$332
	Chattanooga: $88,290	$2,207	$1,987	$1,766	$1,545	$662	$596	$530	$464
	Cleveland: $80,542	$2,014	$1,812	$1,611	$1,409	$604	$544	$483	$423
TN-501	Memphis: $82,581	$2,065	$1,858	$1,652	$1,445	$620	$557	$496	$434
TN-502	Knoxville: $88,494	$2,212	$1,991	$1,770	$1,549	$664	$597	$531	$465
TN-503	Clarksville: $83,091	$2,077	$1,870	$1,662	$1,454	$623	$561	$499	$436
	Nashville: $102,054	$2,551	$2,296	$2,041	$1,768	$765	$689	$612	$536
	Lawrenceburg: $72,386	$1,810	$1,629	$1,448	$1,267	$543	$489	$434	$380
	Fayetteville: $81,561	$2,039	$1,835	$1,631	$1,427	$612	$551	$489	$428
	Tullahoma: $79,217	$1,980	$1,782	$1,584	$1,386	$594	$535	$475	$416
TN-504	Nashville: $102,054	$2,551	$2,296	$2,041	$1,786	$765	$689	$612	$536
TN-506	Cookeville: $73,405	$1,835	$1,652	$1,468	$1,285	$551	$496	$440	$386
	Nashville: $102,054	$2,551	$2,296	$2,041	$1,786	$765	$689	$612	$536
TN-507	Clarksville: $83,091	$2,077	$1,870	$1,662	$1,260	$623	$561	$499	$436
	Decatur: $61,732	$1,543	$1,389	$1,235	$1,080	$463	$417	$371	$324
	Dyersburg: $66,065	$1,652	$1,486	$1,321	$1,156	$496	$446	$396	$347
	Jackson: $71,978	$1,799	$1,620	$1,440	$1,260	$540	$486	$432	$378
	Memphis: $82,581	$2,065	$1,858	$1,652	$1,445	$620	$557	$496	$434
TN-509	Kingsport: $75,342	$1,884	$1,695	$1,507	$1,549	$565	$509	$452	$395
	Johnson City: $75,852	$1,896	$1,707	$1,517	$1,327	$569	$512	$455	$398
TN-510	Nashville: $102,054	$2,551	$2,296	$2,041	$1,786	$765	$689	$612	$536
TN-512	Knoxville: $88,494	$2,212	$1,991	$1,770	$1,549	$664	$597	$531	$465
	Morristown: $71,468	$1,787	$1,608	$1,429	$1,251	$536	$482	$429	$375
	Sevierville: $66,269	$1,657	$1,491	$1,325	$1,160	$497	$447	$398	$348

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org.

Appendix G: Household Vulnerability Table

Table G1: Reported Vulnerabilities of "Literally Homeless" Households (HHs) in CoCs' HMISs, July 2024 to June 2025

	TN-500		TN-502		TN-504		TN-507		TN-509			
Vulnerability	**# of HHs**	**% of HHs**	**# of HHs**	**% of HHs**	**# of HHs**	**% of HHs**	**# of HHs**	**% of HHs**	**# of HHs**	**% of HHs**	**Total # of HHs**	**% of Total HHs**
Physical Disability	193	7.8%	1,178	20.3%	2,068	21.9%	195	22.5%	583	20.3%	4,217	19.6%
Developmental Disability	53	2.2%	370	6.4%	604	6.4%	99	11.4%	193	6.7%	1,319	6.1%
Chronic Illness	236	9.6%	813	14.0%	1,440	15.2%	234	27.0%	654	22.8%	3,377	15.7%
Mental Health Condition	421	17.1%	1,689	29.0%	2,901	30.7%	434	50.0%	1055	36.8%	6,500	30.3%
Substance Use Disorder	146	5.9%	576	9.9%	1,473	15.6%	253	29.1%	456	15.9%	2,904	13.5%
Alcohol Use Disorder	75	3.0%	145	2.5%	294	3.1%	45	5.2%	140	4.9%	699	3.3%
Drug Use Disorder	125	5.1%	431	7.4%	603	6.4%	97	11.2%	316	11.0%	1,572	7.3%
Survivor of Domestic Violence	188	7.6%	1,858	31.9%	2,260	23.9%	245	28.2%	575	20.0%	5,126	23.9%
Total HHs	**2,465**	**No data**	**5,816**	**No data**	**9,450**	**No data**	**868**	**No data**	**2,870**	**No data**	**21,469**	**No data**

Source: Homelessness Management Information System (HMIS), July 2024-June 2025, TN-500, TN-502, TN-504, TN-507 & TN-509

Appendix H: Racial Distribution Tables

Table H1: Number and Share of Households by Head-of-Household's Racial Group, 2023, by CoC

Continuum of Care	Head of Household: Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Total Households
TN-500: Southeast Tennessee CoC #	3,345	31,324	13,900	11,897	235,580	296,046
TN-500: Southeast Tennessee CoC %	1%	11%	5%	4%	80%	No data
TN-501: Memphis CoC #	9,741	194,127	18,006	9,121	131,781	362,776
TN-501: Memphis CoC %	3%	54%	5%	3%	36%	No data
TN-502: Knoxville CoC #	4,349	16,212	9,287	6,997	163,177	200,022
TN-502: Knoxville CoC %	2%	8%	5%	3%	82%	No data
TN-503: Central Tennessee CoC #	10,618	42,146	30,647	17,409	427,284	528,104
TN-503: Central Tennessee CoC %	2%	8%	6%	3%	81%	No data
TN-504: Nashville CoC #	9,436	82,318	30,834	15,793	203,215	341,596
TN-504: Nashville CoC %	3%	24%	9%	5%	59%	No data
TN-506: Upper Cumberland CoC #	1,727	7,088	7,615	6,128	177,769	200,327
TN-506: Upper Cumberland CoC %	1%	4%	4%	3%	89%	No data
TN-507: West Tennessee CoC #	857	47,923	5,868	10,513	206,434	271,595
TN-507: West Tennessee CoC %	0%	18%	2%	4%	76%	No data
TN-509: Appalachian Region CoC #	1,448	3,129	5,804	5,941	203,808	220,130
TN-509: Appalachian Region CoC %	1%	1%	3%	3%	93%	No data
TN-510: Murfreesboro CoC #	4,367	21,154	11,020	6,193	91,511	134,245
TN-510: Murfreesboro CoC %	3%	16%	8%	5%	68%	No data
TN-512: Tennessee Valley CoC #	1,453	5,236	12,679	11,237	303,785	334,390
TN-512: Tennessee Valley CoC %	0%	2%	4%	3%	91%	No data
STATE #	**47,341**	**450,657**	**145,660**	**101,229**	**2,144,344**	**2,889,231**
STATE %	**2%**	**16%**	**5%**	**4%**	**74%**	**No data**

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org

Table H2: Number and Share of ELI Households by Head-of-Household's Racial Group, 2023, by CoC

Continuum of Care	Head of Household: Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Total ELI Households
TN-500: Southeast Tennessee CoC #	367	7471	2043	2774	28904	41,559
TN-500: Southeast Tennessee CoC %	1%	18%	5%	7%	70%	No data
TN-501: Memphis CoC #	1214	42169	2603	867	8935	55,788
TN-501: Memphis CoC %	2%	76%	5%	2%	16%	No data
TN-502: Knoxville CoC #	400	4378	1332	953	18163	25,226
TN-502: Knoxville CoC %	2%	17%	5%	4%	72%	No data
TN-503: Central Tennessee CoC #	884	8,028	5,463	1,749	40,482	56,606
TN-503: Central Tennessee CoC %	2%	14%	10%	3%	72%	No data
TN-504: Nashville CoC #	1,425	16,287	3,710	2,419	21,084	44,925
TN-504: Nashville CoC %	3%	36%	8%	5%	47%	No data
TN-506: Upper Cumberland CoC #	192	1,402	2,086	983	24,094	28,757
TN-506: Upper Cumberland CoC %	1%	5%	7%	3%	84%	No data
TN-507: West Tennessee CoC #	23	12,412	945	1,797	27,215	42,392
TN-507: West Tennessee CoC %	0%	29%	2%	4%	64%	No data
TN-509: Appalachian Region CoC #	432	800	906	878	25,509	28,525
TN-509: Appalachian Region CoC %	2%	3%	3%	3%	89%	No data
TN-510: Murfreesboro CoC #	303	3,196	1,535	807	6,979	12,820
TN-510: Murfreesboro CoC %	2%	25%	12%	6%	54%	No data
TN-512: Tennessee Valley CoC #	0	2,332	1,825	2,479	43,676	50,312
TN-512: Tennessee Valley CoC %	0%	5%	4%	5%	87%	No data
STATE #	**5,240**	**98,475**	**22,448**	**15,706**	**245,041**	**386,910**
STATE %	**1%**	**25%**	**6%**	**4%**	**63%**	**No data**

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org

Table H3: Number and Share of Population by Racial Group, 2023, by CoC

Continuum of Care	Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Total People
TN-500: Southeast Tennessee CoC #	10,278	73,523	53,340	35,661	563,103	735,905
TN-500: Southeast Tennessee CoC %	1%	10%	7%	5%	77%	No data
TN-501: Memphis CoC #	25,030	475,115	80,855	32,122	297,861	910,983
TN-501: Memphis CoC %	3%	52%	9%	4%	33%	No data
TN-502: Knoxville CoC #	11,264	40,096	31,833	23,880	393,490	500,563
TN-502: Knoxville CoC %	2%	8%	6%	5%	79%	No data
TN-503: Central Tennessee CoC #	28,291	107,493	104,694	63,550	1,073,471	1,377,499
TN-503: Central Tennessee CoC %	2%	8%	8%	5%	78%	No data
TN-504: Nashville CoC #	23,649	169,483	98,115	37,603	382,606	711,456
TN-504: Nashville CoC %	3%	24%	14%	5%	54%	No data
TN-506: Upper Cumberland CoC #	5,100	17,407	28,916	18,914	435,669	506,006
TN-506: Upper Cumberland CoC %	1%	3%	6%	4%	86%	No data
TN-507: West Tennessee CoC #	2,682	117,994	25,062	32,154	496,694	674,586
TN-507: West Tennessee CoC %	0%	17%	4%	5%	74%	No data
TN-509: Appalachian Region CoC #	4,546	12,156	19,055	18,697	470,901	525,355
TN-509: Appalachian Region CoC %	1%	2%	4%	4%	90%	No data
TN-510: Murfreesboro CoC #	14,366	52,881	45,335	22,435	231,449	366,466
TN-510: Murfreesboro CoC %	4%	14%	12%	6%	63%	No data
TN-512: Tennessee Valley CoC #	5,118	16,471	47,118	27,886	721,077	817,670
TN-512: Tennessee Valley CoC %	1%	2%	6%	3%	88%	No data
STATE #	**130,324**	**1,082,619**	**534,323**	**312,902**	**5,066,321**	**7,126,489**
STATE %	2%	15%	7%	4%	71%	No data

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org

Table H4: Number and Share of People Identified as Experiencing Homelessness in PITC by Racial Group, 2024, by CoC

Continuum of Care	Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Total People
TN-500: Southeast Tennessee CoC #	0	264	34	32	645	975
TN-500: Southeast Tennessee CoC %	0%	27%	3%	3%	66%	No data
TN-501: Memphis CoC #	1	615	21	16	131	784
TN-501: Memphis CoC %	0%	78%	3%	2%	17%	No data
TN-502: Knoxville CoC #	0	176	33	46	644	899
TN-502: Knoxville CoC %	0%	20%	4%	5%	72%	No data
TN-503: Central Tennessee CoC #	4	81	20	8	163	276
TN-503: Central Tennessee CoC %	1%	29%	7%	3%	59%	No data
TN-504: Nashville CoC #	12	869	144	84	985	2,094
TN-504: Nashville CoC %	1%	41%	7%	4%	47%	No data
TN-506: Upper Cumberland CoC #	0	52	14	0	528	594
TN-506: Upper Cumberland CoC %	0%	9%	2%	0%	89%	No data
TN-507: West Tennessee CoC #	0	258	24	90	447	819
TN-507: West Tennessee CoC %	0%	32%	3%	11%	55%	No data
TN-509: Appalachian Region CoC #	2	54	11	13	608	688
TN-509: Appalachian Region CoC %	0%	8%	2%	2%	88%	No data
TN-510: Murfreesboro CoC #	0	101	9	38	219	367
TN-510: Murfreesboro CoC %	0%	28%	2%	10%	60%	No data
TN-512: Tennessee Valley CoC #	0	60	47	23	654	784
TN-512: Tennessee Valley CoC %	0%	8%	6%	3%	83%	No data
STATE #	**19**	**2,530**	**357**	**350**	**5,024**	**8,280**
STATE %	**0%**	**31%**	**4%**	**4%**	**61%**	**No data**

Source: Point-in-Time Count (PITC), 2024, U.S. Department of Housing and Urban Development (HUD)

Table H5: Number and Share of Head-of-Households (HHs) Experiencing Homelessness by Racial Group in HMIS, July 1, 2024-June 30, 2025, by CoC

Continuum of Care	Head of Household						Total HHs
	Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Race Unknown	
TN-500: Southeast Tennessee CoC #	4	792	57	116	1,249	235	2,453
TN-500: Southeast Tennessee CoC%	0%	32%	2%	5%	51%	10%	No data
TN-502: Knoxville CoC #	12	1,324	44	938	3,498	0	5,816
TN-502: Knoxville CoC %	0%	23%	1%	16%	60%	0%	No data
TN-504: Nashville CoC #	41	4,916	237	500	3,490	166	9,350
TN-504: Nashville CoC %	0%	53%	3%	5%	37%	2%	No data
TN-507: West Tennessee CoC #	2	353	2	5	443	5	810
TN-507: West Tennessee CoC %	0%	44%	0%	1%	55%	1%	No data
TN-509: Appalachian Region CoC #	2	258	23	169	2,345	73	2,870
TN-509: Appalachian Region CoC %	0%	9%	1%	6%	82%	3%	No data
STATE #	**61**	**7,643**	**363**	**1,728**	**11,025**	**479**	**21,299**
STATE %	**0%**	**36%**	**2%**	**8%**	**52%**	**2%**	**No data**

Source: Homelessness Management Information System (HMIS), July 2024-June 2025, TN-500, TN-502, TN-504, TN-507 & TN-509 CoCs

Table H6: Number and Share of People Experiencing Homelessness by Racial Group in HMIS, July 1, 2024-June 30, 2025, by CoC

Continuum of Care	Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Race Unknown	Total People
TN-500: Southeast Tennessee CoC #	4	1,155	89	172	1,518	241	3,179
TN-500: Southeast Tennessee CoC%	0%	36%	3%	5%	48%	8%	No data
TN-501: Memphis CoC #	13	6,794	52	121	716	33	7,729
TN-502: Memphis CoC %	0%	88%	1%	2%	9%	0%	No data
TN-502: Knoxville CoC #	14	1,764	63	1,031	3,864	0	6,736
TN-502: Knoxville CoC %	0%	26%	1%	15%	57%	0%	No data
TN-504: Nashville CoC #	46	5,529	264	569	4,012	180	10,600
TN-504: Nashville CoC %	0%	52%	2%	5%	38%	2%	No data
TN-509: Appalachian Region CoC #	2	311	29	246	2,813	82	3,483
TN-509: Appalachian Region CoC %	0%	9%	1%	7%	81%	2%	No data
STATE #	**79**	**15,553**	**497**	**2,139**	**12,923**	**536**	**31,727**
STATE %	**0%**	**49%**	**2%**	**7%**	**41%**	**2%**	**No data**

Source: Homelessness Management Information System (HMIS), July 2024-June 2025, TN-500, TN-501, TN-502, TN-504, & TN-509 CoCs

Table H7: Number and Share of People Estimated to be Experiencing Doubled-up Homelessness by Racial Group, 2024, by CoC

Continuum of Care	Asian, Not Hispanic	Black, Not Hispanic	Hispanic, All	Another Race, Not Hispanic	White, Not Hispanic	Total People
TN-500: Southeast Tennessee CoC #	0	576	945	785	1070	3,376
TN-500: Southeast Tennessee CoC %	0%	17%	28%	23%	32%	No data
TN-501: Memphis CoC #	0	4,828	1,728	0	401	6,957
TN-501: Memphis CoC %	0%	69%	25%	0%	6%	No data
TN-502: Knoxville CoC #	0	275	59	0	710	1,044
TN-502: Knoxville CoC %	0%	26%	6%	0%	68%	No data
TN-503: Central Tennessee CoC #	0	341	386	266	2620	3,121
TN-503: Central Tennessee CoC %	0%	36%	36%	7%	84%	No data
TN-504: Nashville CoC #	0	1,111	1,122	220	668	3,121
TN-504: Nashville CoC %	0%	36%	36%	7%	21%	No data
TN-506: Upper Cumberland CoC #	0	0	285	183	1,371	1,839
TN-506: Upper Cumberland CoC %	0%	0%	15%	10%	75%	No data
TN-507: West Tennessee CoC #	0	3,409	0	971	2,743	7,123
TN-507: West Tennessee CoC %	0%	48%	0%	14%	39%	No data
TN-509: Appalachian Region CoC #	0	290	179	794	1,948	3,211
TN-509: Appalachian Region CoC %	0%	9%	6%	25%	61%	No data
TN-510: Murfreesboro CoC #	151	842	375	676	269	2,313
TN-510: Murfreesboro CoC %	7%	36%	16%	29%	12%	No data
TN-512: Tennessee Valley CoC #	0	0	322	190	5,829	6,341
TN-512: Tennessee Valley CoC %	0%	0%	5%	3%	92%	No data
STATE #	**151**	**11,672**	**5,401**	**4,085**	**17,629**	**38,938**
STATE %	**0%**	**30%**	**14%**	**10%**	**45%**	**No data**

Source: THDA calculations of IPUMS USA, University of Minnesota, www.ipums.org

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[1] The trendlines of Figure 2 surrounding the 2021 PITC data points are dashed, as the 2021 PITC numbers are not considered a reliable measure of people identified as experiencing homelessness. HUD gave CoCs the option to modify or cancel their unsheltered PITCs in 2021 due to concerns about COVID-19 disease transmission, which is at least a partial contributor to

the steep drop in the number of people identified as experiencing homelessness in the 2021 PITC.

[2] In Figure 3, a PITC trendline with ▲ symbols shows a positive trend from the 2020 PITC to the 2024 PITC. Changes of less than |±3%| are treated as constant, not as an oscillation. Results in the 2021 PITC are unreliable and omitted from the analysis.

A PITC trendline with ■ symbols shows an overall trend of an increase, followed by a decrease from the 2020 PITC to the 2024 PITC—and with a positive percent change from the 2020 PITC to the 2024 PITC. Changes of less than |±3%| are treated as constant, not as an oscillation. Results in the 2021 PITC are unreliable and omitted from the analysis.

A PITC trendline with ● symbols shows an oscillating trend. Oscillations are defined as changes greater than |±3%|. Results in the 2021 PITC are unreliable and omitted from the analysis.

[3] The trendlines of Figure 3 surrounding the 2021 PITC data points are dashed, as the 2021 PITC numbers are not considered a reliable measure of people identified as experiencing homelessness. HUD gave CoCs the option to modify or cancel their unsheltered PITCs in 2021 due to concerns about COVID-19 disease transmission, which is at least a partial contributor to the steep drop in the number of people identified as experiencing homelessness in the 2021 PITC.

[4] Figure 3A Source: Point-in-Time Counts (PITCs), 2020-2024, U.S. Department of Housing and Urban Development

[5] Figure 3B Source: Point-in-Time Counts (PITCs), 2020-2024, U.S. Department of Housing and Urban Development

[6] Figure 3C Source: Point-in-Time Counts (PITCs), 2020-2024, U.S. Department of Housing and Urban Development

[7] In Figure 4, to calculate the rate of the CoC population experiencing homelessness during the 2024 PITC, the raw PITC count was divided by the estimated population of the CoC, based on iPUMS's 2023 statewide individual-level sample; the 2024 PITC took place in January 2024, and this estimated population is meant to capture the state's population at the end of the 2023 year. To calculate the rate of the CoC population experiencing homeless during the program year

from July 1, 2024-June 30, 2025, the HMIS count was divided by the estimated population of the CoC, based on iPUMS's 2024 statewide individual-level sample, since this represents the mid-point of the program year.

[8] Calculating Area Median Incomes (AMIs) allows comparisons of households across regions, even though regions have households with different incomes and costs of living. HUD's AMI is based on the median family income for a family of four in a designated area. As previously mentioned, ELI households have incomes at or below 30% of the AMI.

[9] The Chattanooga/Southeast Tennessee CoC's HMIS could not differentiate between households that reported $0 in income from households that did not report an income but may have one. As a result, the distribution of households that reported a specific income could not be computed, and "No data" is reported for percentages in Table E3. In addition, the Memphis/Shelby County and Knoxville/Knox County CoCs' HMISs do not have a separate income group for $2,500+ per month. Their top income category is $2,000+ per month. The Chattanooga/Southeast Tennessee's data is excluded from the total columns at the right side of the table, and the Memphis/Shelby County and the Knoxville/Knox County CoCs' data are included in Table E3.