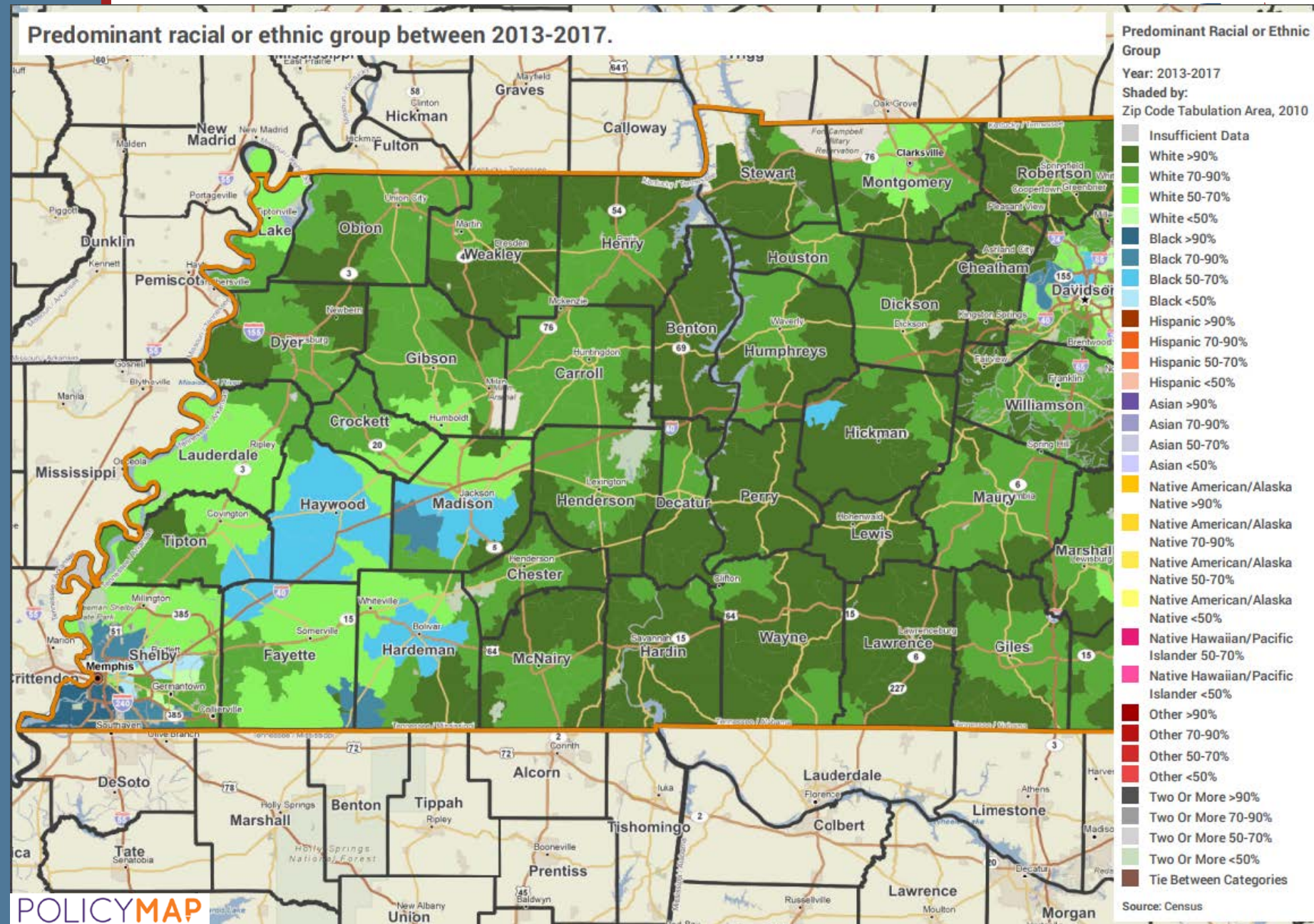


Fair Housing & Homeownership Trends

THDA RESEARCH & PLANNING DIVISION, DATA & MAPPING

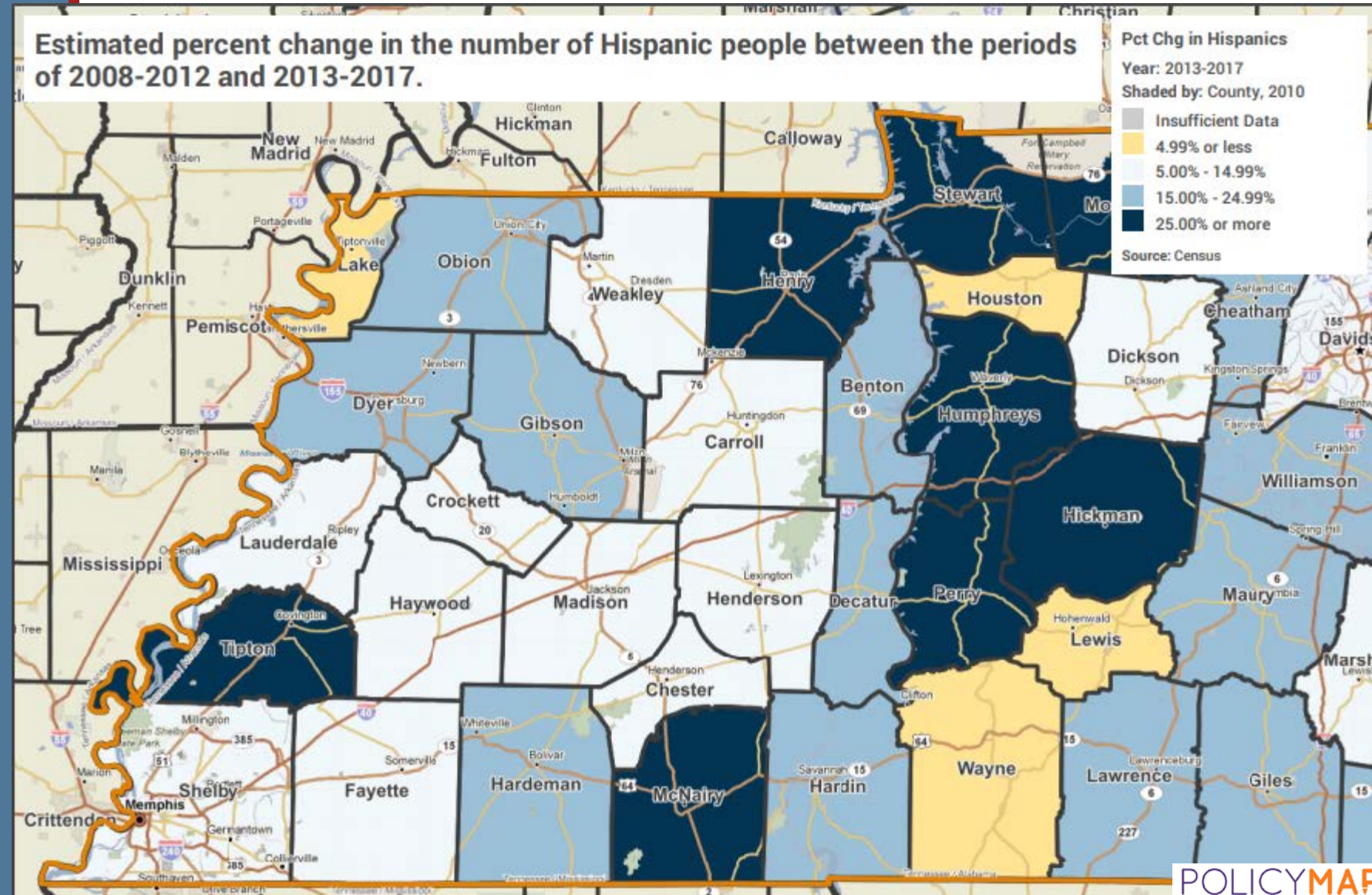
LAURA SWANSON, PRESENTER

Predominant Racial & Ethnic Groups, West Tennessee



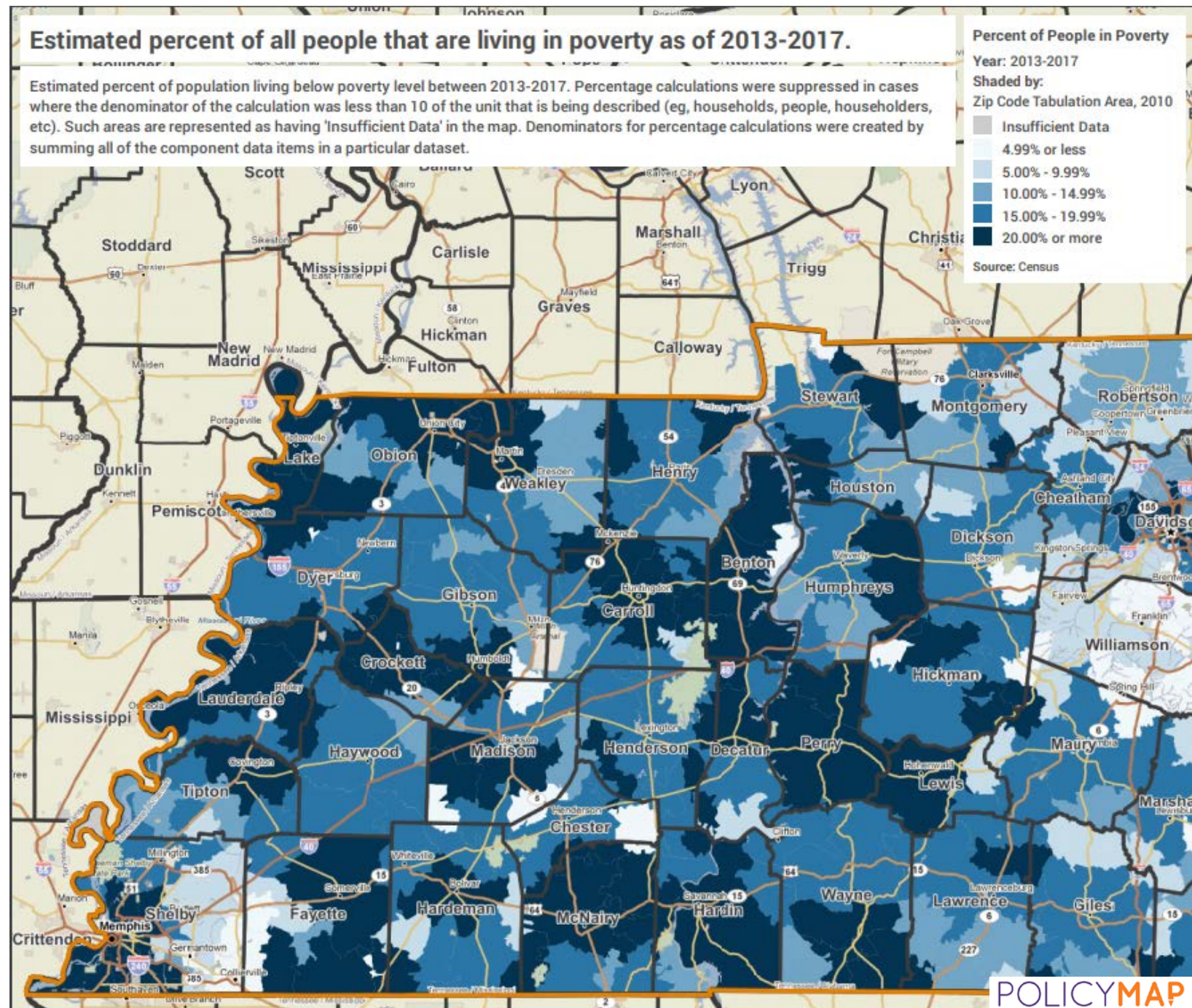
Race & Ethnicity

Some counties in West Tennessee experienced greater than 25% change in the percent of Hispanic residents.



Families Living in Poverty

A significant number of communities in West Tennessee have high poverty rates with more than 20 percent of people living in poverty.



Race/Ethnicity & Poverty

Estimated percent of all White people who lived in poverty between 2013-2017.

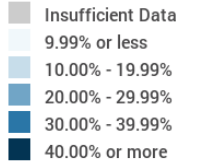
Estimated percent of people who are White, by single classification of Census race, and living below the poverty level between 2013-2017. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having 'Insufficient Data' in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.

Percent White People in Poverty

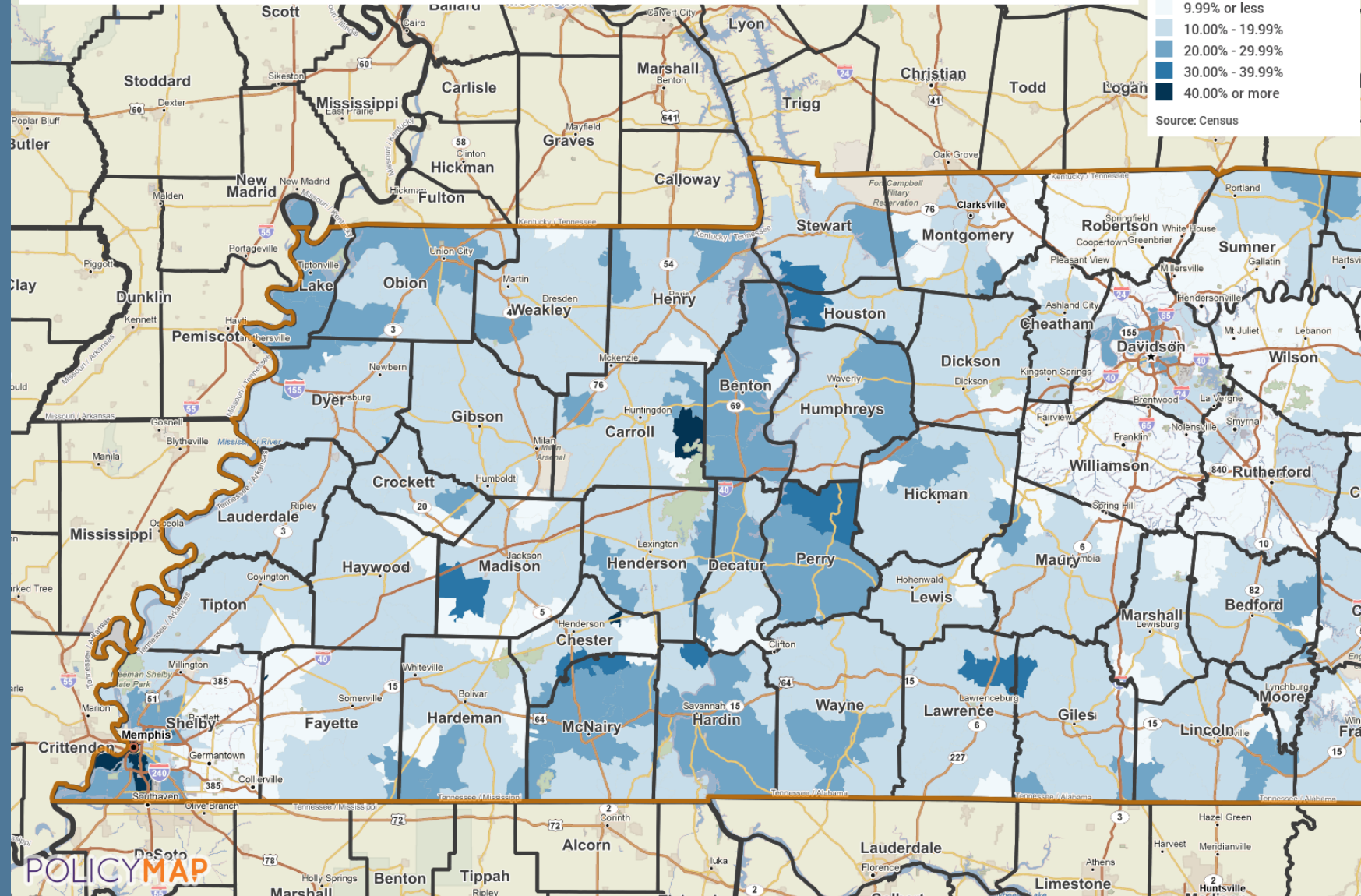
Year: 2013-2017

Shaded by:

Zip Code Tabulation Area, 2010



Source: Census



Race/Ethnicity & Poverty

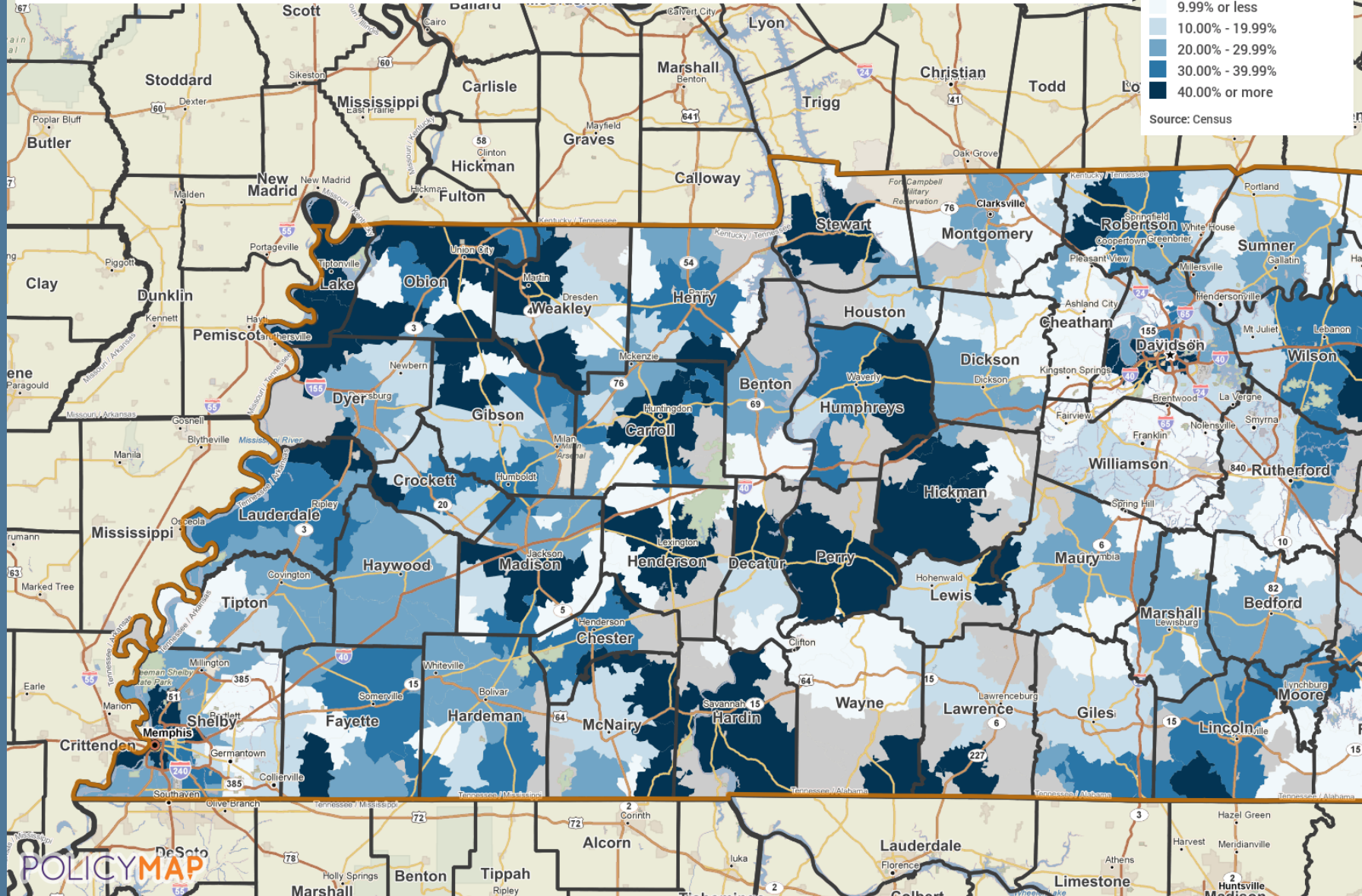
Estimated percent of all Black people who lived in poverty between 2013-2017.

Estimated percent of people who are Black or African American, by single classification of Census race, and living below the poverty level between 2013-2017. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having 'Insufficient Data' in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.

Percent Black People in Poverty
Year: 2013-2017
Shaded by:
Zip Code Tabulation Area, 2010

- Insufficient Data
- 9.99% or less
- 10.00% - 19.99%
- 20.00% - 29.99%
- 30.00% - 39.99%
- 40.00% or more

Source: Census



Race/Ethnicity & Poverty

Estimated percent of all Hispanic people who were living in poverty between 2013-2017.

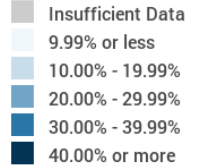
Estimated percent of people who are Hispanic and living below the poverty level between 2013-2017. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having 'Insufficient Data' in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.

Percent Hispanics in Poverty

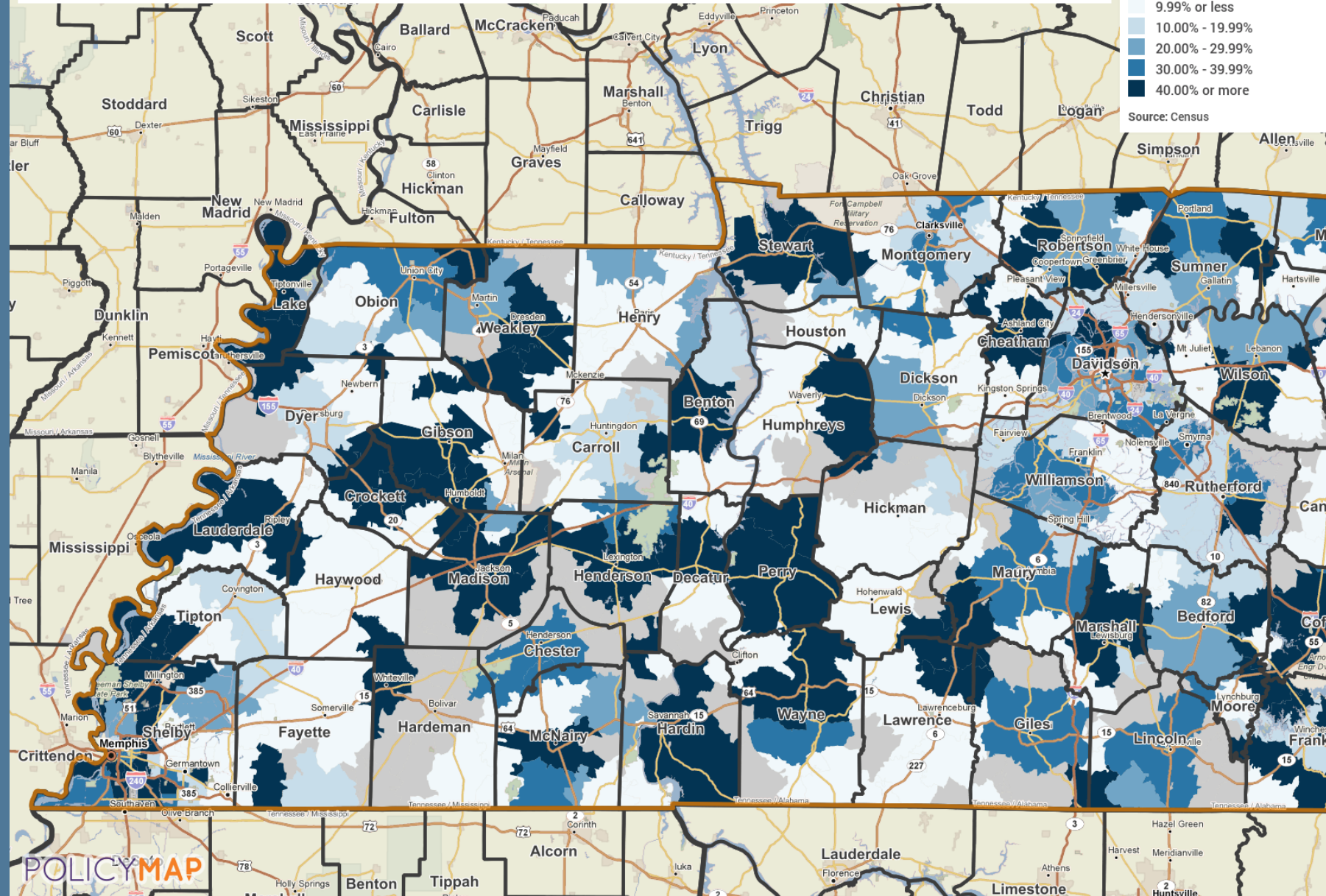
Year: 2013-2017

Shaded by:

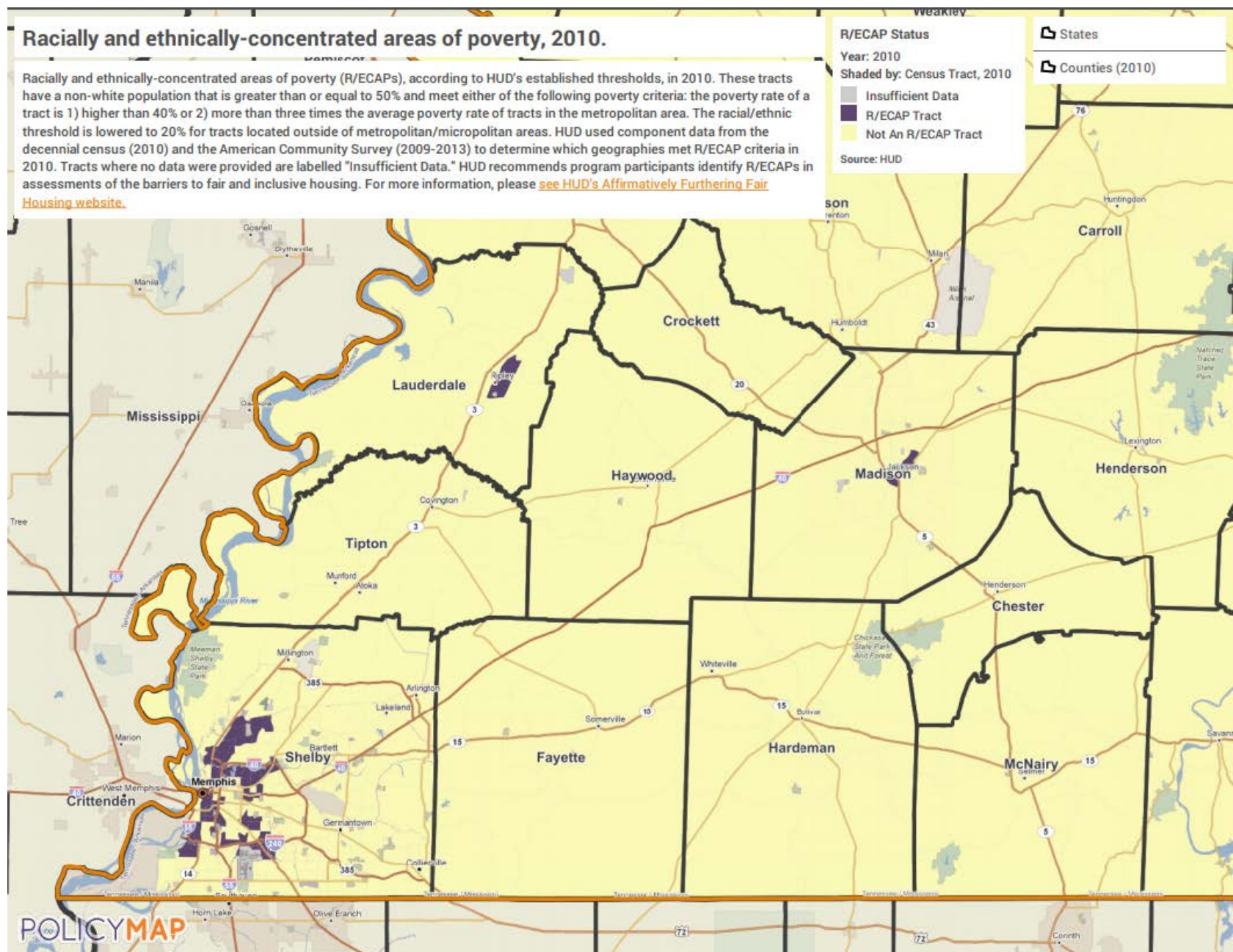
Zip Code Tabulation Area, 2010



Source: Census

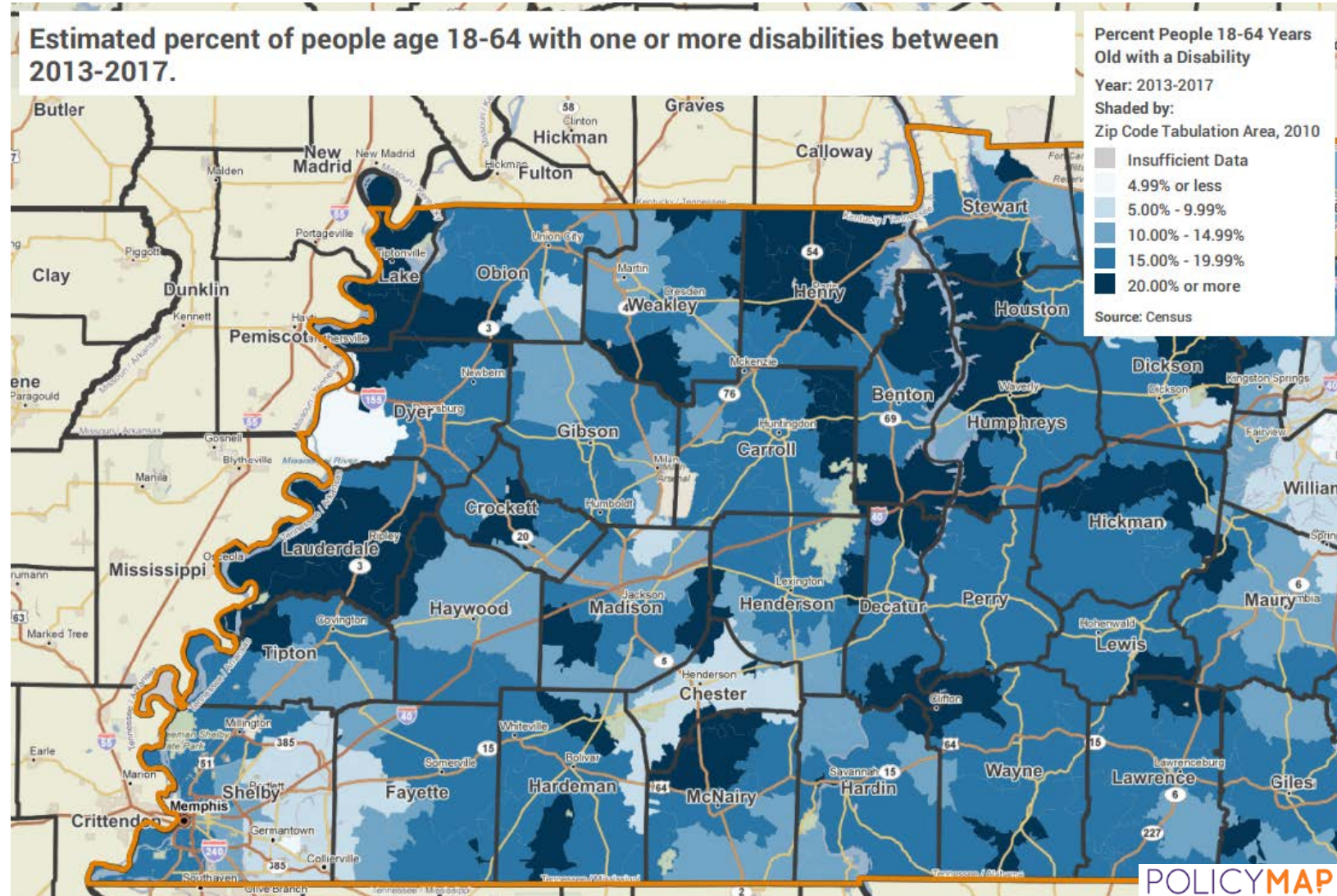


R/ECAPs 2010



Disability

More than 80% of fair housing complaints in Tennessee in the past 5 years were related to disability status.



Persons with a Disability Living in Poverty

Estimated percent of people with a disability living in poverty between 2013-2017.

Estimated percent of the civilian noninstitutionalized population with a disability living below the poverty level between 2013-2017. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc). Such areas are represented as having 'Insufficient Data' in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.

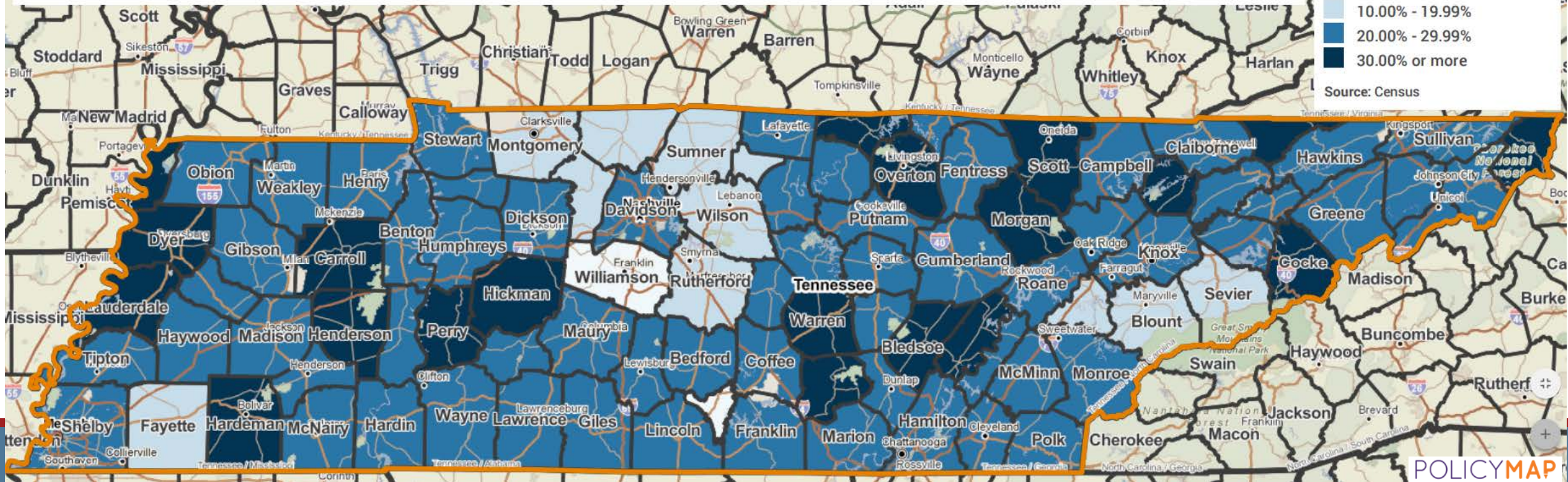
Percent People with a Disability Living in Poverty

Year: 2013-2017

Shaded by: County, 2010

- Insufficient Data
- 9.99% or less
- 10.00% - 19.99%
- 20.00% - 29.99%
- 30.00% or more

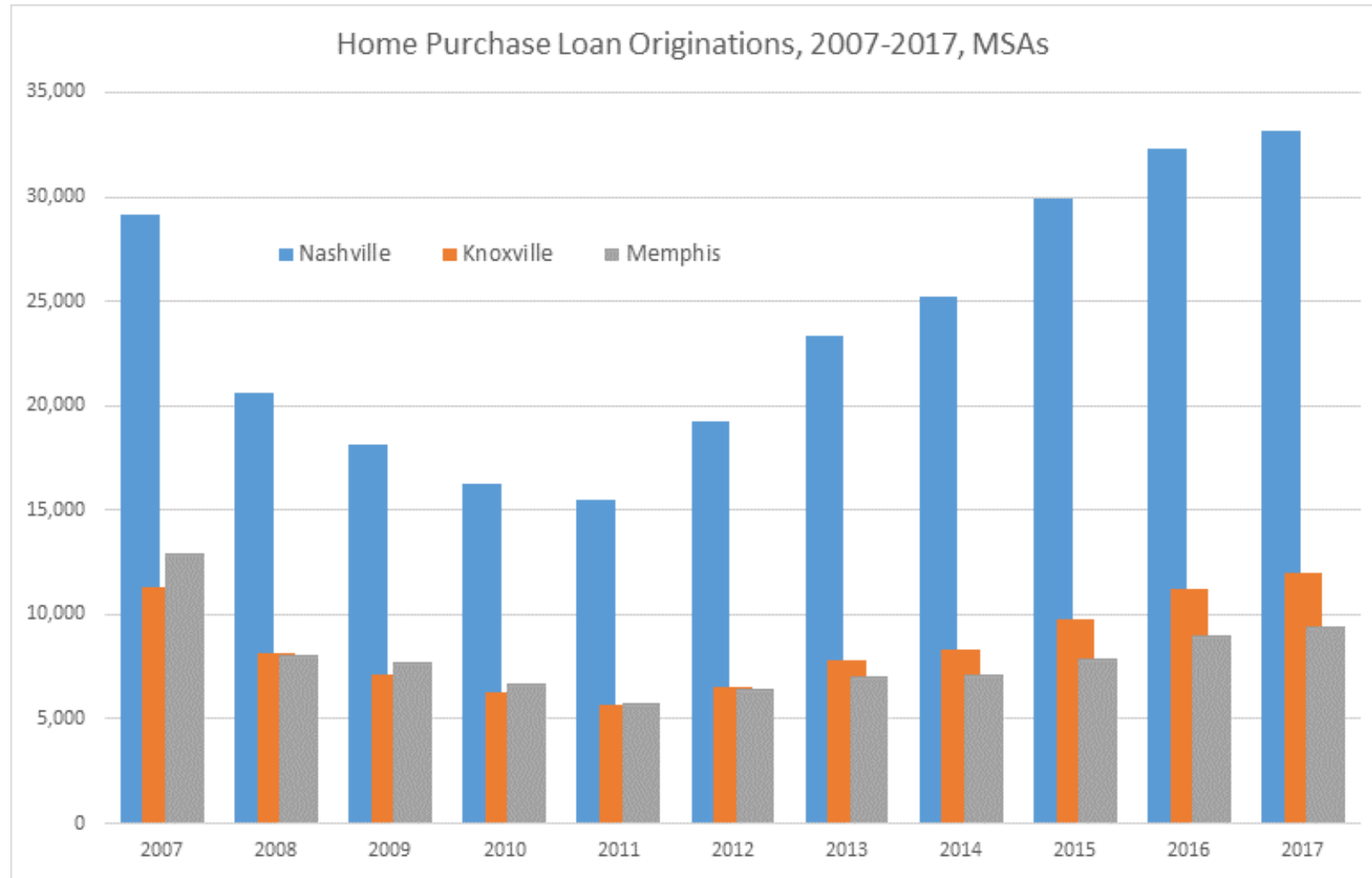
Source: Census



Home Purchase Loan Activity

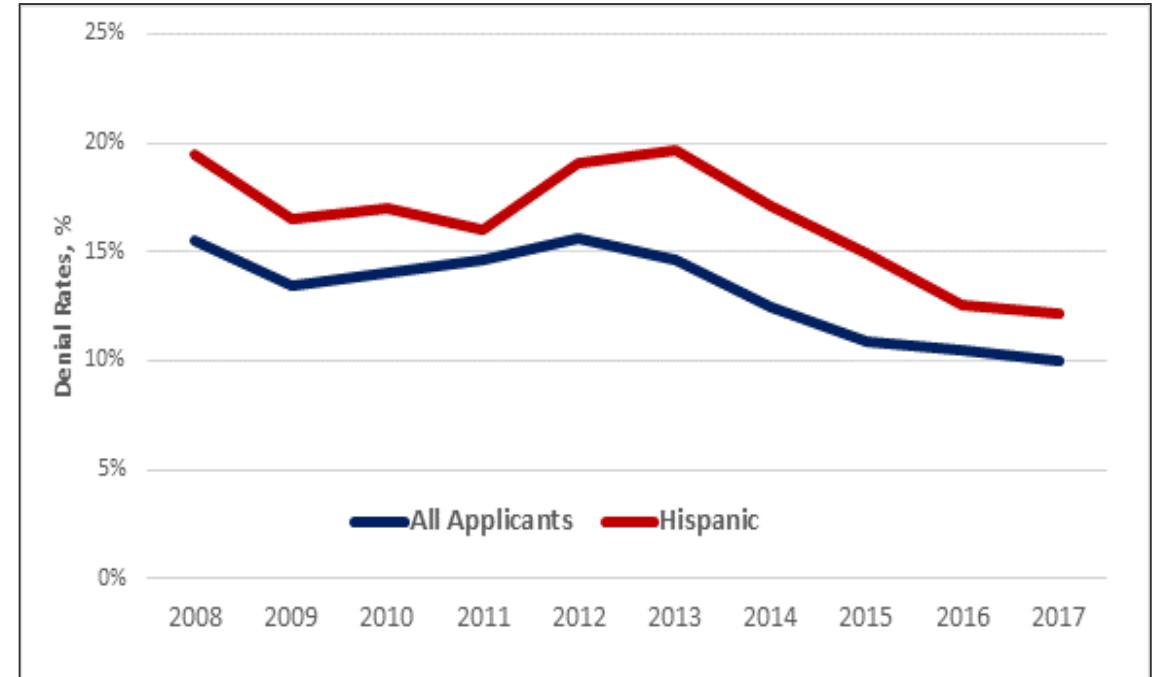
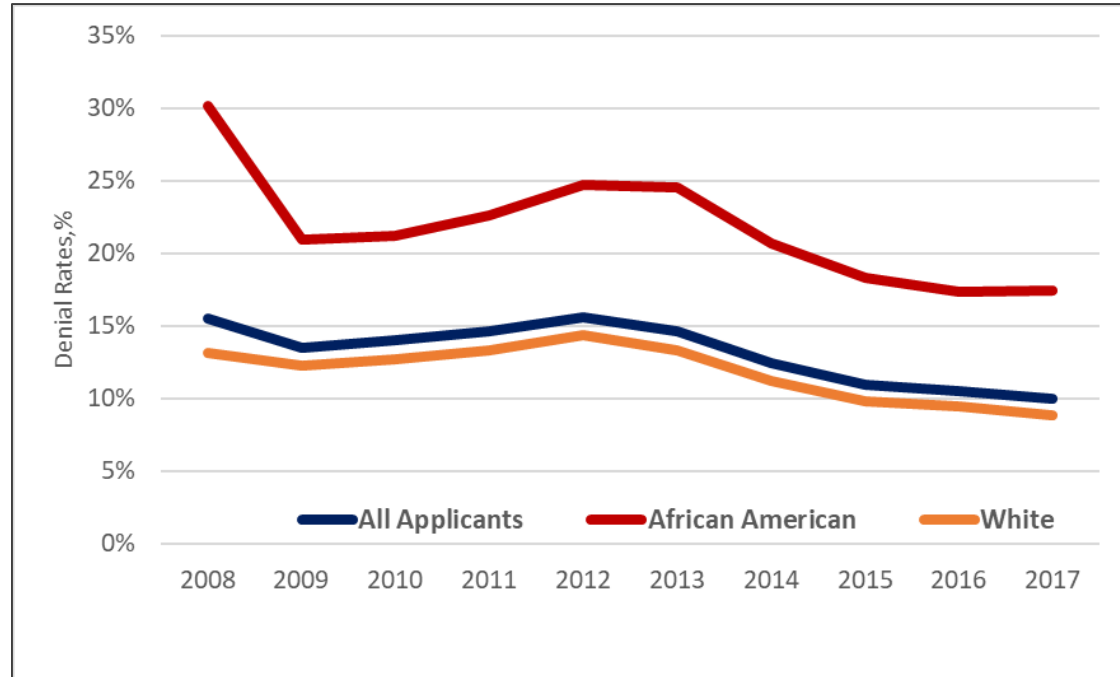
Overall 5% increase in the volume of home purchase loan originations in 2017 in Tennessee.

- In most areas of the state (including MSA areas), mortgage loan volume surpassed the level of mortgage activity in 2007.
- Memphis MSA reached only 73 percent of the 2007 pre-recession level of mortgage activity.



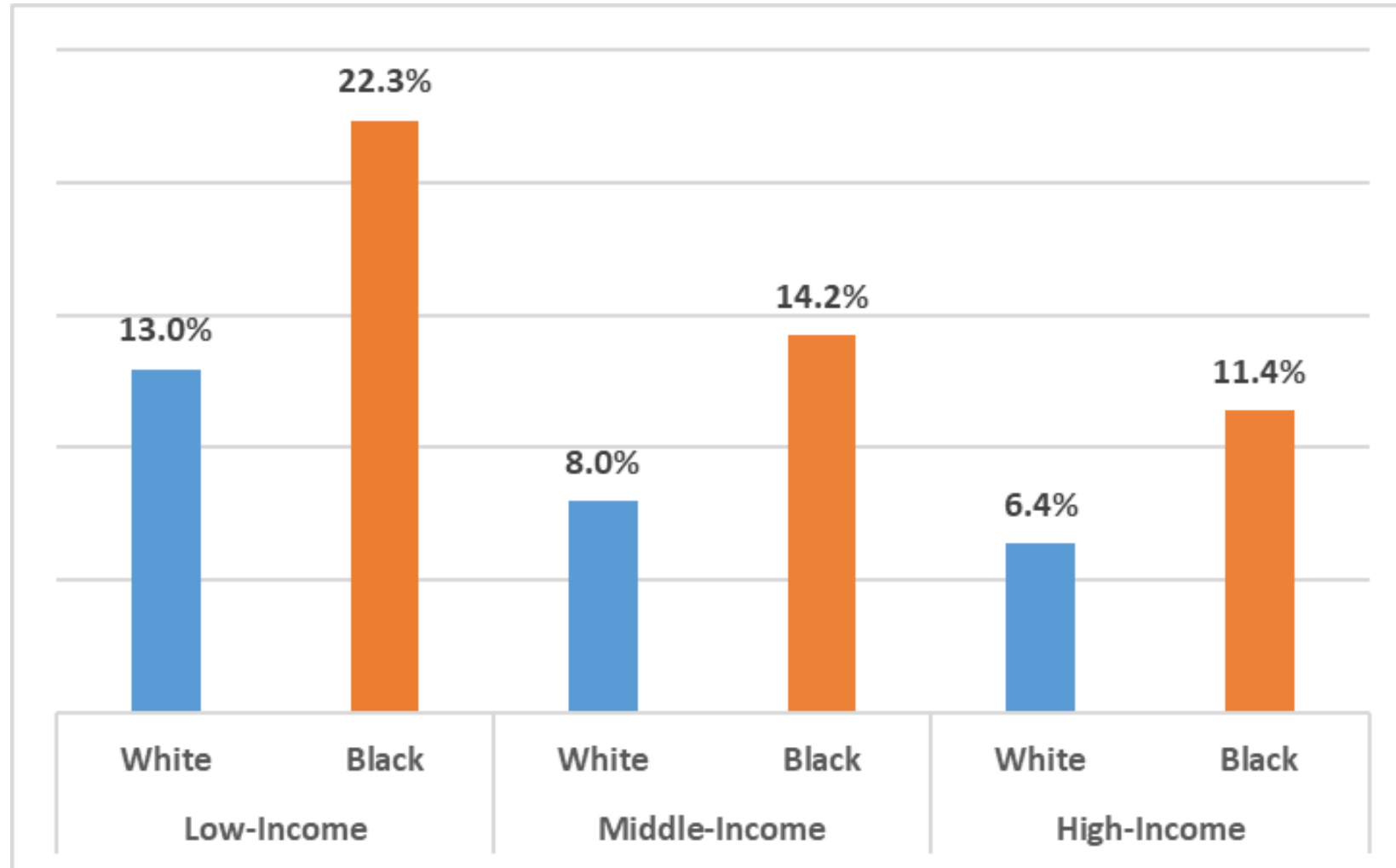
Loan Denials, Tennessee

The denial rate among African Americans in 2017 was 17.4% (the highest among all borrowers) compared with 10% for all borrowers.



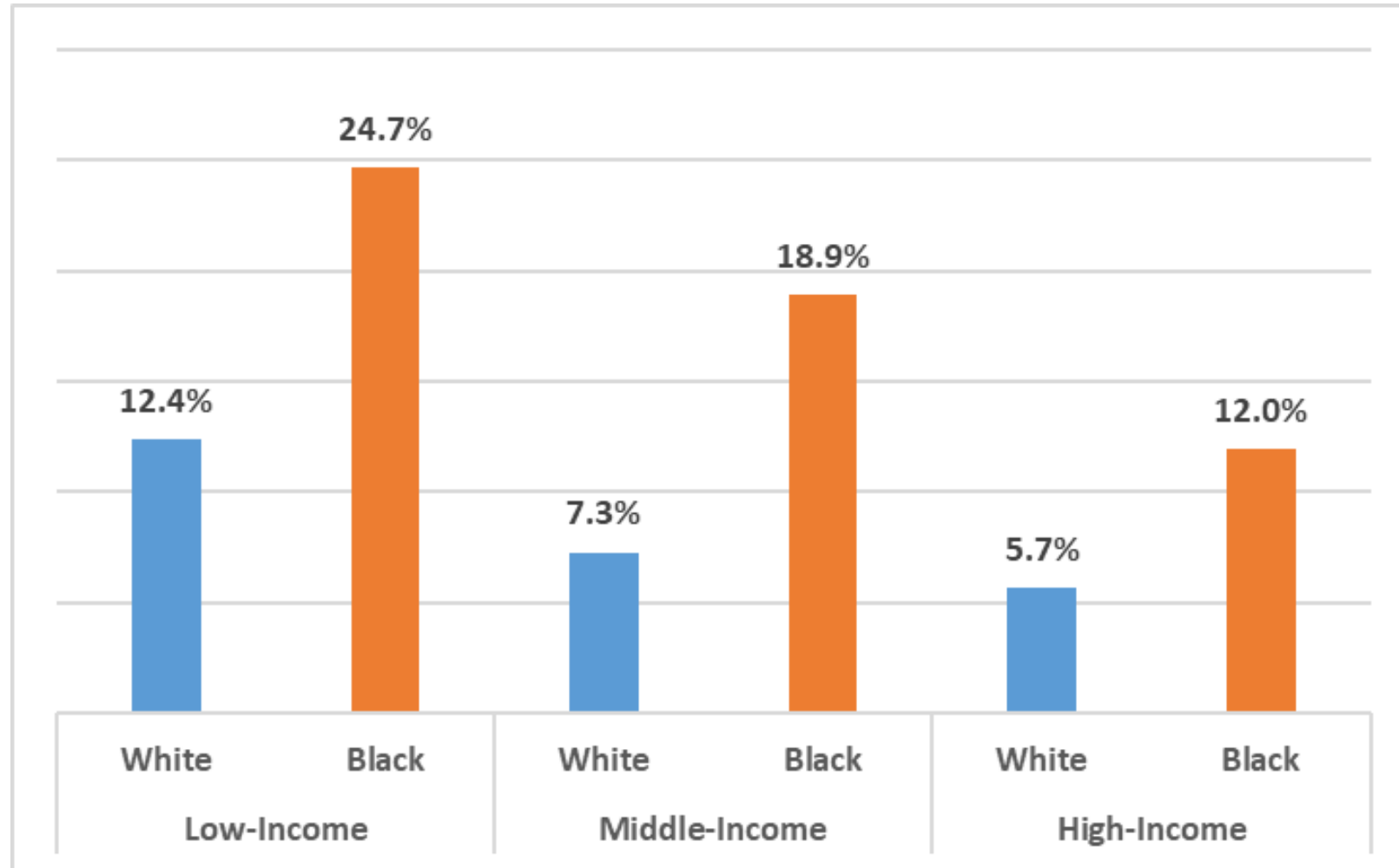
Loan Denials

Even after **controlling for income**, white and African-American applicants had significantly different denial rates.



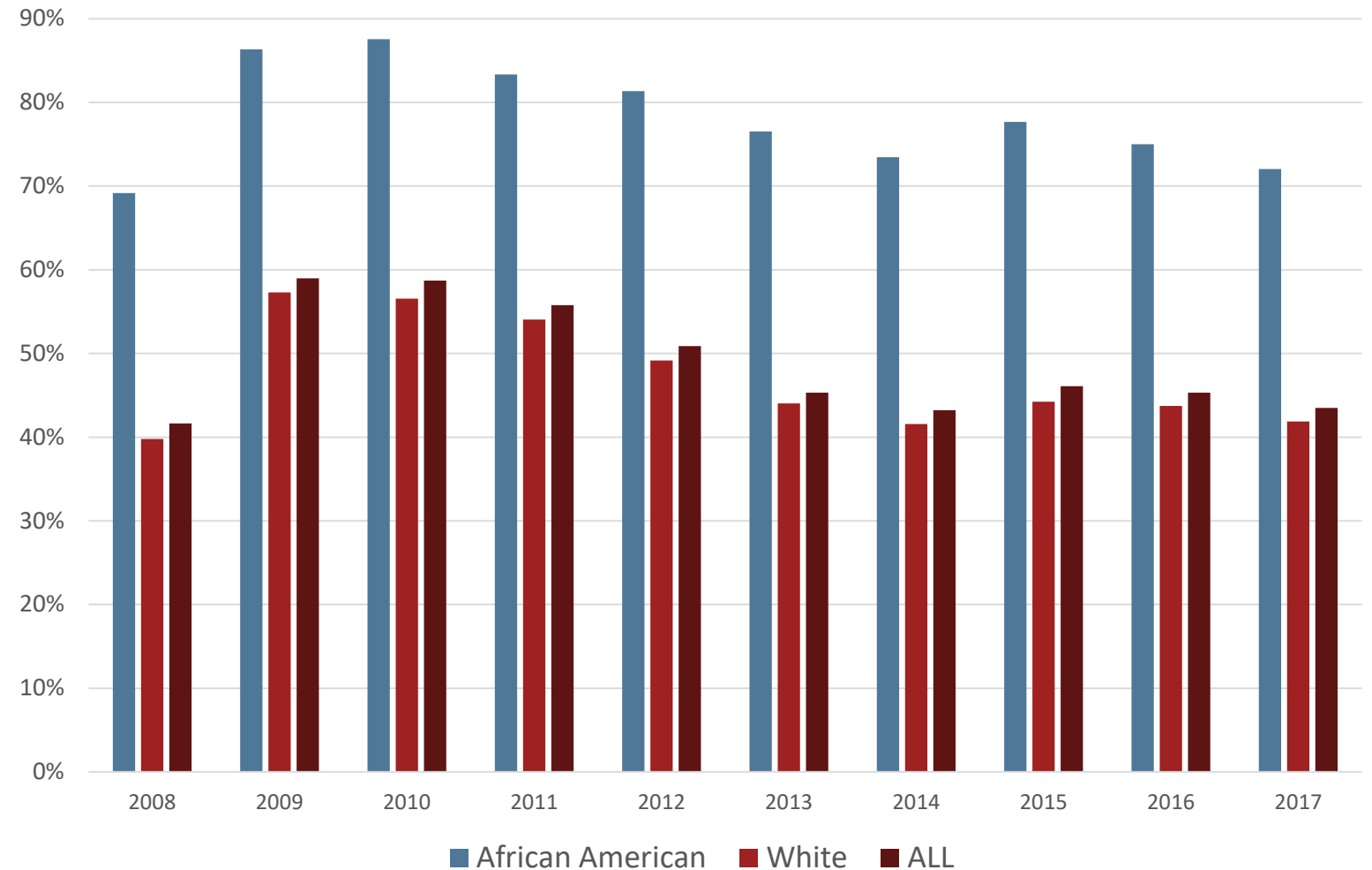
Loan Denials

The difference between the denial rates of white and African-American applicants is even more noticeable when looking at **only conventional home purchase loan applications**.



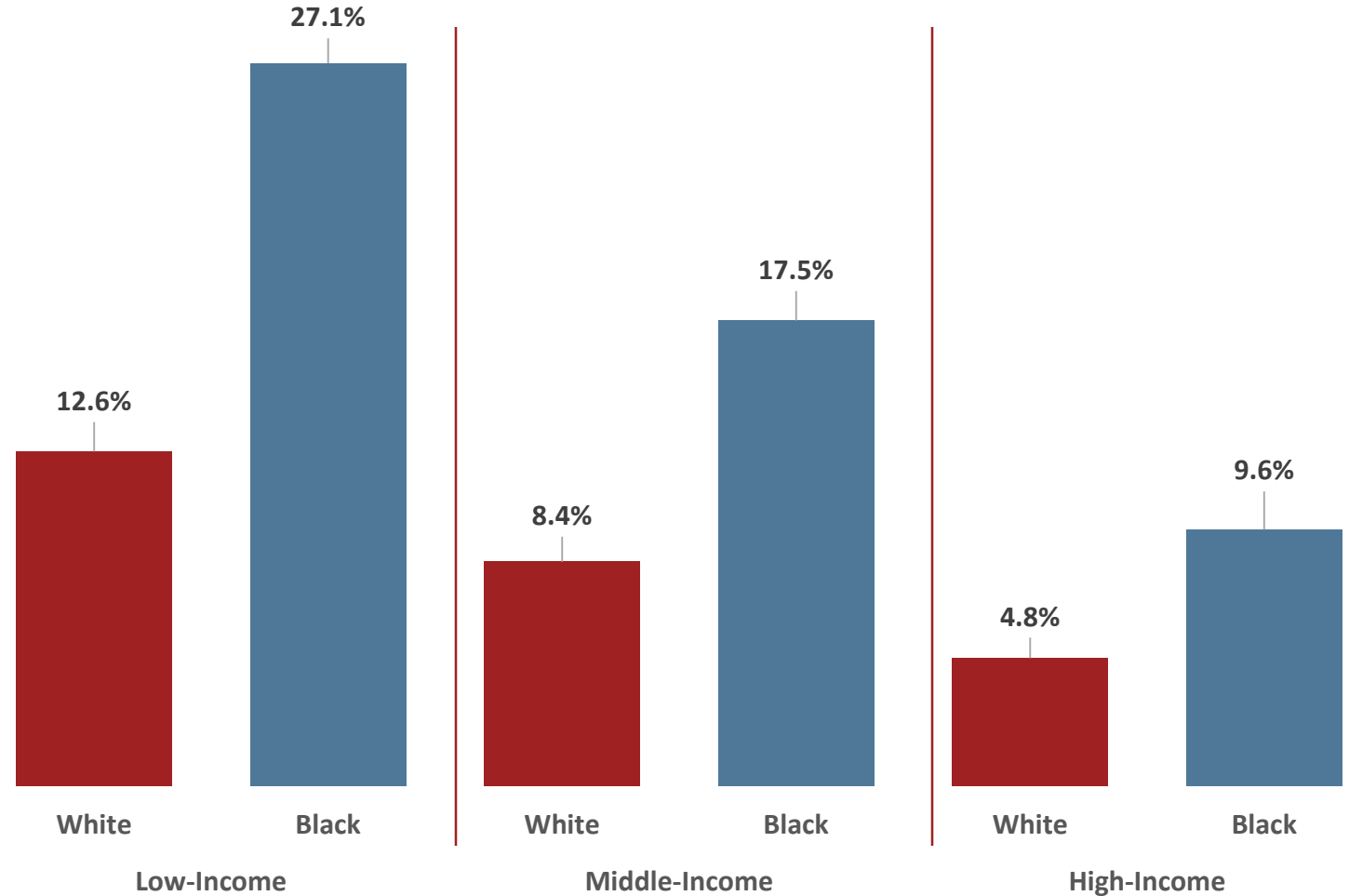
Non- conventional Loans

African-American (& low income) borrowers are more likely to use **non-conventional loans** than conventional loans.



Higher Priced Home Loans

The proportion of African-American borrowers with higher-priced home purchase loans was higher than white borrowers, even among borrowers in the same income group.



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[comment](https://thda.org/about-thda/public-notice-and-comment)