

APPENDIX: TENNESSEE HOUSING INDICATORS

DATA SOURCES

PAGE	FIGURE OR STATISTIC	SOURCE
1	Change in Population	ACS 5-year Estimates (2011-15 & 2016-20) Table DP05
1	Change in Housing Units	ACS 5-year Estimates (2011-15 & 2016-20) Table B2001
1	Change in Homeownership Rate	ACS 5-year Estimates (2011-15 & 2016-20) Table S1101
1	Change in Share of pre-80 Housing Units	ACS 5-year Estimates (2011-15 & 2016-20) Table B25034
2	Change in Vacancy Rates	HUD Aggregated USPS Data from 2015 and 2020
2	Change in Cost Burden (Renters)	ACS 5-year Estimates (2011-15 & 2016-20) Table S2503
	Change in Cost Burden (Owners)	ACS 5-year Estimates (2011-15 & 2016-20) Table S2503
	Change in Cost Burden (Combined)	ACS 5-year Estimates (2011-15 & 2016-20) Table S2503
2	Change in Median Rent	ACS 5-year Estimates (2011-15 & 2016-20) Table DP04
2	Change in Median Home Sale Price	TN Comptroller's Office (2015 and 2020)
2	Vacancy Rates of Housing Units for 2+ years	HUD Aggregated USPS (2020)
2	New Residential Units to Vacant Units	Census Bureau Building Permits Survey (2020) & HUD Aggregated USPS data (2020)
3	Median Home sale Price Trend	TN Comptroller
3	Residential Building Permits by Year and Housing Type	Census Bureau Building Permits Survey (2010-2020)
3	Share of Homes Sold Under \$100,000 in 2020	TN Comptroller's Office (2020)
4	2020 Median Home Sale Price Map	TN Comptroller's Office (2020)
4	Population by Year	ACS 5-year Estimates (2006-10; 2007-11; 2008-12; 2009-13; 2010-14; 2011-15; 2012-16; 2013-17; 2014-18; 2015-19; 2016-20) Table DP05
5	Tenure by Housing Type	ACS 5-year Estimates (2016-20) Table B25032
5	Tenure by Income	ACS 5-year Estimates (2016-20) Table S2503
5	Tenure by Race	ACS 5-year Estimates (2016-20) Table S2502
5	Share of Commuters Traveling Outside of their County of Residence	ACS 5-year Estimates (2016-20) Table S0801
5	Median Commute Time to Work in Minutes	ACS 5-year Estimates (2016-20) Table S0801
6	Total Population by Race	ACS 5-year Estimates (2016-20) Table DP05
6	2020 Home buyers	HMDA (2020)
6	Cost Burden by Race	CHAS (2014-18) Table 9
7	Distribution of Annual Income by Race or Ethnicity	ACS 5-year Estimates (2016-20) Tables B19001A, B, C, D, E, F, G, & I
8	Percent of Population with Limited English Proficiency (LEP)	ACS 5-year Estimates (2016-20) Table S1602
8	Percent of Foreign-Born Population that Speaks Only English or English Very Well	ACS 5-year Estimates (2016-20) Table S1602
8	First Language of Limited English Proficiency Population	ACS 5-year Estimates (2016-20) Table B06007
8	Fair Housing Complaints from 2015-2019	HUD Office of Fair Housing and Equal Opportunity (2015-19)

METHODOLOGY

Data for these indicators were cleaned using R-Studio. The visuals were created using PowerBI, which is a Microsoft product. Due to the software limitations of PowerBI, some visuals (on page 5) are missing small-number values. Furthermore, for some areas, some components within a graph or the entire graph may appear to be empty. This should be interpreted as the area having no members of that group, rather than as missing data. This is often the case with smaller counties across the state. Data are compiled for 108 geographies in Tennessee over five years. This includes all 95 counties, the three regions of the state (West, East, and Middle) as well as the 9 development districts. Analysis and development of this product was led by the Research and Planning division of THDA.

HOUSING AT A GLANCE

This section offers a simple look at change in common housing indicators all geographies. Three data sources are used for this section, which are the Housing and Urban Development (HUD) Aggregated United States Postal Service (USPS) Data, the Tennessee Comptroller, and the Census American Community Survey (ACS). HUD aggregated USPS Data contains data related to the vacancies, which are collected and distributed quarterly. Vacancy data are averaged from the four quarters of 2020 to provide an annual estimate, as vacancy rates fluctuate by season. These data are only available to non-profit and governmental organizations. The Tennessee Comptroller's Office provides data from all 95 counties in the state regarding home sales once a year to THDA. The ACS is a publicly available survey conducted of a representative sample of Americans each year. These data are provided as both 1-year and 5-year estimates. However, the 1-year estimates are only available for areas of more than 65,000 people, which includes only 20 counties of the 95 in the state. As such, we use 5-year estimates to ensure that all counties are represented in the Housing Indicators.

We use 5-year comparisons across the three data sets, the comparison years chosen were 2015 and 2020. As more data are released in the coming months and years, we will update the comparison years to reflect a 5-year comparison. Owners are defined by the ACS as individuals that own their homes, which includes those that have both an active mortgage and ones that do not. Renters are individuals that reside in homes for which they pay a monthly rent.

HOUSING STOCK

This section displays information about the physical housing stock in each area. Data sources for this section include HUD Aggregated USPS Data (described in the previous section), data from the Tennessee Comptroller's Office (described in the previous section) and the Census Building Permits Survey. The Census Building Permits Survey is a "cut-off" sample which offers complete local and county data on new housing units authorized by permits. We use the rate at which permits for new construction are issued as a means of representing the rate of new construction.

Median Home Sales and Residential Building Permits data are presented across 10 years. All other indicators represent the most recent data which is from 2020.

HOUSEHOLDS

This section investigates characteristics about the households of Tennesseans. Again, the 2016-20 5-year ACS estimates (described in a previous section) were chosen to describe demographic information to ensure comprehensive coverage of all counties, small and large. We also use data from the Comprehensive Housing Affordability Survey (CHAS) which is a dataset developed by HUD. These publicly available data are developed using custom tabulations of the ACS data from the Census Bureau and capture the extent of housing problems and needs for low income households, in particular.

Data from the Home Mortgage Disclosure Act (HMDA) are also used in this section. These data are released once a year and contain information from thousands of financial institutions about mortgages including mortgages for first lien, owner-occupied, 1-4 family homes which is what we use to determine information related to homebuyers. This excludes second mortgages, mortgages on units in large buildings, and other types of loans unrelated to housing. Finally, we use data from HUD Office of Fair Housing and Equal Opportunity (FHEO) to catalog the types of fair housing complaints made from 2015 to 2019, which offers a more comprehensive snapshot than just one-year data. These data are publicly available from HUD.

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