

Population and Housing¹

Housing	Tennessee		United States
	2010-2014	2006-2010	2010-2014
Total Units	2,839,142	2,769,457	132,741,033
Occupied Units	2,487,349	2,443,475	116,211,092
Vacant Units	351,793	325,982	16,529,941
Vacancy Rate	12.4%	11.8%	12.5%
Population			
Total Population	6,451,365	6,234,968	314,107,084
Percentage Non-Hispanic White	75.0%	76.2%	62.8%
Percentage Non-Hispanic Black	16.7%	16.5%	12.2%
Percentage Asian	1.5%	1.4%	4.9%
Percentage Hispanic/Latino	4.8%	4.2%	16.9%

Housing Affordability

All Households	Tennessee		United States
	2010-2014	2006-2010	2010-2014
Median Household Income	\$44,261	\$43,314	\$53,482
Total Cost-Burdened Households ²	761,128	742,816	40,557,671
Percentage of Households that are Cost-Burdened	30.6%	30.4%	34.9%
Homeowners			
Total Owner Households	1,669,953	1,699,986	74,787,460
Ownership Rate	67.1%	69.6%	64.4%
Median Income	\$56,400	\$53,757	\$68,142
Median Housing Value	\$139,900	\$134,100	\$175,700
Median Monthly Owner Cost (with mortgage)	\$1,197	\$1,163	\$1,522
Median Housing Cost as % of Household Income ³	22.7%	23.9%	23.7%
Cost-burdened Owners	385,759	416,497	21,396,575
Percentage of Owners who are Cost-Burdened	23.1%	24.5%	27.4%
Renters			
Total Renter Households	817,396	743,489	41,423,632
Median Income	\$26,708	\$25,401	\$33,219
Median Gross Rent	\$757	\$ 678	\$920
Median Housing Cost as % of Household Income	30.9%	29.7%	31.3%
Cost-burdened Renters	375,185	325,648	20,007,614
Percentage of Renters who are Cost-Burdened	45.9%	43.8%	48.3%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	224,784	216,355	9,858,824
\$20-35,000	112,801	87,732	6,047,850
\$35-50,000	28,609	17,100	2,485,418
>\$50,000	8,991	4,461	1,615,521

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Anderson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	34,737	34,509	2,839,142
Occupied Units	30,393	30,939	2,487,349
Vacant Units	4,344	3,570	351,793
Vacancy Rate	12.5%	10.3%	12.4%
Population			
Total Population	75,346	74,257	6,451,365
Percentage Non-Hispanic White	90.2%	90.9%	75.0%
Percentage Non-Hispanic Black	3.8%	4.0%	16.7%
Percentage Asian	1.3%	1.0%	1.5%
Percentage Hispanic/Latino	2.4%	2.2%	4.8%

Housing Affordability

All Households	Anderson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$44,199	\$44,650	\$44,261
Total Cost-Burdened Households ²	7,780	7,566	761,128
Percentage of Households that are Cost-Burdened	25.6%	24.5%	30.6%
Homeowners			
Total Owner Households	21,022	22,202	1,669,953
Ownership Rate	69.2%	71.8%	67.1%
Median Income	\$55,273	\$53,216	\$56,400
Median Housing Value	\$131,700	\$116,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,138	\$1,086	\$1,197
Median Housing Cost as % of Household Income ³	21.3%	21.2%	22.7%
Cost-burdened Owners	4,011	4,321	385,759
Percentage of Owners who are Cost-Burdened	19.0%	19.4%	23.1%
Renters			
Total Renter Households	9,371	8,737	817,396
Median Income	\$26,721	\$25,465	\$26,708
Median Gross Rent	\$701	\$612	\$757
Median Housing Cost as % of Household Income	28.2%	27.6%	30.9%
Cost-burdened Renters	3,786	3,259	365,901
Percentage of Renters who are Cost-Burdened	40.4%	37.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,408	2,455	224,784
\$20-35,000	1,153	681	112,801
\$35-50,000	206	87	28,609
>\$50,000	19	35	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Bedford County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	18,499	17,946	2,839,142
Occupied Units	16,608	2,892,195	2,487,349
Vacant Units	1,891	1,941	351,793
Vacancy Rate	10.2%	10.8%	12.4%
Population			
Total Population	45,660	44,172	6,451,365
Percentage Non-Hispanic White	78.2%	78.9%	75.0%
Percentage Non-Hispanic Black	5.9%	7.8%	16.7%
Percentage Asian	0.8%	0.5%	1.5%
Percentage Hispanic/Latino	11.5%	10.8%	4.8%

Housing Affordability

All Households	Bedford County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$40,989	\$38,550	\$44,261
Total Cost-Burdened Households ²	4,729	4,941	761,128
Percentage of Households that are Cost-Burdened	28.5%	30.9%	30.6%
Homeowners			
Total Owner Households	11,528	10,977	1,669,953
Ownership Rate	69.4%	68.6%	67.1%
Median Income	\$51,976	\$47,466	\$56,400
Median Housing Value	\$113,200	\$114,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,068	\$980	\$1,197
Median Housing Cost as % of Household Income ³	22.1%	22.9%	22.7%
Cost-burdened Owners	2,530	2,738	385,759
Percentage of Owners who are Cost-Burdened	21.9%	24.9%	23.1%
Renters			
Total Renter Households	5,080	5,028	817,396
Median Income	\$21,669	\$22,220	\$26,708
Median Gross Rent	\$667	\$602	\$757
Median Housing Cost as % of Household Income	30.0%	30.1%	30.9%
Cost-burdened Renters	2,205	2,207	365,901
Percentage of Renters who are Cost-Burdened	43.4%	43.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,402	1,604	224,784
\$20-35,000	747	513	112,801
\$35-50,000	46	91	28,609
>\$50,000	10	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Benton County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,973	8,987	2,839,142
Occupied Units	6,837	6,980	2,487,349
Vacant Units	2,136	2,007	351,793
Vacancy Rate	23.8%	22.3%	12.4%
Population			
Total Population	16,345	16,456	6,451,365
Percentage Non-Hispanic White	93.6%	94.7%	75.0%
Percentage Non-Hispanic Black	3.6%	2.3%	16.7%
Percentage Asian	0.3%	0.1%	1.5%
Percentage Hispanic/Latino	2.0%	1.5%	4.8%

Housing Affordability

All Households	Benton County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,087	\$33,953	\$44,261
Total Cost-Burdened Households ²	1,818	1,602	761,128
Percentage of Households that are Cost-Burdened	26.6%	23.0%	30.6%
Homeowners			
Total Owner Households	5,287	5,806	1,669,953
Ownership Rate	77.3%	83.2%	67.1%
Median Income	\$38,899	\$35,813	\$56,400
Median Housing Value	\$82,200	\$77,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$870	\$874	\$1,197
Median Housing Cost as % of Household Income ³	23.2%	22.6%	22.7%
Cost-burdened Owners	1,131	1,201	385,759
Percentage of Owners who are Cost-Burdened	21.4%	20.8%	23.1%
Renters			
Total Renter Households	1,550	1,174	817,396
Median Income	\$18,194	\$17,196	\$26,708
Median Gross Rent	\$562	\$470	\$757
Median Housing Cost as % of Household Income	35.2%	28.1%	30.9%
Cost-burdened Renters	687	394	365,901
Percentage of Renters who are Cost-Burdened	44.3%	33.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	508	348	224,784
\$20-35,000	143	47	112,801
\$35-50,000	36	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Bledsoe County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	5,704	5,657	2,839,142
Occupied Units	4,480	4,430	2,487,349
Vacant Units	1,224	1,227	351,793
Vacancy Rate	21.5%	21.7%	12.4%
Population			
Total Population	13,240	12,946	6,451,365
Percentage Non-Hispanic White	91.4%	93.1%	75.0%
Percentage Non-Hispanic Black	4.4%	3.5%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	2.2%	2.0%	4.8%

Housing Affordability

All Households	Bledsoe County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,450	\$29,729	\$44,261
Total Cost-Burdened Households ²	1,218	1,213	761,128
Percentage of Households that are Cost-Burdened	27.2%	27.4%	30.6%
Homeowners			
Total Owner Households	3,482	3,400	1,669,953
Ownership Rate	77.7%	76.7%	67.1%
Median Income	\$38,665	\$36,315	\$56,400
Median Housing Value	\$105,000	\$99,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$982	\$919	\$1,197
Median Housing Cost as % of Household Income ³	25.0%	26.8%	22.7%
Cost-burdened Owners	809	802	385,759
Percentage of Owners who are Cost-Burdened	23.3%	23.7%	23.1%
Renters			
Total Renter Households	998	1,030	817,396
Median Income	\$18,548	\$17,578	\$26,708
Median Gross Rent	\$523	\$517	\$757
Median Housing Cost as % of Household Income	33.2%	30.6%	30.9%
Cost-burdened Renters	407	407	365,901
Percentage of Renters who are Cost-Burdened	40.8%	39.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	325	280	224,784
\$20-35,000	63	118	112,801
\$35-50,000	8	0	28,609
>\$50,000	11	8	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Blount County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	55,541	54,252	2,839,142
Occupied Units	48,674	48,151	2,487,349
Vacant Units	6,867	6,101	351,793
Vacancy Rate	12.4%	11.2%	12.4%
Population			
Total Population	124,435	121,140	6,451,365
Percentage Non-Hispanic White	91.7%	92.3%	75.0%
Percentage Non-Hispanic Black	2.9%	2.9%	16.7%
Percentage Asian	0.8%	0.7%	1.5%
Percentage Hispanic/Latino	2.9%	2.6%	4.8%

Housing Affordability

All Households	Blount County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$46,518	\$47,322	\$44,261
Total Cost-Burdened Households ²	13,663	12,382	761,128
Percentage of Households that are Cost-Burdened	28.1%	25.7%	30.6%
Homeowners			
Total Owner Households	35,733	36,642	1,669,953
Ownership Rate	73.4%	76.1%	67.1%
Median Income	\$55,572	\$54,022	\$56,400
Median Housing Value	\$163,600	\$157,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,186	\$1,155	\$1,197
Median Housing Cost as % of Household Income ³	23.2%	23.1%	22.7%
Cost-burdened Owners	8,094	7,918	385,759
Percentage of Owners who are Cost-Burdened	22.7%	21.7%	23.1%
Renters			
Total Renter Households	12,941	11,509	817,396
Median Income	\$26,814	\$28,050	\$26,708
Median Gross Rent	\$744	\$639	\$757
Median Housing Cost as % of Household Income	29.9%	27.8%	30.9%
Cost-burdened Renters	5,552	4,431	365,901
Percentage of Renters who are Cost-Burdened	42.9%	38.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,468	3,257	224,784
\$20-35,000	1,605	737	112,801
\$35-50,000	401	391	28,609
>\$50,000	78	46	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Bradley County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	41,928	40,912	2,839,142
Occupied Units	37,823	37,476	2,487,349
Vacant Units	4,105	3,436	351,793
Vacancy Rate	9.8%	8.4%	12.4%
Population			
Total Population	101,004	97,192	6,451,365
Percentage Non-Hispanic White	87.6%	89.2%	75.0%
Percentage Non-Hispanic Black	4.4%	4.3%	16.7%
Percentage Asian	1.0%	0.8%	1.5%
Percentage Hispanic/Latino	5.1%	4.3%	4.8%

Housing Affordability

All Households	Bradley County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,575	\$40,032	\$44,261
Total Cost-Burdened Households ²	10,936	11,417	761,128
Percentage of Households that are Cost-Burdened	28.9%	30.5%	30.6%
Homeowners			
Total Owner Households	25,335	25,353	1,669,953
Ownership Rate	67.0%	67.7%	67.1%
Median Income	\$53,416	\$51,051	\$56,400
Median Housing Value	\$141,400	\$133,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,082	\$1,091	\$1,197
Median Housing Cost as % of Household Income ³	22.3%	23.4%	22.7%
Cost-burdened Owners	4,994	6,020	385,759
Percentage of Owners who are Cost-Burdened	19.8%	23.8%	23.1%
Renters			
Total Renter Households	12,488	12,123	817,396
Median Income	\$24,868	\$24,538	\$26,708
Median Gross Rent	\$711	\$631	\$757
Median Housing Cost as % of Household Income	31.4%	30.0%	30.9%
Cost-burdened Renters	5,919	5,383	365,901
Percentage of Renters who are Cost-Burdened	47.4%	44.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,846	4,001	224,784
\$20-35,000	1,611	1,140	112,801
\$35-50,000	275	194	28,609
>\$50,000	187	48	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Campbell County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	20,165	19,654	2,839,142
Occupied Units	15,902	15,791	2,487,349
Vacant Units	4,263	3,863	351,793
Vacancy Rate	21.1%	19.7%	12.4%
Population			
Total Population	40,361	40,623	6,451,365
Percentage Non-Hispanic White	96.7%	97.1%	75.0%
Percentage Non-Hispanic Black	0.6%	0.4%	16.7%
Percentage Asian	0.3%	0.3%	1.5%
Percentage Hispanic/Latino	1.2%	1.1%	4.8%

Housing Affordability

All Households	Campbell County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$32,616	\$30,686	\$44,261
Total Cost-Burdened Households ²	4,271	4,232	761,128
Percentage of Households that are Cost-Burdened	26.9%	26.8%	30.6%
Homeowners			
Total Owner Households	11,263	11,366	1,669,953
Ownership Rate	70.8%	72.0%	67.1%
Median Income	\$39,230	\$37,693	\$56,400
Median Housing Value	\$89,200	\$86,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$937	\$813	\$1,197
Median Housing Cost as % of Household Income ³	22.6%	23.4%	22.7%
Cost-burdened Owners	2,301	2,465	385,759
Percentage of Owners who are Cost-Burdened	20.5%	21.7%	23.1%
Renters			
Total Renter Households	4,639	4,425	817,396
Median Income	\$17,142	\$16,107	\$26,708
Median Gross Rent	\$551	\$447	\$757
Median Housing Cost as % of Household Income	31.3%	30.5%	30.9%
Cost-burdened Renters	1,962	1,766	365,901
Percentage of Renters who are Cost-Burdened	42.3%	39.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,577	1,540	224,784
\$20-35,000	339	199	112,801
\$35-50,000	46	27	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Cannon County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,039	5,969	2,839,142
Occupied Units	5,405	5,321	2,487,349
Vacant Units	634	648	351,793
Vacancy Rate	10.5%	10.9%	12.4%
Population			
Total Population	13,786	13,631	6,451,365
Percentage Non-Hispanic White	95.0%	95.6%	75.0%
Percentage Non-Hispanic Black	1.5%	0.8%	16.7%
Percentage Asian	0.3%	0.0%	1.5%
Percentage Hispanic/Latino	1.7%	0.8%	4.8%

Housing Affordability

All Households	Cannon County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$39,438	\$38,733	\$44,261
Total Cost-Burdened Households ²	1,464	1,460	761,128
Percentage of Households that are Cost-Burdened	27.1%	27.4%	30.6%
Homeowners			
Total Owner Households	4,081	4,056	1,669,953
Ownership Rate	75.5%	76.2%	67.1%
Median Income	\$44,650	\$42,547	\$56,400
Median Housing Value	\$116,600	\$112,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,043	\$979	\$1,197
Median Housing Cost as % of Household Income ³	25.4%	25.9%	22.7%
Cost-burdened Owners	1,092	1,161	385,759
Percentage of Owners who are Cost-Burdened	26.7%	28.6%	23.1%
Renters			
Total Renter Households	1,324	1,265	817,396
Median Income	\$25,803	\$28,594	\$26,708
Median Gross Rent	\$606	\$530	\$757
Median Housing Cost as % of Household Income	25.7%	24.1%	30.9%
Cost-burdened Renters	375	300	365,901
Percentage of Renters who are Cost-Burdened	28.3%	23.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	252	228	224,784
\$20-35,000	123	56	112,801
\$35-50,000	0	16	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Carroll County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	13,182	13,209	2,839,142
Occupied Units	11,096	11,090	2,487,349
Vacant Units	2,086	2,119	351,793
Vacancy Rate	15.8%	16.0%	12.4%
Population			
Total Population	28,511	28,644	6,451,365
Percentage Non-Hispanic White	85.3%	86.0%	75.0%
Percentage Non-Hispanic Black	10.0%	10.1%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	2.3%	1.9%	4.8%

Housing Affordability

All Households	Carroll County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$36,168	\$36,160	\$44,261
Total Cost-Burdened Households ²	2,898	2,909	761,128
Percentage of Households that are Cost-Burdened	26.1%	26.2%	30.6%
Homeowners			
Total Owner Households	8,339	8,568	1,669,953
Ownership Rate	75.2%	77.3%	67.1%
Median Income	\$43,565	\$40,428	\$56,400
Median Housing Value	\$83,100	\$77,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$870	\$832	\$1,197
Median Housing Cost as % of Household Income ³	21.9%	21.8%	22.7%
Cost-burdened Owners	1,701	1,909	385,759
Percentage of Owners who are Cost-Burdened	20.3%	22.3%	23.1%
Renters			
Total Renter Households	2,757	2,522	817,396
Median Income	\$20,127	\$19,436	\$26,708
Median Gross Rent	\$551	\$488	\$757
Median Housing Cost as % of Household Income	31.2%	27.5%	30.9%
Cost-burdened Renters	1,205	999	365,901
Percentage of Renters who are Cost-Burdened	43.7%	39.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	852	915	224,784
\$20-35,000	270	83	112,801
\$35-50,000	83	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Carter County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	27,820	27,580	2,839,142
Occupied Units	24,090	23,933	2,487,349
Vacant Units	3,730	3,647	351,793
Vacancy Rate	13.4%	13.2%	12.4%
Population			
Total Population	57,298	57,710	6,451,365
Percentage Non-Hispanic White	95.4%	95.7%	75.0%
Percentage Non-Hispanic Black	1.2%	1.2%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.6%	1.6%	4.8%

Housing Affordability

All Households	Carter County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$32,754	\$31,173	\$44,261
Total Cost-Burdened Households ²	6,864	6,036	761,128
Percentage of Households that are Cost-Burdened	28.5%	25.2%	30.6%
Homeowners			
Total Owner Households	17,019	17,543	1,669,953
Ownership Rate	70.6%	73.3%	67.1%
Median Income	\$40,722	\$38,006	\$56,400
Median Housing Value	\$103,400	\$92,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$919	\$852	\$1,197
Median Housing Cost as % of Household Income ³	22.1%	22.8%	22.7%
Cost-burdened Owners	3,686	3,600	385,759
Percentage of Owners who are Cost-Burdened	21.8%	20.6%	23.1%
Renters			
Total Renter Households	7,071	6,390	817,396
Median Income	\$19,473	\$17,449	\$26,708
Median Gross Rent	\$563	\$484	\$757
Median Housing Cost as % of Household Income	32.0%	28.4%	30.9%
Cost-burdened Renters	3,154	2,422	365,901
Percentage of Renters who are Cost-Burdened	44.6%	37.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,454	2,077	224,784
\$20-35,000	587	300	112,801
\$35-50,000	113	45	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Cheatham County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	15,767	15,425	2,839,142
Occupied Units	14,520	14,198	2,487,349
Vacant Units	1,247	1,227	351,793
Vacancy Rate	7.9%	8.0%	12.4%
Population			
Total Population	39,324	38,809	6,451,365
Percentage Non-Hispanic White	93.9%	94.6%	75.0%
Percentage Non-Hispanic Black	1.6%	1.5%	16.7%
Percentage Asian	0.5%	0.5%	1.5%
Percentage Hispanic/Latino	2.6%	2.3%	4.8%

Housing Affordability

All Households	Cheatham County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$52,138	\$52,585	\$44,261
Total Cost-Burdened Households ²	4,523	4,039	761,128
Percentage of Households that are Cost-Burdened	31.2%	28.4%	30.6%
Homeowners			
Total Owner Households	11,716	11,483	1,669,953
Ownership Rate	80.7%	80.9%	67.1%
Median Income	\$58,968	\$61,406	\$56,400
Median Housing Value	\$156,500	\$155,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,224	\$1,252	\$1,197
Median Housing Cost as % of Household Income ³	24.0%	23.6%	22.7%
Cost-burdened Owners	2,898	2,773	385,759
Percentage of Owners who are Cost-Burdened	24.8%	24.2%	23.1%
Renters			
Total Renter Households	2,804	2,715	817,396
Median Income	\$27,407	\$27,257	\$26,708
Median Gross Rent	\$920	\$763	\$757
Median Housing Cost as % of Household Income	41.5%	32.6%	30.9%
Cost-burdened Renters	1,618	1,260	365,901
Percentage of Renters who are Cost-Burdened	57.7%	46.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	709	638	224,784
\$20-35,000	639	513	112,801
\$35-50,000	222	109	28,609
>\$50,000	48	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Chester County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	7,006	6,906	2,839,142
Occupied Units	5,943	5,987	2,487,349
Vacant Units	1,063	919	351,793
Vacancy Rate	15.2%	13.3%	12.4%
Population			
Total Population	17,270	16,793	6,451,365
Percentage Non-Hispanic White	86.1%	86.9%	75.0%
Percentage Non-Hispanic Black	10.5%	9.1%	16.7%
Percentage Asian	0.3%	0.3%	1.5%
Percentage Hispanic/Latino	2.4%	1.8%	4.8%

Housing Affordability

All Households	Chester County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,028	\$39,915	\$44,261
Total Cost-Burdened Households ²	1,449	1,393	761,128
Percentage of Households that are Cost-Burdened	24.4%	23.3%	30.6%
Homeowners			
Total Owner Households	4,309	4,445	1,669,953
Ownership Rate	72.5%	74.2%	67.1%
Median Income	\$48,619	\$47,891	\$56,400
Median Housing Value	\$102,000	\$102,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,026	\$969	\$1,197
Median Housing Cost as % of Household Income ³	22.1%	24.0%	22.7%
Cost-burdened Owners	761	906	385,759
Percentage of Owners who are Cost-Burdened	17.7%	20.3%	23.1%
Renters			
Total Renter Households	1,634	1,542	817,396
Median Income	\$24,375	\$23,088	\$26,708
Median Gross Rent	\$656	\$610	\$757
Median Housing Cost as % of Household Income	28.8%	26.5%	30.9%
Cost-burdened Renters	686	490	365,901
Percentage of Renters who are Cost-Burdened	42.0%	31.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	557	375	224,784
\$20-35,000	96	116	112,801
\$35-50,000	0	0	28,609
>\$50,000	33	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Claiborne County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	14,955	14,751	2,839,142
Occupied Units	12,696	12,512	2,487,349
Vacant Units	2,259	2,239	351,793
Vacancy Rate	15.1%	15.2%	12.4%
Population			
Total Population	31,841	31,901	6,451,365
Percentage Non-Hispanic White	95.8%	96.7%	75.0%
Percentage Non-Hispanic Black	0.9%	0.9%	16.7%
Percentage Asian	0.4%	0.5%	1.5%
Percentage Hispanic/Latino	0.9%	0.9%	4.8%

Housing Affordability

All Households	Claiborne County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$32,884	\$31,353	\$44,261
Total Cost-Burdened Households ²	3,279	3,151	761,128
Percentage of Households that are Cost-Burdened	25.8%	25.2%	30.6%
Homeowners			
Total Owner Households	9,232	9,666	1,669,953
Ownership Rate	72.7%	77.3%	67.1%
Median Income	\$40,521	\$37,019	\$56,400
Median Housing Value	\$97,800	\$89,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$872	\$822	\$1,197
Median Housing Cost as % of Household Income ³	23.7%	23.5%	22.7%
Cost-burdened Owners	1,933	1,954	385,759
Percentage of Owners who are Cost-Burdened	21.0%	20.2%	23.1%
Renters			
Total Renter Households	3,464	2,846	817,396
Median Income	\$17,987	\$17,273	\$26,708
Median Gross Rent	\$518	\$470	\$757
Median Housing Cost as % of Household Income	31.2%	31.7%	30.9%
Cost-burdened Renters	1,341	1,198	365,901
Percentage of Renters who are Cost-Burdened	38.7%	42.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,126	1,067	224,784
\$20-35,000	204	128	112,801
\$35-50,000	10	3	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Clay County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	4,271	4,587	2,839,142
Occupied Units	3,174	3,621	2,487,349
Vacant Units	1,097	966	351,793
Vacancy Rate	25.7%	21.1%	12.4%
Population			
Total Population	7,802	7,888	6,451,365
Percentage Non-Hispanic White	95.4%	97.5%	75.0%
Percentage Non-Hispanic Black	2.1%	1.8%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	1.7%	0.6%	4.8%

Housing Affordability

All Households	Clay County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$29,812	\$32,106	\$44,261
Total Cost-Burdened Households ²	876	698	761,128
Percentage of Households that are Cost-Burdened	27.6%	19.3%	30.6%
Homeowners			
Total Owner Households	2,386	2,822	1,669,953
Ownership Rate	75.2%	77.9%	67.1%
Median Income	\$34,583	\$36,442	\$56,400
Median Housing Value	\$94,800	\$88,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$811	\$782	\$1,197
Median Housing Cost as % of Household Income ³	23.9%	20.3%	22.7%
Cost-burdened Owners	608	536	385,759
Percentage of Owners who are Cost-Burdened	25.5%	19.0%	23.1%
Renters			
Total Renter Households	788	799	817,396
Median Income	\$17,500	\$15,234	\$26,708
Median Gross Rent	\$514	\$334	\$757
Median Housing Cost as % of Household Income	28.5%	27.5%	30.9%
Cost-burdened Renters	268	161	365,901
Percentage of Renters who are Cost-Burdened	34.0%	20.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	244	158	224,784
\$20-35,000	24	3	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Cocke County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	17,406	17,278	2,839,142
Occupied Units	14,788	14,757	2,487,349
Vacant Units	2,618	2,521	351,793
Vacancy Rate	15.0%	14.6%	12.4%
Population			
Total Population	35,453	35,473	6,451,365
Percentage Non-Hispanic White	93.8%	94.3%	75.0%
Percentage Non-Hispanic Black	1.4%	1.8%	16.7%
Percentage Asian	0.2%	0.4%	1.5%
Percentage Hispanic/Latino	2.0%	1.8%	4.8%

Housing Affordability

All Households	Cocke County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$30,888	\$28,809	\$44,261
Total Cost-Burdened Households ²	4,237	3,871	761,128
Percentage of Households that are Cost-Burdened	28.6%	26.2%	30.6%
Homeowners			
Total Owner Households	10,334	10,771	1,669,953
Ownership Rate	69.9%	73.0%	67.1%
Median Income	\$39,596	\$34,749	\$56,400
Median Housing Value	\$98,600	\$95,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$924	\$856	\$1,197
Median Housing Cost as % of Household Income ³	24.4%	24.6%	22.7%
Cost-burdened Owners	2,463	2,647	385,759
Percentage of Owners who are Cost-Burdened	23.8%	24.5%	23.1%
Renters			
Total Renter Households	4,454	3,986	817,396
Median Income	\$14,986	\$16,570	\$26,708
Median Gross Rent	\$551	\$481	\$757
Median Housing Cost as % of Household Income	32.5%	27.0%	30.9%
Cost-burdened Renters	1,777	1,232	365,901
Percentage of Renters who are Cost-Burdened	39.9%	30.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,519	1,080	224,784
\$20-35,000	236	151	112,801
\$35-50,000	22	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Coffee County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	23,481	23,034	2,839,142
Occupied Units	21,131	20,869	2,487,349
Vacant Units	2,350	2,165	351,793
Vacancy Rate	10.0%	9.4%	12.4%
Population			
Total Population	53,151	52,344	6,451,365
Percentage Non-Hispanic White	89.6%	90.5%	75.0%
Percentage Non-Hispanic Black	2.1%	2.7%	16.7%
Percentage Asian	1.0%	0.9%	1.5%
Percentage Hispanic/Latino	3.9%	3.7%	4.8%

Housing Affordability

All Households	Coffee County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$39,656	\$40,078	\$44,261
Total Cost-Burdened Households ²	6,406	6,046	761,128
Percentage of Households that are Cost-Burdened	30.3%	29.0%	30.6%
Homeowners			
Total Owner Households	13,963	15,080	1,669,953
Ownership Rate	66.1%	72.3%	67.1%
Median Income	\$51,091	\$50,063	\$56,400
Median Housing Value	\$118,000	\$119,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,080	\$1,049	\$1,197
Median Housing Cost as % of Household Income ³	22.6%	23.4%	22.7%
Cost-burdened Owners	3,308	3,648	385,759
Percentage of Owners who are Cost-Burdened	23.7%	24.2%	23.1%
Renters			
Total Renter Households	7,168	5,789	817,396
Median Income	\$24,747	\$23,009	\$26,708
Median Gross Rent	\$662	\$600	\$757
Median Housing Cost as % of Household Income	29.4%	29.3%	30.9%
Cost-burdened Renters	3,097	2,397	365,901
Percentage of Renters who are Cost-Burdened	43.2%	41.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,193	1,702	224,784
\$20-35,000	846	521	112,801
\$35-50,000	43	174	28,609
>\$50,000	14	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Crockett County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,427	6,392	2,839,142
Occupied Units	5,572	5,549	2,487,349
Vacant Units	855	843	351,793
Vacancy Rate	13.3%	13.2%	12.4%
Population			
Total Population	14,599	14,524	6,451,365
Percentage Non-Hispanic White	76.2%	77.3%	75.0%
Percentage Non-Hispanic Black	13.3%	14.2%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	9.2%	7.9%	4.8%

Housing Affordability

All Households	Crockett County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,298	\$36,556	\$44,261
Total Cost-Burdened Households ²	1,522	1,478	761,128
Percentage of Households that are Cost-Burdened	27.3%	26.6%	30.6%
Homeowners			
Total Owner Households	3,799	3,801	1,669,953
Ownership Rate	68.2%	68.5%	67.1%
Median Income	\$44,697	\$43,536	\$56,400
Median Housing Value	\$86,200	\$84,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$922	\$871	\$1,197
Median Housing Cost as % of Household Income ³	21.8%	23.0%	22.7%
Cost-burdened Owners	781	949	385,759
Percentage of Owners who are Cost-Burdened	20.5%	24.9%	23.1%
Renters			
Total Renter Households	1,773	1,748	817,396
Median Income	\$25,867	\$24,597	\$26,708
Median Gross Rent	\$656	\$558	\$757
Median Housing Cost as % of Household Income	30.7%	25.3%	30.9%
Cost-burdened Renters	743	531	365,901
Percentage of Renters who are Cost-Burdened	41.9%	30.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	488	372	224,784
\$20-35,000	236	150	112,801
\$35-50,000	20	9	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Cumberland County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	28,373	27,228	2,839,142
Occupied Units	23,923	23,035	2,487,349
Vacant Units	4,450	4,193	351,793
Vacancy Rate	15.7%	15.4%	12.4%
Population			
Total Population	57,064	54,977	6,451,365
Percentage Non-Hispanic White	95.2%	96.1%	75.0%
Percentage Non-Hispanic Black	0.6%	0.4%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	2.6%	2.2%	4.8%

Housing Affordability

All Households	Cumberland County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,350	\$36,813	\$44,261
Total Cost-Burdened Households ²	6,036	6,023	761,128
Percentage of Households that are Cost-Burdened	25.2%	26.1%	30.6%
Homeowners			
Total Owner Households	18,983	18,220	1,669,953
Ownership Rate	79.4%	79.1%	67.1%
Median Income	\$43,067	\$40,998	\$56,400
Median Housing Value	\$139,700	\$133,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$955	\$943	\$1,197
Median Housing Cost as % of Household Income ³	23.3%	24.2%	22.7%
Cost-burdened Owners	3,876	4,138	385,759
Percentage of Owners who are Cost-Burdened	20.4%	22.7%	23.1%
Renters			
Total Renter Households	4,940	4,815	817,396
Median Income	\$21,023	\$21,155	\$26,708
Median Gross Rent	\$635	\$566	\$757
Median Housing Cost as % of Household Income	30.6%	28.8%	30.9%
Cost-burdened Renters	2,164	1,887	365,901
Percentage of Renters who are Cost-Burdened	43.8%	39.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,457	1,411	224,784
\$20-35,000	578	404	112,801
\$35-50,000	128	72	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Davidson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	287,824	280,062	2,839,142
Occupied Units	259,557	252,477	2,487,349
Vacant Units	28,267	27,585	351,793
Vacancy Rate	9.8%	9.8%	12.4%
Population			
Total Population	648,048	612,884	6,451,365
Percentage Non-Hispanic White	57.1%	58.6%	75.0%
Percentage Non-Hispanic Black	27.5%	27.6%	16.7%
Percentage Asian	3.1%	3.1%	1.5%
Percentage Hispanic/Latino	9.8%	9.0%	4.8%

Housing Affordability

All Households	Davidson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$47,434	\$45,668	\$44,261
Total Cost-Burdened Households ²	95,696	94,315	761,128
Percentage of Households that are Cost-Burdened	36.9%	37.4%	30.6%
Homeowners			
Total Owner Households	140,219	145,521	1,669,953
Ownership Rate	54.0%	57.6%	67.1%
Median Income	\$65,786	\$61,795	\$56,400
Median Housing Value	\$167,400	\$164,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,371	\$1,346	\$1,197
Median Housing Cost as % of Household Income ³	23.6%	24.9%	22.7%
Cost-burdened Owners	37,710	43,604	385,759
Percentage of Owners who are Cost-Burdened	26.8%	29.9%	23.1%
Renters			
Total Renter Households	119,338	106,956	817,396
Median Income	\$31,406	\$29,231	\$26,708
Median Gross Rent	\$859	\$776	\$757
Median Housing Cost as % of Household Income	30.7%	30.1%	30.9%
Cost-burdened Renters	58,118	50,804	365,901
Percentage of Renters who are Cost-Burdened	48.7%	47.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	29,238	28,878	224,784
\$20-35,000	20,884	17,113	112,801
\$35-50,000	5,848	3,850	28,609
>\$50,000	2,148	963	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Decatur County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,843	6,851	2,839,142
Occupied Units	5,045	4,985	2,487,349
Vacant Units	1,798	1,866	351,793
Vacancy Rate	26.3%	27.2%	12.4%
Population			
Total Population	11,675	11,716	6,451,365
Percentage Non-Hispanic White	92.4%	93.3%	75.0%
Percentage Non-Hispanic Black	2.9%	2.4%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	2.9%	2.4%	4.8%

Housing Affordability

All Households	Decatur County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,219	\$30,445	\$44,261
Total Cost-Burdened Households ²	1,362	1,349	761,128
Percentage of Households that are Cost-Burdened	27.0%	27.1%	30.6%
Homeowners			
Total Owner Households	3,918	3,892	1,669,953
Ownership Rate	77.7%	78.1%	67.1%
Median Income	\$42,000	\$36,107	\$56,400
Median Housing Value	\$86,800	\$66,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$851	\$796	\$1,197
Median Housing Cost as % of Household Income ³	21.6%	22.5%	22.7%
Cost-burdened Owners	895	877	385,759
Percentage of Owners who are Cost-Burdened	22.8%	22.5%	23.1%
Renters			
Total Renter Households	1,127	1,093	817,396
Median Income	\$17,278	\$15,799	\$26,708
Median Gross Rent	\$540	\$472	\$757
Median Housing Cost as % of Household Income	33.6%	31.3%	30.9%
Cost-burdened Renters	469	473	365,901
Percentage of Renters who are Cost-Burdened	41.6%	43.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	436	463	224,784
\$20-35,000	28	4	112,801
\$35-50,000	0	0	28,609
>\$50,000	5	5	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	DeKalb County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	9,411	9,279	2,839,142
Occupied Units	6,998	7,165	2,487,349
Vacant Units	2,413	2,114	351,793
Vacancy Rate	25.6%	22.8%	12.4%
Population			
Total Population	18,968	18,569	6,451,365
Percentage Non-Hispanic White	90.0%	91.3%	75.0%
Percentage Non-Hispanic Black	1.4%	1.6%	16.7%
Percentage Asian	0.9%	0.3%	1.5%
Percentage Hispanic/Latino	7.1%	5.8%	4.8%

Housing Affordability

All Households	DeKalb County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,409	\$34,863	\$44,261
Total Cost-Burdened Households ²	1,624	1,766	761,128
Percentage of Households that are Cost-Burdened	23.2%	24.6%	30.6%
Homeowners			
Total Owner Households	5,073	5,180	1,669,953
Ownership Rate	72.5%	72.3%	67.1%
Median Income	\$43,478	\$40,701	\$56,400
Median Housing Value	\$117,100	\$98,000	\$139,900
Median Monthly Owner Cost (with mortgage)	\$939	\$885	\$1,197
Median Housing Cost as % of Household Income ³	23.1%	22.0%	22.7%
Cost-burdened Owners	1,006	1,205	385,759
Percentage of Owners who are Cost-Burdened	19.8%	23.2%	23.1%
Renters			
Total Renter Households	1,925	1,985	817,396
Median Income	\$26,228	\$20,610	\$26,708
Median Gross Rent	\$535	\$507	\$757
Median Housing Cost as % of Household Income	25.5%	24.4%	30.9%
Cost-burdened Renters	620	564	365,901
Percentage of Renters who are Cost-Burdened	32.2%	28.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	452	476	224,784
\$20-35,000	154	83	112,801
\$35-50,000	13	0	28,609
>\$50,000	0	4	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Dickson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	20,938	20,465	2,839,142
Occupied Units	18,469	18,889	2,487,349
Vacant Units	2,469	1,576	351,793
Vacancy Rate	11.8%	7.7%	12.4%
Population			
Total Population	50,115	48,712	6,451,365
Percentage Non-Hispanic White	90.3%	90.7%	75.0%
Percentage Non-Hispanic Black	3.9%	4.1%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	3.1%	2.9%	4.8%

Housing Affordability

All Households	Dickson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$45,056	\$44,554	\$44,261
Total Cost-Burdened Households ²	5,075	5,234	761,128
Percentage of Households that are Cost-Burdened	27.5%	27.7%	30.6%
Homeowners			
Total Owner Households	13,291	13,992	1,669,953
Ownership Rate	72.0%	74.1%	67.1%
Median Income	\$52,229	\$52,854	\$56,400
Median Housing Value	\$141,400	\$128,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,146	\$1,145	\$1,197
Median Housing Cost as % of Household Income ³	22.5%	23.8%	22.7%
Cost-burdened Owners	2,815	3,251	385,759
Percentage of Owners who are Cost-Burdened	21.2%	23.3%	23.1%
Renters			
Total Renter Households	5,178	4,897	817,396
Median Income	\$24,715	\$25,638	\$26,708
Median Gross Rent	\$735	\$671	\$757
Median Housing Cost as % of Household Income	32.1%	28.8%	30.9%
Cost-burdened Renters	2,258	1,973	365,901
Percentage of Renters who are Cost-Burdened	43.6%	40.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,455	1,528	224,784
\$20-35,000	787	402	112,801
\$35-50,000	0	44	28,609
>\$50,000	16	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Dyer County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	16,744	16,732	2,839,142
Occupied Units	15,088	15,079	2,487,349
Vacant Units	1,656	1,653	351,793
Vacancy Rate	9.9%	9.9%	12.4%
Population			
Total Population	38,156	38,174	6,451,365
Percentage Non-Hispanic White	80.4%	81.5%	75.0%
Percentage Non-Hispanic Black	13.6%	14.5%	16.7%
Percentage Asian	0.4%	0.2%	1.5%
Percentage Hispanic/Latino	2.9%	2.5%	4.8%

Housing Affordability

All Households	Dyer County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,426	\$36,856	\$44,261
Total Cost-Burdened Households ²	3,967	4,850	761,128
Percentage of Households that are Cost-Burdened	26.3%	32.2%	30.6%
Homeowners			
Total Owner Households	9,656	9,797	1,669,953
Ownership Rate	64.0%	65.0%	67.1%
Median Income	\$55,513	\$48,634	\$56,400
Median Housing Value	\$99,800	\$91,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,059	\$967	\$1,197
Median Housing Cost as % of Household Income ³	20.3%	22.4%	22.7%
Cost-burdened Owners	1,846	2,478	385,759
Percentage of Owners who are Cost-Burdened	19.2%	25.3%	23.1%
Renters			
Total Renter Households	5,432	5,282	817,396
Median Income	\$26,978	\$20,680	\$26,708
Median Gross Rent	\$616	\$594	\$757
Median Housing Cost as % of Household Income	27.5%	30.2%	30.9%
Cost-burdened Renters	2,113	2,372	365,901
Percentage of Renters who are Cost-Burdened	38.9%	44.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,510	1,843	224,784
\$20-35,000	521	507	112,801
\$35-50,000	81	21	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Fayette County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	15,938	14,977	2,839,142
Occupied Units	14,681	13,498	2,487,349
Vacant Units	1,257	1,479	351,793
Vacancy Rate	7.9%	9.9%	12.4%
Population			
Total Population	38,664	37,458	6,451,365
Percentage Non-Hispanic White	68.2%	68.0%	75.0%
Percentage Non-Hispanic Black	27.7%	28.5%	16.7%
Percentage Asian	0.6%	0.5%	1.5%
Percentage Hispanic/Latino	2.4%	2.2%	4.8%

Housing Affordability

All Households	Fayette County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$55,623	\$56,729	\$44,261
Total Cost-Burdened Households ²	3,867	3,674	761,128
Percentage of Households that are Cost-Burdened	26.3%	27.2%	30.6%
Homeowners			
Total Owner Households	11,676	11,244	1,669,953
Ownership Rate	79.5%	83.3%	67.1%
Median Income	\$64,517	\$62,399	\$56,400
Median Housing Value	\$177,400	\$170,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,319	\$1,344	\$1,197
Median Housing Cost as % of Household Income ³	22.7%	23.6%	22.7%
Cost-burdened Owners	2,876	2,924	385,759
Percentage of Owners who are Cost-Burdened	24.6%	26.0%	23.1%
Renters			
Total Renter Households	3,005	2,254	817,396
Median Income	\$26,009	\$28,917	\$26,708
Median Gross Rent	\$631	\$662	\$757
Median Housing Cost as % of Household Income	26.6%	24.6%	30.9%
Cost-burdened Renters	995	751	365,901
Percentage of Renters who are Cost-Burdened	33.1%	33.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	664	573	224,784
\$20-35,000	207	128	112,801
\$35-50,000	99	50	28,609
>\$50,000	24	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Fentress County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,952	8,760	2,839,142
Occupied Units	7,326	7,331	2,487,349
Vacant Units	1,626	1,429	351,793
Vacancy Rate	18.2%	16.3%	12.4%
Population			
Total Population	17,922	17,777	6,451,365
Percentage Non-Hispanic White	97.2%	97.8%	75.0%
Percentage Non-Hispanic Black	0.2%	0.1%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.2%	0.9%	4.8%

Housing Affordability

All Households	Fentress County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$29,784	\$29,642	\$44,261
Total Cost-Burdened Households ²	1,964	2,029	761,128
Percentage of Households that are Cost-Burdened	26.8%	27.7%	30.6%
Homeowners			
Total Owner Households	5,692	5,649	1,669,953
Ownership Rate	77.7%	77.1%	67.1%
Median Income	\$34,185	\$33,952	\$56,400
Median Housing Value	\$92,100	\$101,000	\$139,900
Median Monthly Owner Cost (with mortgage)	\$883	\$764	\$1,197
Median Housing Cost as % of Household Income ³	24.5%	24.5%	22.7%
Cost-burdened Owners	1,366	1,429	385,759
Percentage of Owners who are Cost-Burdened	24.0%	25.2%	23.1%
Renters			
Total Renter Households	1,634	1,682	817,396
Median Income	\$17,076	\$16,410	\$26,708
Median Gross Rent	\$530	\$475	\$757
Median Housing Cost as % of Household Income	30.6%	29.7%	30.9%
Cost-burdened Renters	598	606	365,901
Percentage of Renters who are Cost-Burdened	36.6%	36.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	498	569	224,784
\$20-35,000	100	37	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Franklin County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	18,841	18,544	2,839,142
Occupied Units	16,126	15,750	2,487,349
Vacant Units	2,715	2,794	351,793
Vacancy Rate	14.4%	15.1%	12.4%
Population			
Total Population	41,069	41,054	6,451,365
Percentage Non-Hispanic White	89.4%	90.1%	75.0%
Percentage Non-Hispanic Black	3.5%	3.3%	16.7%
Percentage Asian	0.6%	0.4%	1.5%
Percentage Hispanic/Latino	2.7%	2.5%	4.8%

Housing Affordability

All Households	Franklin County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$42,663	\$40,983	\$44,261
Total Cost-Burdened Households ²	3,920	3,738	761,128
Percentage of Households that are Cost-Burdened	24.3%	23.7%	30.6%
Homeowners			
Total Owner Households	12,220	12,177	1,669,953
Ownership Rate	75.8%	77.3%	67.1%
Median Income	\$49,312	\$46,910	\$56,400
Median Housing Value	\$106,800	\$110,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$958	\$967	\$1,197
Median Housing Cost as % of Household Income ³	22.7%	22.0%	22.7%
Cost-burdened Owners	2,616	2,550	385,759
Percentage of Owners who are Cost-Burdened	21.4%	20.9%	23.1%
Renters			
Total Renter Households	3,906	3,573	817,396
Median Income	\$25,236	\$25,281	\$26,708
Median Gross Rent	\$619	\$580	\$757
Median Housing Cost as % of Household Income	26.3%	25.2%	30.9%
Cost-burdened Renters	1,305	1,193	365,901
Percentage of Renters who are Cost-Burdened	33.4%	33.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,070	804	224,784
\$20-35,000	207	361	112,801
\$35-50,000	20	14	28,609
>\$50,000	8	14	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Gibson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	22,198	21,883	2,839,142
Occupied Units	19,255	19,548	2,487,349
Vacant Units	2,943	2,335	351,793
Vacancy Rate	13.3%	10.7%	12.4%
Population			
Total Population	49,632	49,015	6,451,365
Percentage Non-Hispanic White	77.5%	77.5%	75.0%
Percentage Non-Hispanic Black	18.6%	19.1%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	2.3%	2.0%	4.8%

Housing Affordability

All Households	Gibson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,460	\$35,947	\$44,261
Total Cost-Burdened Households ²	5,716	5,354	761,128
Percentage of Households that are Cost-Burdened	29.7%	27.4%	30.6%
Homeowners			
Total Owner Households	13,887	14,072	1,669,953
Ownership Rate	72.1%	72.0%	67.1%
Median Income	\$45,746	\$43,566	\$56,400
Median Housing Value	\$88,900	\$86,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$986	\$935	\$1,197
Median Housing Cost as % of Household Income ³	23.9%	22.0%	22.7%
Cost-burdened Owners	3,390	2,966	385,759
Percentage of Owners who are Cost-Burdened	24.5%	21.0%	23.1%
Renters			
Total Renter Households	5,368	5,476	817,396
Median Income	\$23,534	\$19,200	\$26,708
Median Gross Rent	\$607	\$537	\$757
Median Housing Cost as % of Household Income	29.5%	31.0%	30.9%
Cost-burdened Renters	2,314	2,398	365,901
Percentage of Renters who are Cost-Burdened	43.1%	43.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,686	2,032	224,784
\$20-35,000	483	329	112,801
\$35-50,000	140	38	28,609
>\$50,000	5	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Giles County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	13,829	13,809	2,839,142
Occupied Units	11,327	11,697	2,487,349
Vacant Units	2,502	2,112	351,793
Vacancy Rate	18.1%	15.3%	12.4%
Population			
Total Population	29,064	29,558	6,451,365
Percentage Non-Hispanic White	85.1%	85.8%	75.0%
Percentage Non-Hispanic Black	10.6%	10.8%	16.7%
Percentage Asian	0.6%	0.4%	1.5%
Percentage Hispanic/Latino	1.8%	1.7%	4.8%

Housing Affordability

All Households	Giles County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,739	\$37,860	\$44,261
Total Cost-Burdened Households ²	3,150	3,292	761,128
Percentage of Households that are Cost-Burdened	27.8%	28.1%	30.6%
Homeowners			
Total Owner Households	8,160	8,738	1,669,953
Ownership Rate	72.0%	74.7%	67.1%
Median Income	\$49,233	\$46,014	\$56,400
Median Housing Value	\$103,700	\$98,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,064	\$956	\$1,197
Median Housing Cost as % of Household Income ³	22.4%	20.9%	22.7%
Cost-burdened Owners	1,822	1,788	385,759
Percentage of Owners who are Cost-Burdened	22.3%	20.5%	23.1%
Renters			
Total Renter Households	3,167	2,959	817,396
Median Income	\$20,353	\$16,182	\$26,708
Median Gross Rent	\$581	\$543	\$757
Median Housing Cost as % of Household Income	31.8%	36.6%	30.9%
Cost-burdened Renters	1,330	1,500	365,901
Percentage of Renters who are Cost-Burdened	42.0%	50.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	947	1,172	224,784
\$20-35,000	345	293	112,801
\$35-50,000	38	36	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Grainger County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	10,870	10,770	2,839,142
Occupied Units	8,888	8,623	2,487,349
Vacant Units	1,982	2,147	351,793
Vacancy Rate	18.2%	19.9%	12.4%
Population			
Total Population	22,724	22,419	6,451,365
Percentage Non-Hispanic White	95.5%	96.3%	75.0%
Percentage Non-Hispanic Black	0.7%	0.3%	16.7%
Percentage Asian	0.1%	0.3%	1.5%
Percentage Hispanic/Latino	2.6%	2.1%	4.8%

Housing Affordability

All Households	Grainger County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,566	\$30,623	\$44,261
Total Cost-Burdened Households ²	1,986	2,079	761,128
Percentage of Households that are Cost-Burdened	22.3%	24.1%	30.6%
Homeowners			
Total Owner Households	7,206	7,113	1,669,953
Ownership Rate	81.1%	82.5%	67.1%
Median Income	\$38,230	\$34,132	\$56,400
Median Housing Value	\$93,700	\$89,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$887	\$823	\$1,197
Median Housing Cost as % of Household Income ³	23.0%	24.3%	22.7%
Cost-burdened Owners	1,365	1,463	385,759
Percentage of Owners who are Cost-Burdened	19.0%	20.5%	23.1%
Renters			
Total Renter Households	1,682	1,510	817,396
Median Income	\$22,174	\$19,032	\$26,708
Median Gross Rent	\$525	\$525	\$757
Median Housing Cost as % of Household Income	28.1%	28.7%	30.9%
Cost-burdened Renters	617	621	365,901
Percentage of Renters who are Cost-Burdened	36.7%	41.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	447	550	224,784
\$20-35,000	145	71	112,801
\$35-50,000	25	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Greene County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	32,076	31,618	2,839,142
Occupied Units	28,489	28,134	2,487,349
Vacant Units	3,587	3,484	351,793
Vacancy Rate	11.2%	11.0%	12.4%
Population			
Total Population	68,596	68,172	6,451,365
Percentage Non-Hispanic White	93.6%	94.2%	75.0%
Percentage Non-Hispanic Black	2.1%	2.0%	16.7%
Percentage Asian	0.5%	0.4%	1.5%
Percentage Hispanic/Latino	2.6%	2.4%	4.8%

Housing Affordability

All Households	Greene County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$35,860	\$36,867	\$44,261
Total Cost-Burdened Households ²	7,136	6,748	761,128
Percentage of Households that are Cost-Burdened	25.0%	24.0%	30.6%
Homeowners			
Total Owner Households	20,336	20,887	1,669,953
Ownership Rate	71.4%	74.2%	67.1%
Median Income	\$42,772	\$41,880	\$56,400
Median Housing Value	\$109,800	\$104,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$916	\$896	\$1,197
Median Housing Cost as % of Household Income ³	22.4%	22.9%	22.7%
Cost-burdened Owners	4,224	4,234	385,759
Percentage of Owners who are Cost-Burdened	20.9%	20.3%	23.1%
Renters			
Total Renter Households	8,153	7,247	817,396
Median Income	\$22,605	\$22,934	\$26,708
Median Gross Rent	\$561	\$527	\$757
Median Housing Cost as % of Household Income	27.8%	27.7%	30.9%
Cost-burdened Renters	2,886	2,507	365,901
Percentage of Renters who are Cost-Burdened	35.4%	34.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,226	2,015	224,784
\$20-35,000	636	442	112,801
\$35-50,000	0	51	28,609
>\$50,000	24	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Grundy County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,387	6,428	2,839,142
Occupied Units	5,331	5,258	2,487,349
Vacant Units	1,056	1,170	351,793
Vacancy Rate	16.5%	18.2%	12.4%
Population			
Total Population	13,574	13,910	6,451,365
Percentage Non-Hispanic White	82.2%	85.7%	75.0%
Percentage Non-Hispanic Black	0.3%	0.5%	16.7%
Percentage Asian	0.4%	0.1%	1.5%
Percentage Hispanic/Latino	1.0%	0.9%	4.8%

Housing Affordability

All Households	Grundy County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$26,856	\$26,529	\$44,261
Total Cost-Burdened Households ²	1,325	1,489	761,128
Percentage of Households that are Cost-Burdened	24.9%	28.3%	30.6%
Homeowners			
Total Owner Households	4,064	4,242	1,669,953
Ownership Rate	76.2%	80.7%	67.1%
Median Income	\$31,008	\$29,521	\$56,400
Median Housing Value	\$80,200	\$80,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$822	\$832	\$1,197
Median Housing Cost as % of Household Income ³	24.5%	28.0%	22.7%
Cost-burdened Owners	937	1,147	385,759
Percentage of Owners who are Cost-Burdened	23.0%	27.1%	23.1%
Renters			
Total Renter Households	1,267	1,016	817,396
Median Income	\$17,176	\$16,643	\$26,708
Median Gross Rent	\$515	\$537	\$757
Median Housing Cost as % of Household Income	29.2%	32.6%	30.9%
Cost-burdened Renters	390	339	365,901
Percentage of Renters who are Cost-Burdened	30.8%	33.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	338	303	224,784
\$20-35,000	49	37	112,801
\$35-50,000	3	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hamblen County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	27,004	26,733	2,839,142
Occupied Units	24,401	24,451	2,487,349
Vacant Units	2,603	2,282	351,793
Vacancy Rate	9.6%	8.5%	12.4%
Population			
Total Population	62,863	61,857	6,451,365
Percentage Non-Hispanic White	82.6%	83.9%	75.0%
Percentage Non-Hispanic Black	3.6%	3.8%	16.7%
Percentage Asian	0.7%	0.6%	1.5%
Percentage Hispanic/Latino	10.9%	9.9%	4.8%

Housing Affordability

All Households	Hamblen County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,600	\$39,807	\$44,261
Total Cost-Burdened Households ²	7,393	6,509	761,128
Percentage of Households that are Cost-Burdened	30.3%	26.6%	30.6%
Homeowners			
Total Owner Households	16,655	17,438	1,669,953
Ownership Rate	68.3%	71.3%	67.1%
Median Income	\$48,885	\$46,612	\$56,400
Median Housing Value	\$124,400	\$118,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,003	\$940	\$1,197
Median Housing Cost as % of Household Income ³	22.5%	22.9%	22.7%
Cost-burdened Owners	3,735	3,735	385,759
Percentage of Owners who are Cost-Burdened	22.3%	21.4%	23.1%
Renters			
Total Renter Households	7,746	7,013	817,396
Median Income	\$21,647	\$24,401	\$26,708
Median Gross Rent	\$644	\$574	\$757
Median Housing Cost as % of Household Income	33.1%	27.8%	30.9%
Cost-burdened Renters	3,679	2,777	365,901
Percentage of Renters who are Cost-Burdened	47.5%	39.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,711	2,328	224,784
\$20-35,000	775	386	112,801
\$35-50,000	194	56	28,609
>\$50,000	0	7	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hamilton County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	152,697	149,162	2,839,142
Occupied Units	135,974	133,953	2,487,349
Vacant Units	16,723	15,209	351,793
Vacancy Rate	11.0%	10.2%	12.4%
Population			
Total Population	344,772	328,960	6,451,365
Percentage Non-Hispanic White	71.8%	72.6%	75.0%
Percentage Non-Hispanic Black	19.8%	20.2%	16.7%
Percentage Asian	1.9%	1.8%	1.5%
Percentage Hispanic/Latino	4.8%	3.9%	4.8%

Housing Affordability

All Households	Hamilton County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$47,880	\$45,408	\$44,261
Total Cost-Burdened Households ²	41,481	40,608	761,128
Percentage of Households that are Cost-Burdened	30.5%	30.3%	30.6%
Homeowners			
Total Owner Households	87,779	87,802	1,669,953
Ownership Rate	64.6%	65.5%	67.1%
Median Income	\$63,778	\$59,752	\$56,400
Median Housing Value	\$157,200	\$147,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,238	\$1,182	\$1,197
Median Housing Cost as % of Household Income ³	21.4%	22.5%	22.7%
Cost-burdened Owners	19,270	20,834	385,759
Percentage of Owners who are Cost-Burdened	22.0%	23.7%	23.1%
Renters			
Total Renter Households	48,195	46,151	817,396
Median Income	\$27,049	\$26,228	\$26,708
Median Gross Rent	\$759	\$671	\$757
Median Housing Cost as % of Household Income	30.3%	28.8%	30.9%
Cost-burdened Renters	22,170	19,799	365,901
Percentage of Renters who are Cost-Burdened	46.0%	42.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	13,832	13,061	224,784
\$20-35,000	6,410	5,815	112,801
\$35-50,000	1,494	600	28,609
>\$50,000	434	323	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hancock County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	3,616	3,579	2,839,142
Occupied Units	2,819	3,008	2,487,349
Vacant Units	797	571	351,793
Vacancy Rate	22.0%	16.0%	12.4%
Population			
Total Population	6,706	6,782	6,451,365
Percentage Non-Hispanic White	97.5%	98.0%	75.0%
Percentage Non-Hispanic Black	0.6%	0.2%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	0.0%	0.3%	4.8%

Housing Affordability

All Households	Hancock County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$26,528	\$23,125	\$44,261
Total Cost-Burdened Households ²	530	811	761,128
Percentage of Households that are Cost-Burdened	18.8%	27.0%	30.6%
Homeowners			
Total Owner Households	2,127	2,152	1,669,953
Ownership Rate	75.5%	71.5%	67.1%
Median Income	\$31,741	\$29,423	\$56,400
Median Housing Value	\$77,400	\$76,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$754	\$777	\$1,197
Median Housing Cost as % of Household Income ³	23.9%	26.5%	22.7%
Cost-burdened Owners	369	590	385,759
Percentage of Owners who are Cost-Burdened	17.3%	27.4%	23.1%
Renters			
Total Renter Households	692	856	817,396
Median Income	\$14,368	\$12,340	\$26,708
Median Gross Rent	\$367	\$392	\$757
Median Housing Cost as % of Household Income	28.0%	26.2%	30.9%
Cost-burdened Renters	162	222	365,901
Percentage of Renters who are Cost-Burdened	23.4%	25.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	129	217	224,784
\$20-35,000	33	0	112,801
\$35-50,000	0	4	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hardeman County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	10,854	10,907	2,839,142
Occupied Units	8,712	8,993	2,487,349
Vacant Units	2,142	1,914	351,793
Vacancy Rate	19.7%	17.5%	12.4%
Population			
Total Population	26,560	27,655	6,451,365
Percentage Non-Hispanic White	55.2%	55.9%	75.0%
Percentage Non-Hispanic Black	41.4%	41.0%	16.7%
Percentage Asian	0.8%	0.5%	1.5%
Percentage Hispanic/Latino	1.5%	1.3%	4.8%

Housing Affordability

All Households	Hardeman County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$30,260	\$32,539	\$44,261
Total Cost-Burdened Households ²	3,269	2,990	761,128
Percentage of Households that are Cost-Burdened	37.5%	33.3%	30.6%
Homeowners			
Total Owner Households	6,115	6,582	1,669,953
Ownership Rate	70.2%	73.2%	67.1%
Median Income	\$35,942	\$40,903	\$56,400
Median Housing Value	\$84,300	\$88,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$909	\$957	\$1,197
Median Housing Cost as % of Household Income ³	26.4%	26.6%	22.7%
Cost-burdened Owners	1,876	1,937	385,759
Percentage of Owners who are Cost-Burdened	30.7%	29.5%	23.1%
Renters			
Total Renter Households	2,597	2,411	817,396
Median Income	\$18,073	\$18,206	\$26,708
Median Gross Rent	\$594	\$490	\$757
Median Housing Cost as % of Household Income	36.8%	31.5%	30.9%
Cost-burdened Renters	1,392	1,049	365,901
Percentage of Renters who are Cost-Burdened	53.6%	43.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,132	926	224,784
\$20-35,000	197	106	112,801
\$35-50,000	62	17	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hardin County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	13,957	13,838	2,839,142
Occupied Units	9,889	10,505	2,487,349
Vacant Units	4,068	3,333	351,793
Vacancy Rate	29.1%	24.1%	12.4%
Population			
Total Population	25,969	25,995	6,451,365
Percentage Non-Hispanic White	92.2%	92.9%	75.0%
Percentage Non-Hispanic Black	4.5%	3.0%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	0.9%	1.8%	4.8%

Housing Affordability

All Households	Hardin County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,084	\$30,732	\$44,261
Total Cost-Burdened Households ²	2,509	2,657	761,128
Percentage of Households that are Cost-Burdened	25.4%	25.3%	30.6%
Homeowners			
Total Owner Households	7,766	8,112	1,669,953
Ownership Rate	78.5%	77.2%	67.1%
Median Income	\$39,284	\$36,165	\$56,400
Median Housing Value	\$97,100	\$86,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$962	\$870	\$1,197
Median Housing Cost as % of Household Income ³	25.1%	23.7%	22.7%
Cost-burdened Owners	1,834	1,800	385,759
Percentage of Owners who are Cost-Burdened	23.5%	22.1%	23.1%
Renters			
Total Renter Households	2,123	2,393	817,396
Median Income	\$20,197	\$17,167	\$26,708
Median Gross Rent	\$598	\$559	\$757
Median Housing Cost as % of Household Income	28.4%	29.7%	30.9%
Cost-burdened Renters	684	864	365,901
Percentage of Renters who are Cost-Burdened	32.2%	36.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	510	713	224,784
\$20-35,000	157	105	112,801
\$35-50,000	0	2	28,609
>\$50,000	17	43	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hawkins County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	26,819	26,656	2,839,142
Occupied Units	23,414	23,669	2,487,349
Vacant Units	3,405	2,987	351,793
Vacancy Rate	12.7%	11.2%	12.4%
Population			
Total Population	56,741	56,562	6,451,365
Percentage Non-Hispanic White	95.6%	96.0%	75.0%
Percentage Non-Hispanic Black	1.3%	1.2%	16.7%
Percentage Asian	0.4%	0.5%	1.5%
Percentage Hispanic/Latino	1.3%	1.2%	4.8%

Housing Affordability

All Households	Hawkins County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,432	\$35,392	\$44,261
Total Cost-Burdened Households ²	5,387	5,927	761,128
Percentage of Households that are Cost-Burdened	23.0%	25.0%	30.6%
Homeowners			
Total Owner Households	17,775	18,013	1,669,953
Ownership Rate	75.9%	76.1%	67.1%
Median Income	\$43,274	\$41,358	\$56,400
Median Housing Value	\$109,500	\$104,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$949	\$899	\$1,197
Median Housing Cost as % of Household Income ³	22.0%	23.0%	22.7%
Cost-burdened Owners	3,191	3,793	385,759
Percentage of Owners who are Cost-Burdened	18.0%	21.1%	23.1%
Renters			
Total Renter Households	5,639	5,656	817,396
Median Income	\$23,975	\$20,025	\$26,708
Median Gross Rent	\$603	\$508	\$757
Median Housing Cost as % of Household Income	28.0%	28.2%	30.9%
Cost-burdened Renters	2,188	2,127	365,901
Percentage of Renters who are Cost-Burdened	38.8%	37.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,579	1,765	224,784
\$20-35,000	530	305	112,801
\$35-50,000	68	11	28,609
>\$50,000	11	45	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Haywood County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,354	8,326	2,839,142
Occupied Units	6,995	7,445	2,487,349
Vacant Units	1,359	881	351,793
Vacancy Rate	16.3%	10.6%	12.4%
Population			
Total Population	18,389	19,010	6,451,365
Percentage Non-Hispanic White	45.1%	44.9%	75.0%
Percentage Non-Hispanic Black	49.2%	50.5%	16.7%
Percentage Asian	0.0%	0.5%	1.5%
Percentage Hispanic/Latino	4.1%	3.3%	4.8%

Housing Affordability

All Households	Haywood County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$33,922	\$32,414	\$44,261
Total Cost-Burdened Households ²	2,500	2,897	761,128
Percentage of Households that are Cost-Burdened	35.7%	38.9%	30.6%
Homeowners			
Total Owner Households	4,351	4,862	1,669,953
Ownership Rate	62.2%	65.3%	67.1%
Median Income	\$42,469	\$41,535	\$56,400
Median Housing Value	\$93,800	\$87,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$974	\$1,027	\$1,197
Median Housing Cost as % of Household Income ³	24.8%	25.5%	22.7%
Cost-burdened Owners	1,228	1,546	385,759
Percentage of Owners who are Cost-Burdened	28.3%	31.8%	23.1%
Renters			
Total Renter Households	2,644	2,583	817,396
Median Income	\$21,042	\$20,129	\$26,708
Median Gross Rent	\$629	\$598	\$757
Median Housing Cost as % of Household Income	32.7%	33.4%	30.9%
Cost-burdened Renters	1,269	1,351	365,901
Percentage of Renters who are Cost-Burdened	48.0%	52.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	870	992	224,784
\$20-35,000	328	333	112,801
\$35-50,000	66	26	28,609
>\$50,000	5	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Henderson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	12,820	12,641	2,839,142
Occupied Units	10,916	10,850	2,487,349
Vacant Units	1,904	1,791	351,793
Vacancy Rate	14.9%	14.2%	12.4%
Population			
Total Population	27,963	27,518	6,451,365
Percentage Non-Hispanic White	87.9%	88.5%	75.0%
Percentage Non-Hispanic Black	7.7%	7.9%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	2.1%	1.6%	4.8%

Housing Affordability

All Households	Henderson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,696	\$38,887	\$44,261
Total Cost-Burdened Households ²	2,812	2,939	761,128
Percentage of Households that are Cost-Burdened	25.8%	27.1%	30.6%
Homeowners			
Total Owner Households	8,216	8,420	1,669,953
Ownership Rate	75.3%	77.6%	67.1%
Median Income	\$44,180	\$42,726	\$56,400
Median Housing Value	\$97,000	\$90,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$943	\$913	\$1,197
Median Housing Cost as % of Household Income ³	21.1%	22.1%	22.7%
Cost-burdened Owners	1,816	1,933	385,759
Percentage of Owners who are Cost-Burdened	22.1%	22.9%	23.1%
Renters			
Total Renter Households	2,700	2,430	817,396
Median Income	\$20,057	\$24,266	\$26,708
Median Gross Rent	\$600	\$560	\$757
Median Housing Cost as % of Household Income	28.6%	29.4%	30.9%
Cost-burdened Renters	996	1,011	365,901
Percentage of Renters who are Cost-Burdened	36.9%	41.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	899	780	224,784
\$20-35,000	97	228	112,801
\$35-50,000	0	2	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Henry County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	17,030	16,972	2,839,142
Occupied Units	13,317	13,534	2,487,349
Vacant Units	3,713	3,438	351,793
Vacancy Rate	21.8%	20.3%	12.4%
Population			
Total Population	32,279	32,042	6,451,365
Percentage Non-Hispanic White	87.7%	88.2%	75.0%
Percentage Non-Hispanic Black	8.5%	8.1%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	2.0%	1.7%	4.8%

Housing Affordability

All Households	Henry County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,694	\$36,836	\$44,261
Total Cost-Burdened Households ²	3,347	3,187	761,128
Percentage of Households that are Cost-Burdened	25.1%	23.5%	30.6%
Homeowners			
Total Owner Households	9,802	10,462	1,669,953
Ownership Rate	73.6%	77.3%	67.1%
Median Income	\$43,803	\$41,506	\$56,400
Median Housing Value	\$91,400	\$85,000	\$139,900
Median Monthly Owner Cost (with mortgage)	\$882	\$823	\$1,197
Median Housing Cost as % of Household Income ³	21.9%	21.9%	22.7%
Cost-burdened Owners	2,037	2,130	385,759
Percentage of Owners who are Cost-Burdened	20.7%	20.3%	23.1%
Renters			
Total Renter Households	3,515	3,072	817,396
Median Income	\$22,788	\$23,199	\$26,708
Median Gross Rent	\$609	\$534	\$757
Median Housing Cost as % of Household Income	28.0%	27.3%	30.9%
Cost-burdened Renters	1,318	1,063	365,901
Percentage of Renters who are Cost-Burdened	37.5%	34.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,019	915	224,784
\$20-35,000	257	147	112,801
\$35-50,000	42	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Hickman County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	10,280	10,127	2,839,142
Occupied Units	8,812	9,020	2,487,349
Vacant Units	1,468	1,107	351,793
Vacancy Rate	14.3%	10.9%	12.4%
Population			
Total Population	24,354	24,506	6,451,365
Percentage Non-Hispanic White	91.1%	92.1%	75.0%
Percentage Non-Hispanic Black	4.7%	4.5%	16.7%
Percentage Asian	0.0%	0.1%	1.5%
Percentage Hispanic/Latino	2.0%	1.7%	4.8%

Housing Affordability

All Households	Hickman County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,032	\$42,075	\$44,261
Total Cost-Burdened Households ²	2,486	2,099	761,128
Percentage of Households that are Cost-Burdened	28.2%	23.3%	30.6%
Homeowners			
Total Owner Households	6,863	7,035	1,669,953
Ownership Rate	77.9%	78.0%	67.1%
Median Income	\$45,026	\$48,808	\$56,400
Median Housing Value	\$96,600	\$102,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$969	\$936	\$1,197
Median Housing Cost as % of Household Income ³	23.1%	22.2%	22.7%
Cost-burdened Owners	1,583	1,426	385,759
Percentage of Owners who are Cost-Burdened	23.1%	20.3%	23.1%
Renters			
Total Renter Households	1,949	1,985	817,396
Median Income	\$19,028	\$22,591	\$26,708
Median Gross Rent	\$640	\$576	\$757
Median Housing Cost as % of Household Income	39.9%	27.4%	30.9%
Cost-burdened Renters	900	671	365,901
Percentage of Renters who are Cost-Burdened	46.2%	33.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	690	500	224,784
\$20-35,000	189	171	112,801
\$35-50,000	21	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Houston County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	4,184	4,163	2,839,142
Occupied Units	3,311	3,392	2,487,349
Vacant Units	873	771	351,793
Vacancy Rate	20.9%	18.5%	12.4%
Population			
Total Population	8,356	8,286	6,451,365
Percentage Non-Hispanic White	93.0%	94.3%	75.0%
Percentage Non-Hispanic Black	2.0%	1.6%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	2.0%	1.7%	4.8%

Housing Affordability

All Households	Houston County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,637	\$33,738	\$44,261
Total Cost-Burdened Households ²	786	829	761,128
Percentage of Households that are Cost-Burdened	23.7%	24.4%	30.6%
Homeowners			
Total Owner Households	2,437	2,495	1,669,953
Ownership Rate	73.6%	73.6%	67.1%
Median Income	\$44,558	\$41,946	\$56,400
Median Housing Value	\$92,000	\$87,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$866	\$955	\$1,197
Median Housing Cost as % of Household Income ³	21.9%	21.3%	22.7%
Cost-burdened Owners	492	504	385,759
Percentage of Owners who are Cost-Burdened	20.1%	20.2%	23.1%
Renters			
Total Renter Households	874	897	817,396
Median Income	\$23,032	\$21,234	\$26,708
Median Gross Rent	\$559	\$539	\$757
Median Housing Cost as % of Household Income	26.9%	27.4%	30.9%
Cost-burdened Renters	296	325	365,901
Percentage of Renters who are Cost-Burdened	33.9%	36.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	198	230	224,784
\$20-35,000	90	88	112,801
\$35-50,000	8	7	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Humphreys County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,880	8,878	2,839,142
Occupied Units	7,360	7,555	2,487,349
Vacant Units	1,520	1,323	351,793
Vacancy Rate	17.1%	14.9%	12.4%
Population			
Total Population	18,322	18,416	6,451,365
Percentage Non-Hispanic White	93.8%	94.7%	75.0%
Percentage Non-Hispanic Black	3.9%	2.6%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.8%	1.3%	4.8%

Housing Affordability

All Households	Humphreys County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,152	\$41,486	\$44,261
Total Cost-Burdened Households ²	1,718	1,708	761,128
Percentage of Households that are Cost-Burdened	23.3%	22.6%	30.6%
Homeowners			
Total Owner Households	5,738	5,708	1,669,953
Ownership Rate	78.0%	75.6%	67.1%
Median Income	\$46,331	\$47,490	\$56,400
Median Housing Value	\$106,000	\$104,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$996	\$958	\$1,197
Median Housing Cost as % of Household Income ³	22.5%	22.9%	22.7%
Cost-burdened Owners	1,187	1,255	385,759
Percentage of Owners who are Cost-Burdened	20.7%	22.0%	23.1%
Renters			
Total Renter Households	1,622	1,847	817,396
Median Income	\$19,392	\$23,877	\$26,708
Median Gross Rent	\$595	\$514	\$757
Median Housing Cost as % of Household Income	26.7%	22.3%	30.9%
Cost-burdened Renters	530	453	365,901
Percentage of Renters who are Cost-Burdened	32.7%	24.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	470	327	224,784
\$20-35,000	45	126	112,801
\$35-50,000	0	0	28,609
>\$50,000	15	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Jackson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	5,823	5,768	2,839,142
Occupied Units	4,552	4,648	2,487,349
Vacant Units	1,271	1,120	351,793
Vacancy Rate	21.8%	19.4%	12.4%
Population			
Total Population	11,555	11,491	6,451,365
Percentage Non-Hispanic White	96.2%	97.0%	75.0%
Percentage Non-Hispanic Black	0.8%	0.3%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	1.7%	1.0%	4.8%

Housing Affordability

All Households	Jackson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$33,500	\$32,722	\$44,261
Total Cost-Burdened Households ²	1,325	1,318	761,128
Percentage of Households that are Cost-Burdened	29.1%	28.4%	30.6%
Homeowners			
Total Owner Households	3,560	3,547	1,669,953
Ownership Rate	78.2%	76.3%	67.1%
Median Income	\$38,186	\$35,935	\$56,400
Median Housing Value	\$102,800	\$89,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$988	\$865	\$1,197
Median Housing Cost as % of Household Income ³	24.9%	24.2%	22.7%
Cost-burdened Owners	954	849	385,759
Percentage of Owners who are Cost-Burdened	26.7%	24.0%	23.1%
Renters			
Total Renter Households	992	1,101	817,396
Median Income	\$16,840	\$16,507	\$26,708
Median Gross Rent	\$515	\$493	\$757
Median Housing Cost as % of Household Income	31.4%	30.4%	30.9%
Cost-burdened Renters	374	467	365,901
Percentage of Renters who are Cost-Burdened	37.7%	42.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	304	366	224,784
\$20-35,000	70	101	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Jefferson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	23,583	23,029	2,839,142
Occupied Units	19,979	19,597	2,487,349
Vacant Units	3,604	3,432	351,793
Vacancy Rate	15.3%	14.9%	12.4%
Population			
Total Population	52,166	50,600	6,451,365
Percentage Non-Hispanic White	92.5%	93.3%	75.0%
Percentage Non-Hispanic Black	2.7%	2.3%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	3.4%	2.9%	4.8%

Housing Affordability

All Households	Jefferson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,426	\$38,239	\$44,261
Total Cost-Burdened Households ²	5,354	5,249	761,128
Percentage of Households that are Cost-Burdened	26.8%	26.8%	30.6%
Homeowners			
Total Owner Households	14,648	14,663	1,669,953
Ownership Rate	73.3%	74.8%	67.1%
Median Income	\$48,712	\$45,681	\$56,400
Median Housing Value	\$122,700	\$122,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$991	\$977	\$1,197
Median Housing Cost as % of Household Income ³	22.5%	22.9%	22.7%
Cost-burdened Owners	3,352	3,252	385,759
Percentage of Owners who are Cost-Burdened	22.9%	22.2%	23.1%
Renters			
Total Renter Households	5,331	4,934	817,396
Median Income	\$30,678	\$20,578	\$26,708
Median Gross Rent	\$656	\$604	\$757
Median Housing Cost as % of Household Income	26.8%	30.4%	30.9%
Cost-burdened Renters	1,999	1,993	365,901
Percentage of Renters who are Cost-Burdened	37.5%	40.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,269	1,589	224,784
\$20-35,000	650	385	112,801
\$35-50,000	75	20	28,609
>\$50,000	5	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Johnson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,940	8,874	2,839,142
Occupied Units	7,110	7,376	2,487,349
Vacant Units	1,830	1,498	351,793
Vacancy Rate	20.5%	16.9%	12.4%
Population			
Total Population	18,089	18,190	6,451,365
Percentage Non-Hispanic White	94.8%	95.3%	75.0%
Percentage Non-Hispanic Black	2.9%	2.1%	16.7%
Percentage Asian	0.0%	0.2%	1.5%
Percentage Hispanic/Latino	1.6%	1.3%	4.8%

Housing Affordability

All Households	Johnson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$31,711	\$29,949	\$44,261
Total Cost-Burdened Households ²	2,004	1,859	761,128
Percentage of Households that are Cost-Burdened	28.2%	25.2%	30.6%
Homeowners			
Total Owner Households	5,525	5,635	1,669,953
Ownership Rate	77.7%	76.4%	67.1%
Median Income	\$37,016	\$34,420	\$56,400
Median Housing Value	\$100,800	\$92,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$922	\$795	\$1,197
Median Housing Cost as % of Household Income ³	26.4%	24.8%	22.7%
Cost-burdened Owners	1,437	1,327	385,759
Percentage of Owners who are Cost-Burdened	26.0%	23.5%	23.1%
Renters			
Total Renter Households	1,585	1,741	817,396
Median Income	\$18,373	\$20,174	\$26,708
Median Gross Rent	\$492	\$487	\$757
Median Housing Cost as % of Household Income	29.5%	26.4%	30.9%
Cost-burdened Renters	567	534	365,901
Percentage of Renters who are Cost-Burdened	35.8%	30.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	490	430	224,784
\$20-35,000	78	104	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Knox County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	196,985	192,476	2,839,142
Occupied Units	180,558	177,855	2,487,349
Vacant Units	16,427	14,621	351,793
Vacancy Rate	8.3%	7.6%	12.4%
Population			
Total Population	440,732	423,748	6,451,365
Percentage Non-Hispanic White	83.3%	84.5%	75.0%
Percentage Non-Hispanic Black	9.0%	8.9%	16.7%
Percentage Asian	2.0%	1.8%	1.5%
Percentage Hispanic/Latino	3.7%	3.1%	4.8%

Housing Affordability

All Households	Knox County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$47,543	\$46,759	\$44,261
Total Cost-Burdened Households ²	53,834	52,709	761,128
Percentage of Households that are Cost-Burdened	29.8%	29.6%	30.6%
Homeowners			
Total Owner Households	116,472	119,607	1,669,953
Ownership Rate	64.5%	67.2%	67.1%
Median Income	\$63,350	\$60,948	\$56,400
Median Housing Value	\$158,400	\$152,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,244	\$1,212	\$1,197
Median Housing Cost as % of Household Income ³	21.7%	22.2%	22.7%
Cost-burdened Owners	24,227	26,642	385,759
Percentage of Owners who are Cost-Burdened	20.8%	22.3%	23.1%
Renters			
Total Renter Households	64,086	58,248	817,396
Median Income	\$27,222	\$24,983	\$26,708
Median Gross Rent	\$785	\$689	\$757
Median Housing Cost as % of Household Income	30.4%	29.7%	30.9%
Cost-burdened Renters	29,608	26,037	365,901
Percentage of Renters who are Cost-Burdened	46.2%	44.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	16,214	17,241	224,784
\$20-35,000	11,023	7,456	112,801
\$35-50,000	1,858	990	28,609
>\$50,000	513	349	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Lake County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	2,596	2,622	2,839,142
Occupied Units	2,150	2,300	2,487,349
Vacant Units	446	322	351,793
Vacancy Rate	17.2%	12.3%	12.4%
Population			
Total Population	7,725	7,827	6,451,365
Percentage Non-Hispanic White	68.3%	68.5%	75.0%
Percentage Non-Hispanic Black	26.0%	28.0%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	3.6%	1.3%	4.8%

Housing Affordability

All Households	Lake County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$29,214	\$24,700	\$44,261
Total Cost-Burdened Households ²	560	729	761,128
Percentage of Households that are Cost-Burdened	26.1%	31.7%	30.6%
Homeowners			
Total Owner Households	1,225	1,418	1,669,953
Ownership Rate	57.0%	61.7%	67.1%
Median Income	\$47,208	\$38,309	\$56,400
Median Housing Value	\$73,700	\$65,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$888	\$812	\$1,197
Median Housing Cost as % of Household Income ³	20.7%	20.2%	22.7%
Cost-burdened Owners	285	295	385,759
Percentage of Owners who are Cost-Burdened	23.3%	20.9%	23.1%
Renters			
Total Renter Households	925	882	817,396
Median Income	\$15,865	\$12,910	\$26,708
Median Gross Rent	\$435	\$403	\$757
Median Housing Cost as % of Household Income	26.7%	33.2%	30.9%
Cost-burdened Renters	275	432	365,901
Percentage of Renters who are Cost-Burdened	29.7%	49.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	260	367	224,784
\$20-35,000	15	65	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Lauderdale County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	11,275	11,243	2,839,142
Occupied Units	9,833	9,365	2,487,349
Vacant Units	1,442	1,878	351,793
Vacancy Rate	12.8%	16.7%	12.4%
Population			
Total Population	27,619	27,745	6,451,365
Percentage Non-Hispanic White	61.0%	61.5%	75.0%
Percentage Non-Hispanic Black	35.0%	34.8%	16.7%
Percentage Asian	0.4%	0.2%	1.5%
Percentage Hispanic/Latino	2.2%	1.8%	4.8%

Housing Affordability

All Households	Lauderdale County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$31,185	\$32,894	\$44,261
Total Cost-Burdened Households ²	3,288	2,946	761,128
Percentage of Households that are Cost-Burdened	33.4%	31.5%	30.6%
Homeowners			
Total Owner Households	6,076	6,228	1,669,953
Ownership Rate	61.8%	66.5%	67.1%
Median Income	\$41,329	\$40,663	\$56,400
Median Housing Value	\$78,600	\$77,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$945	\$886	\$1,197
Median Housing Cost as % of Household Income ³	24.5%	22.9%	22.7%
Cost-burdened Owners	1,717	1,687	385,759
Percentage of Owners who are Cost-Burdened	28.2%	27.0%	23.1%
Renters			
Total Renter Households	3,757	3,137	817,396
Median Income	\$19,681	\$21,961	\$26,708
Median Gross Rent	\$610	\$537	\$757
Median Housing Cost as % of Household Income	29.6%	28.5%	30.9%
Cost-burdened Renters	1,574	1,264	365,901
Percentage of Renters who are Cost-Burdened	41.9%	40.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,270	1,020	224,784
\$20-35,000	304	229	112,801
\$35-50,000	0	16	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Lawrence County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	18,165	18,015	2,839,142
Occupied Units	15,932	15,786	2,487,349
Vacant Units	2,233	2,229	351,793
Vacancy Rate	12.3%	12.4%	12.4%
Population			
Total Population	42,084	41,319	6,451,365
Percentage Non-Hispanic White	94.5%	95.1%	75.0%
Percentage Non-Hispanic Black	1.8%	1.7%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	1.8%	1.7%	4.8%

Housing Affordability

All Households	Lawrence County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,371	\$34,985	\$44,261
Total Cost-Burdened Households ²	3,997	4,412	761,128
Percentage of Households that are Cost-Burdened	25.1%	27.9%	30.6%
Homeowners			
Total Owner Households	11,829	12,293	1,669,953
Ownership Rate	74.2%	77.9%	67.1%
Median Income	\$46,171	\$40,644	\$56,400
Median Housing Value	\$98,300	\$91,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$967	\$881	\$1,197
Median Housing Cost as % of Household Income ³	22.3%	23.7%	22.7%
Cost-burdened Owners	2,313	2,940	385,759
Percentage of Owners who are Cost-Burdened	19.5%	23.9%	23.1%
Renters			
Total Renter Households	4,103	3,493	817,396
Median Income	\$21,491	\$17,333	\$26,708
Median Gross Rent	\$563	\$494	\$757
Median Housing Cost as % of Household Income	30.4%	29.3%	30.9%
Cost-burdened Renters	1,690	1,474	365,901
Percentage of Renters who are Cost-Burdened	41.2%	42.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,260	1,230	224,784
\$20-35,000	398	234	112,801
\$35-50,000	21	10	28,609
>\$50,000	12	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Lewis County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	5,456	5,386	2,839,142
Occupied Units	4,768	4,546	2,487,349
Vacant Units	688	840	351,793
Vacancy Rate	12.6%	15.6%	12.4%
Population			
Total Population	12,010	12,003	6,451,365
Percentage Non-Hispanic White	93.7%	95.2%	75.0%
Percentage Non-Hispanic Black	1.5%	1.2%	16.7%
Percentage Asian	1.9%	0.0%	1.5%
Percentage Hispanic/Latino	2.0%	2.6%	4.8%

Housing Affordability

All Households	Lewis County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$36,114	\$35,000	\$44,261
Total Cost-Burdened Households ²	1,109	1,122	761,128
Percentage of Households that are Cost-Burdened	23.3%	24.7%	30.6%
Homeowners			
Total Owner Households	3,718	3,571	1,669,953
Ownership Rate	78.0%	78.6%	67.1%
Median Income	\$38,628	\$39,483	\$56,400
Median Housing Value	\$94,800	\$90,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$941	\$864	\$1,197
Median Housing Cost as % of Household Income ³	24.1%	22.8%	22.7%
Cost-burdened Owners	870	834	385,759
Percentage of Owners who are Cost-Burdened	23.4%	23.3%	23.1%
Renters			
Total Renter Households	1,050	975	817,396
Median Income	\$17,872	\$17,049	\$26,708
Median Gross Rent	\$561	\$490	\$757
Median Housing Cost as % of Household Income	26.4%	28.1%	30.9%
Cost-burdened Renters	239	290	365,901
Percentage of Renters who are Cost-Burdened	22.8%	29.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	213	251	224,784
\$20-35,000	26	39	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Lincoln County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	15,318	15,086	2,839,142
Occupied Units	13,702	13,452	2,487,349
Vacant Units	1,616	1,634	351,793
Vacancy Rate	10.5%	10.8%	12.4%
Population			
Total Population	33,498	32,885	6,451,365
Percentage Non-Hispanic White	87.7%	88.5%	75.0%
Percentage Non-Hispanic Black	4.5%	6.2%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	2.9%	2.5%	4.8%

Housing Affordability

All Households	Lincoln County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,328	\$42,962	\$44,261
Total Cost-Burdened Households ²	3,715	3,199	761,128
Percentage of Households that are Cost-Burdened	27.1%	23.8%	30.6%
Homeowners			
Total Owner Households	10,085	10,252	1,669,953
Ownership Rate	73.6%	76.2%	67.1%
Median Income	\$48,147	\$50,430	\$56,400
Median Housing Value	\$108,100	\$113,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,032	\$1,044	\$1,197
Median Housing Cost as % of Household Income ³	23.3%	20.8%	22.7%
Cost-burdened Owners	2,470	2,034	385,759
Percentage of Owners who are Cost-Burdened	24.5%	19.9%	23.1%
Renters			
Total Renter Households	3,617	3,200	817,396
Median Income	\$26,624	\$20,896	\$26,708
Median Gross Rent	\$606	\$512	\$757
Median Housing Cost as % of Household Income	26.7%	27.7%	30.9%
Cost-burdened Renters	1,244	1,158	365,901
Percentage of Renters who are Cost-Burdened	34.4%	36.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,009	947	224,784
\$20-35,000	188	198	112,801
\$35-50,000	36	0	28,609
>\$50,000	11	13	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Loudon County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	22,008	21,020	2,839,142
Occupied Units	19,912	19,441	2,487,349
Vacant Units	2,096	1,579	351,793
Vacancy Rate	9.5%	7.5%	12.4%
Population			
Total Population	49,749	47,102	6,451,365
Percentage Non-Hispanic White	89.3%	91.0%	75.0%
Percentage Non-Hispanic Black	1.2%	0.8%	16.7%
Percentage Asian	0.8%	0.4%	1.5%
Percentage Hispanic/Latino	7.5%	6.2%	4.8%

Housing Affordability

All Households	Loudon County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$50,619	\$49,343	\$44,261
Total Cost-Burdened Households ²	4,977	4,711	761,128
Percentage of Households that are Cost-Burdened	25.0%	24.2%	30.6%
Homeowners			
Total Owner Households	15,237	15,149	1,669,953
Ownership Rate	76.5%	77.9%	67.1%
Median Income	\$61,229	\$58,091	\$56,400
Median Housing Value	\$177,600	\$166,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,166	\$1,186	\$1,197
Median Housing Cost as % of Household Income ³	21.4%	22.8%	22.7%
Cost-burdened Owners	3,147	3,390	385,759
Percentage of Owners who are Cost-Burdened	20.7%	22.4%	23.1%
Renters			
Total Renter Households	4,675	4,292	817,396
Median Income	\$28,497	\$25,432	\$26,708
Median Gross Rent	\$714	\$644	\$757
Median Housing Cost as % of Household Income	27.9%	25.6%	30.9%
Cost-burdened Renters	1,823	1,318	365,901
Percentage of Renters who are Cost-Burdened	39.0%	30.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,061	837	224,784
\$20-35,000	566	369	112,801
\$35-50,000	136	90	28,609
>\$50,000	61	21	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	McMinn County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	23,301	23,190	2,839,142
Occupied Units	20,187	20,810	2,487,349
Vacant Units	3,114	2,380	351,793
Vacancy Rate	13.4%	10.3%	12.4%
Population			
Total Population	52,409	52,075	6,451,365
Percentage Non-Hispanic White	90.2%	90.8%	75.0%
Percentage Non-Hispanic Black	3.9%	4.0%	16.7%
Percentage Asian	0.5%	0.7%	1.5%
Percentage Hispanic/Latino	3.1%	2.8%	4.8%

Housing Affordability

All Households	McMinn County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$39,644	\$37,146	\$44,261
Total Cost-Burdened Households ²	5,498	5,356	761,128
Percentage of Households that are Cost-Burdened	27.2%	25.7%	30.6%
Homeowners			
Total Owner Households	15,062	15,659	1,669,953
Ownership Rate	74.6%	75.2%	67.1%
Median Income	\$47,390	\$46,722	\$56,400
Median Housing Value	\$116,200	\$105,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,017	\$956	\$1,197
Median Housing Cost as % of Household Income ³	21.8%	21.5%	22.7%
Cost-burdened Owners	3,275	3,420	385,759
Percentage of Owners who are Cost-Burdened	21.7%	21.8%	23.1%
Renters			
Total Renter Households	5,125	5,151	817,396
Median Income	\$20,132	\$22,313	\$26,708
Median Gross Rent	\$590	\$558	\$757
Median Housing Cost as % of Household Income	30.8%	27.6%	30.9%
Cost-burdened Renters	2,229	1,942	365,901
Percentage of Renters who are Cost-Burdened	43.5%	37.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,768	1,468	224,784
\$20-35,000	395	438	112,801
\$35-50,000	31	26	28,609
>\$50,000	36	10	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	McNairy County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	11,978	11,886	2,839,142
Occupied Units	9,796	10,113	2,487,349
Vacant Units	2,182	1,773	351,793
Vacancy Rate	18.2%	14.9%	12.4%
Population			
Total Population	26,138	25,760	6,451,365
Percentage Non-Hispanic White	90.4%	91.0%	75.0%
Percentage Non-Hispanic Black	6.0%	5.8%	16.7%
Percentage Asian	0.0%	0.2%	1.5%
Percentage Hispanic/Latino	1.8%	1.4%	4.8%

Housing Affordability

All Households	McNairy County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$32,214	\$34,777	\$44,261
Total Cost-Burdened Households ²	2,749	2,520	761,128
Percentage of Households that are Cost-Burdened	28.1%	24.9%	30.6%
Homeowners			
Total Owner Households	7,184	7,772	1,669,953
Ownership Rate	73.3%	76.9%	67.1%
Median Income	\$36,259	\$39,259	\$56,400
Median Housing Value	\$85,800	\$84,200	\$139,900
Median Monthly Owner Cost (with mortgage)	\$920	\$845	\$1,197
Median Housing Cost as % of Household Income ³	23.5%	22.1%	22.7%
Cost-burdened Owners	1,713	1,788	385,759
Percentage of Owners who are Cost-Burdened	23.9%	23.0%	23.1%
Renters			
Total Renter Households	2,612	2,341	817,396
Median Income	\$20,135	\$18,060	\$26,708
Median Gross Rent	\$546	\$493	\$757
Median Housing Cost as % of Household Income	31.3%	27.2%	30.9%
Cost-burdened Renters	1,032	733	365,901
Percentage of Renters who are Cost-Burdened	39.5%	31.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	765	613	224,784
\$20-35,000	178	101	112,801
\$35-50,000	55	19	28,609
>\$50,000	34	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Macon County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	9,909	9,743	2,839,142
Occupied Units	8,640	8,204	2,487,349
Vacant Units	1,269	1,539	351,793
Vacancy Rate	12.8%	15.8%	12.4%
Population			
Total Population	22,582	21,934	6,451,365
Percentage Non-Hispanic White	92.9%	94.7%	75.0%
Percentage Non-Hispanic Black	0.5%	0.5%	16.7%
Percentage Asian	0.7%	0.2%	1.5%
Percentage Hispanic/Latino	4.7%	3.5%	4.8%

Housing Affordability

All Households	Macon County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,156	\$33,087	\$44,261
Total Cost-Burdened Households ²	2,259	2,526	761,128
Percentage of Households that are Cost-Burdened	26.1%	30.8%	30.6%
Homeowners			
Total Owner Households	6,144	6,187	1,669,953
Ownership Rate	71.1%	75.4%	67.1%
Median Income	\$41,362	\$38,980	\$56,400
Median Housing Value	\$99,000	\$93,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$937	\$870	\$1,197
Median Housing Cost as % of Household Income ³	24.0%	24.3%	22.7%
Cost-burdened Owners	1,451	1,681	385,759
Percentage of Owners who are Cost-Burdened	23.6%	27.1%	23.1%
Renters			
Total Renter Households	2,496	2,017	817,396
Median Income	\$25,649	\$19,489	\$26,708
Median Gross Rent	\$539	\$517	\$757
Median Housing Cost as % of Household Income	25.8%	28.6%	30.9%
Cost-burdened Renters	809	849	365,901
Percentage of Renters who are Cost-Burdened	32.4%	42.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	582	716	224,784
\$20-35,000	212	115	112,801
\$35-50,000	15	18	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Madison County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	42,267	41,671	2,839,142
Occupied Units	36,253	37,020	2,487,349
Vacant Units	6,014	4,651	351,793
Vacancy Rate	14.2%	11.2%	12.4%
Population			
Total Population	98,364	97,378	6,451,365
Percentage Non-Hispanic White	57.3%	59.0%	75.0%
Percentage Non-Hispanic Black	36.9%	35.6%	16.7%
Percentage Asian	1.1%	0.9%	1.5%
Percentage Hispanic/Latino	3.5%	3.2%	4.8%

Housing Affordability

All Households	Madison County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$42,069	\$40,178	\$44,261
Total Cost-Burdened Households ²	12,642	13,066	761,128
Percentage of Households that are Cost-Burdened	34.9%	35.3%	30.6%
Homeowners			
Total Owner Households	23,504	24,832	1,669,953
Ownership Rate	64.8%	67.1%	67.1%
Median Income	\$57,064	\$53,854	\$56,400
Median Housing Value	\$114,600	\$112,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,149	\$1,118	\$1,197
Median Housing Cost as % of Household Income ³	22.7%	23.5%	22.7%
Cost-burdened Owners	5,596	6,690	385,759
Percentage of Owners who are Cost-Burdened	23.9%	26.9%	23.1%
Renters			
Total Renter Households	12,749	12,188	817,396
Median Income	\$22,022	\$20,786	\$26,708
Median Gross Rent	\$758	\$685	\$757
Median Housing Cost as % of Household Income	35.6%	35.6%	30.9%
Cost-burdened Renters	7,025	6,387	365,901
Percentage of Renters who are Cost-Burdened	55.1%	52.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,959	4,583	224,784
\$20-35,000	1,568	1,511	112,801
\$35-50,000	370	219	28,609
>\$50,000	127	73	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Marion County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	12,994	12,972	2,839,142
Occupied Units	11,282	11,305	2,487,349
Vacant Units	1,712	1,667	351,793
Vacancy Rate	13.2%	12.9%	12.4%
Population			
Total Population	28,261	28,123	6,451,365
Percentage Non-Hispanic White	92.6%	93.4%	75.0%
Percentage Non-Hispanic Black	1.6%	1.7%	16.7%
Percentage Asian	0.2%	0.3%	1.5%
Percentage Hispanic/Latino	1.5%	1.2%	4.8%

Housing Affordability

All Households	Marion County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$40,998	\$38,785	\$44,261
Total Cost-Burdened Households ²	2,929	2,914	761,128
Percentage of Households that are Cost-Burdened	26.0%	25.8%	30.6%
Homeowners			
Total Owner Households	8,274	8,706	1,669,953
Ownership Rate	73.3%	77.0%	67.1%
Median Income	\$47,157	\$43,732	\$56,400
Median Housing Value	\$115,700	\$107,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,043	\$980	\$1,197
Median Housing Cost as % of Household Income ³	23.0%	24.1%	22.7%
Cost-burdened Owners	1,771	2,004	385,759
Percentage of Owners who are Cost-Burdened	21.4%	22.9%	23.1%
Renters			
Total Renter Households	3,008	2,599	817,396
Median Income	\$20,663	\$23,163	\$26,708
Median Gross Rent	\$617	\$579	\$757
Median Housing Cost as % of Household Income	31.1%	29.4%	30.9%
Cost-burdened Renters	1,158	920	365,901
Percentage of Renters who are Cost-Burdened	38.5%	35.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	851	642	224,784
\$20-35,000	199	200	112,801
\$35-50,000	93	47	28,609
>\$50,000	15	31	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Marshall County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	13,188	12,921	2,839,142
Occupied Units	11,724	11,707	2,487,349
Vacant Units	1,464	1,214	351,793
Vacancy Rate	11.1%	9.4%	12.4%
Population			
Total Population	30,977	29,902	6,451,365
Percentage Non-Hispanic White	86.5%	86.9%	75.0%
Percentage Non-Hispanic Black	7.0%	6.9%	16.7%
Percentage Asian	0.4%	0.3%	1.5%
Percentage Hispanic/Latino	4.8%	4.4%	4.8%

Housing Affordability

All Households	Marshall County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,822	\$40,435	\$44,261
Total Cost-Burdened Households ²	3,220	3,485	761,128
Percentage of Households that are Cost-Burdened	27.5%	29.8%	30.6%
Homeowners			
Total Owner Households	8,644	8,741	1,669,953
Ownership Rate	73.7%	74.7%	67.1%
Median Income	\$50,466	\$48,892	\$56,400
Median Housing Value	\$111,000	\$107,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,024	\$1,055	\$1,197
Median Housing Cost as % of Household Income ³	21.2%	24.0%	22.7%
Cost-burdened Owners	1,902	2,337	385,759
Percentage of Owners who are Cost-Burdened	22.0%	26.7%	23.1%
Renters			
Total Renter Households	3,080	2,966	817,396
Median Income	\$23,569	\$20,771	\$26,708
Median Gross Rent	\$643	\$628	\$757
Median Housing Cost as % of Household Income	29.5%	28.0%	30.9%
Cost-burdened Renters	1,318	1,151	365,901
Percentage of Renters who are Cost-Burdened	42.8%	38.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	835	884	224,784
\$20-35,000	400	225	112,801
\$35-50,000	59	24	28,609
>\$50,000	25	18	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Maury County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	35,566	34,641	2,839,142
Occupied Units	32,112	31,745	2,487,349
Vacant Units	3,454	2,896	351,793
Vacancy Rate	9.7%	8.4%	12.4%
Population			
Total Population	82,729	79,029	6,451,365
Percentage Non-Hispanic White	80.0%	80.2%	75.0%
Percentage Non-Hispanic Black	11.9%	12.9%	16.7%
Percentage Asian	0.7%	0.4%	1.5%
Percentage Hispanic/Latino	5.1%	4.7%	4.8%

Housing Affordability

All Households	Maury County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$46,565	\$46,278	\$44,261
Total Cost-Burdened Households ²	10,130	9,178	761,128
Percentage of Households that are Cost-Burdened	31.5%	28.9%	30.6%
Homeowners			
Total Owner Households	22,383	23,066	1,669,953
Ownership Rate	69.7%	72.7%	67.1%
Median Income	\$57,581	\$55,744	\$56,400
Median Housing Value	\$138,000	\$137,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,157	\$1,151	\$1,197
Median Housing Cost as % of Household Income ³	22.7%	22.7%	22.7%
Cost-burdened Owners	5,812	5,631	385,759
Percentage of Owners who are Cost-Burdened	26.0%	24.4%	23.1%
Renters			
Total Renter Households	9,729	8,679	817,396
Median Income	\$24,926	\$26,740	\$26,708
Median Gross Rent	\$692	\$640	\$757
Median Housing Cost as % of Household Income	29.9%	28.0%	30.9%
Cost-burdened Renters	4,310	3,550	365,901
Percentage of Renters who are Cost-Burdened	44.3%	40.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,919	2,569	224,784
\$20-35,000	1,080	781	112,801
\$35-50,000	292	104	28,609
>\$50,000	19	95	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Meigs County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	5,634	5,565	2,839,142
Occupied Units	4,677	4,558	2,487,349
Vacant Units	957	1,007	351,793
Vacancy Rate	17.0%	18.1%	12.4%
Population			
Total Population	11,694	11,581	6,451,365
Percentage Non-Hispanic White	95.2%	96.2%	75.0%
Percentage Non-Hispanic Black	1.1%	1.1%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	1.2%	1.3%	4.8%

Housing Affordability

All Households	Meigs County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$33,061	\$33,506	\$44,261
Total Cost-Burdened Households ²	1,188	1,180	761,128
Percentage of Households that are Cost-Burdened	25.4%	25.9%	30.6%
Homeowners			
Total Owner Households	3,627	3,445	1,669,953
Ownership Rate	77.5%	75.6%	67.1%
Median Income	\$38,086	\$37,416	\$56,400
Median Housing Value	\$94,000	\$107,000	\$139,900
Median Monthly Owner Cost (with mortgage)	\$996	\$949	\$1,197
Median Housing Cost as % of Household Income ³	25.0%	23.9%	22.7%
Cost-burdened Owners	835	916	385,759
Percentage of Owners who are Cost-Burdened	23.0%	26.7%	23.1%
Renters			
Total Renter Households	1,050	1,113	817,396
Median Income	\$20,919	\$23,623	\$26,708
Median Gross Rent	\$572	\$567	\$757
Median Housing Cost as % of Household Income	27.1%	19.7%	30.9%
Cost-burdened Renters	354	260	365,901
Percentage of Renters who are Cost-Burdened	33.7%	23.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	263	196	224,784
\$20-35,000	91	65	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Monroe County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	20,823	20,330	2,839,142
Occupied Units	17,497	17,546	2,487,349
Vacant Units	3,326	2,784	351,793
Vacancy Rate	16.0%	13.7%	12.4%
Population			
Total Population	45,002	44,015	6,451,365
Percentage Non-Hispanic White	91.8%	92.6%	75.0%
Percentage Non-Hispanic Black	2.3%	2.0%	16.7%
Percentage Asian	0.3%	0.4%	1.5%
Percentage Hispanic/Latino	3.6%	3.2%	4.8%

Housing Affordability

All Households	Monroe County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,202	\$36,209	\$44,261
Total Cost-Burdened Households ²	4,649	4,659	761,128
Percentage of Households that are Cost-Burdened	26.6%	26.6%	30.6%
Homeowners			
Total Owner Households	12,880	13,078	1,669,953
Ownership Rate	73.6%	74.5%	67.1%
Median Income	\$43,876	\$43,177	\$56,400
Median Housing Value	\$113,700	\$107,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$958	\$932	\$1,197
Median Housing Cost as % of Household Income ³	23.0%	23.5%	22.7%
Cost-burdened Owners	2,700	2,931	385,759
Percentage of Owners who are Cost-Burdened	21.0%	22.3%	23.1%
Renters			
Total Renter Households	4,617	4,468	817,396
Median Income	\$21,112	\$21,073	\$26,708
Median Gross Rent	\$577	\$532	\$757
Median Housing Cost as % of Household Income	30.3%	27.7%	30.9%
Cost-burdened Renters	1,944	1,743	365,901
Percentage of Renters who are Cost-Burdened	42.1%	39.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,408	1,394	224,784
\$20-35,000	480	335	112,801
\$35-50,000	32	13	28,609
>\$50,000	23	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Montgomery		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	73,698	67,511	2,839,142
Occupied Units	64,818	60,412	2,487,349
Vacant Units	8,880	7,099	351,793
Vacancy Rate	12.0%	10.5%	12.4%
Population			
Total Population	182,015	163,603	6,451,365
Percentage Non-Hispanic White	66.1%	67.8%	75.0%
Percentage Non-Hispanic Black	18.5%	18.9%	16.7%
Percentage Asian	2.0%	2.1%	1.5%
Percentage Hispanic/Latino	8.9%	7.5%	4.8%

Housing Affordability

All Households	Montgomery		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$50,693	\$48,930	\$44,261
Total Cost-Burdened Households ²	19,955	17,847	761,128
Percentage of Households that are Cost-Burdened	30.8%	29.5%	30.6%
Homeowners			
Total Owner Households	39,442	39,308	1,669,953
Ownership Rate	60.9%	65.1%	67.1%
Median Income	\$61,908	\$59,794	\$56,400
Median Housing Value	\$143,400	\$129,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,195	\$1,128	\$1,197
Median Housing Cost as % of Household Income ³	22.1%	22.4%	22.7%
Cost-burdened Owners	9,009	8,926	385,759
Percentage of Owners who are Cost-Burdened	22.8%	22.8%	23.1%
Renters			
Total Renter Households	25,376	21,104	817,396
Median Income	\$35,819	\$31,299	\$26,708
Median Gross Rent	\$856	\$726	\$757
Median Housing Cost as % of Household Income	28.7%	28.2%	30.9%
Cost-burdened Renters	10,962	8,885	365,901
Percentage of Renters who are Cost-Burdened	43.2%	42.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,974	4,917	224,784
\$20-35,000	3,984	3,229	112,801
\$35-50,000	1,396	612	28,609
>\$50,000	609	127	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Moore County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	2,934	2,867	2,839,142
Occupied Units	2,444	2,396	2,487,349
Vacant Units	490	471	351,793
Vacancy Rate	16.7%	16.4%	12.4%
Population			
Total Population	6,348	6,266	6,451,365
Percentage Non-Hispanic White	93.9%	94.0%	75.0%
Percentage Non-Hispanic Black	3.2%	1.4%	16.7%
Percentage Asian	0.0%	0.3%	1.5%
Percentage Hispanic/Latino	0.1%	0.5%	4.8%

Housing Affordability

All Households	Moore County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$43,393	\$44,433	\$44,261
Total Cost-Burdened Households ²	416	521	761,128
Percentage of Households that are Cost-Burdened	17.0%	21.7%	30.6%
Homeowners			
Total Owner Households	2,035	1,927	1,669,953
Ownership Rate	83.3%	80.4%	67.1%
Median Income	\$44,888	\$52,753	\$56,400
Median Housing Value	\$141,700	\$135,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$946	\$959	\$1,197
Median Housing Cost as % of Household Income ³	20.7%	21.2%	22.7%
Cost-burdened Owners	320	347	385,759
Percentage of Owners who are Cost-Burdened	15.7%	18.0%	23.1%
Renters			
Total Renter Households	409	469	817,396
Median Income	\$39,338	\$22,179	\$26,708
Median Gross Rent	\$660	\$607	\$757
Median Housing Cost as % of Household Income	21.8%	27.4%	30.9%
Cost-burdened Renters	97	174	365,901
Percentage of Renters who are Cost-Burdened	23.7%	37.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	30	90	224,784
\$20-35,000	67	84	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Morgan County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,909	8,759	2,839,142
Occupied Units	7,342	7,954	2,487,349
Vacant Units	1,567	805	351,793
Vacancy Rate	17.6%	9.2%	12.4%
Population			
Total Population	21,866	21,664	6,451,365
Percentage Non-Hispanic White	93.5%	94.4%	75.0%
Percentage Non-Hispanic Black	3.7%	2.7%	16.7%
Percentage Asian	0.2%	0.5%	1.5%
Percentage Hispanic/Latino	1.1%	0.8%	4.8%

Housing Affordability

All Households	Morgan County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$38,003	\$36,772	\$44,261
Total Cost-Burdened Households ²	1,707	1,984	761,128
Percentage of Households that are Cost-Burdened	23.3%	24.9%	30.6%
Homeowners			
Total Owner Households	5,864	6,509	1,669,953
Ownership Rate	79.9%	81.8%	67.1%
Median Income	\$42,220	\$39,566	\$56,400
Median Housing Value	\$91,100	\$79,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,002	\$818	\$1,197
Median Housing Cost as % of Household Income ³	22.0%	22.5%	22.7%
Cost-burdened Owners	1,220	1,638	385,759
Percentage of Owners who are Cost-Burdened	20.9%	25.2%	23.1%
Renters			
Total Renter Households	1,478	1,445	817,396
Median Income	\$25,116	\$30,226	\$26,708
Median Gross Rent	\$644	\$560	\$757
Median Housing Cost as % of Household Income	27.9%	23.1%	30.9%
Cost-burdened Renters	482	344	365,901
Percentage of Renters who are Cost-Burdened	32.6%	23.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	378	302	224,784
\$20-35,000	103	42	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Obion County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	14,631	14,709	2,839,142
Occupied Units	12,496	12,662	2,487,349
Vacant Units	2,135	2,047	351,793
Vacancy Rate	14.6%	13.9%	12.4%
Population			
Total Population	31,378	31,905	6,451,365
Percentage Non-Hispanic White	84.3%	85.3%	75.0%
Percentage Non-Hispanic Black	10.6%	10.3%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	3.4%	3.0%	4.8%

Housing Affordability

All Households	Obion County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$40,327	\$39,543	\$44,261
Total Cost-Burdened Households ²	3,614	3,140	761,128
Percentage of Households that are Cost-Burdened	28.9%	24.8%	30.6%
Homeowners			
Total Owner Households	8,555	8,822	1,669,953
Ownership Rate	68.5%	69.7%	67.1%
Median Income	\$48,845	\$47,172	\$56,400
Median Housing Value	\$89,100	\$87,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$927	\$885	\$1,197
Median Housing Cost as % of Household Income ³	20.1%	21.2%	22.7%
Cost-burdened Owners	1,951	1,796	385,759
Percentage of Owners who are Cost-Burdened	22.8%	20.4%	23.1%
Renters			
Total Renter Households	3,941	3,840	817,396
Median Income	\$22,993	\$24,388	\$26,708
Median Gross Rent	\$580	\$511	\$757
Median Housing Cost as % of Household Income	29.3%	24.8%	30.9%
Cost-burdened Renters	1,663	1,340	365,901
Percentage of Renters who are Cost-Burdened	42.2%	34.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,237	1,121	224,784
\$20-35,000	382	219	112,801
\$35-50,000	39	0	28,609
>\$50,000	4	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Overton County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	10,285	10,166	2,839,142
Occupied Units	8,719	8,830	2,487,349
Vacant Units	1,566	1,336	351,793
Vacancy Rate	15.2%	13.1%	12.4%
Population			
Total Population	22,109	21,777	6,451,365
Percentage Non-Hispanic White	96.6%	97.4%	75.0%
Percentage Non-Hispanic Black	0.6%	0.6%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	1.1%	0.2%	4.8%

Housing Affordability

All Households	Overton County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,913	\$34,347	\$44,261
Total Cost-Burdened Households ²	1,859	2,144	761,128
Percentage of Households that are Cost-Burdened	21.3%	24.3%	30.6%
Homeowners			
Total Owner Households	6,805	7,102	1,669,953
Ownership Rate	78.0%	80.4%	67.1%
Median Income	\$40,466	\$38,757	\$56,400
Median Housing Value	\$90,400	\$87,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$849	\$874	\$1,197
Median Housing Cost as % of Household Income ³	22.3%	21.6%	22.7%
Cost-burdened Owners	1,357	1,527	385,759
Percentage of Owners who are Cost-Burdened	19.9%	21.5%	23.1%
Renters			
Total Renter Households	1,914	1,728	817,396
Median Income	\$18,059	\$20,169	\$26,708
Median Gross Rent	\$539	\$457	\$757
Median Housing Cost as % of Household Income	24.2%	27.6%	30.9%
Cost-burdened Renters	505	617	365,901
Percentage of Renters who are Cost-Burdened	26.4%	35.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	398	553	224,784
\$20-35,000	107	64	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Perry County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	4,578	4,543	2,839,142
Occupied Units	3,247	3,293	2,487,349
Vacant Units	1,331	1,250	351,793
Vacancy Rate	29.1%	27.5%	12.4%
Population			
Total Population	7,851	7,778	6,451,365
Percentage Non-Hispanic White	93.6%	95.1%	75.0%
Percentage Non-Hispanic Black	2.5%	2.4%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	1.9%	0.9%	4.8%

Housing Affordability

All Households	Perry County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$31,750	\$31,776	\$44,261
Total Cost-Burdened Households ²	849	715	761,128
Percentage of Households that are Cost-Burdened	26.2%	21.7%	30.6%
Homeowners			
Total Owner Households	2,444	2,515	1,669,953
Ownership Rate	75.3%	76.4%	67.1%
Median Income	\$35,729	\$33,623	\$56,400
Median Housing Value	\$83,900	\$71,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$848	\$784	\$1,197
Median Housing Cost as % of Household Income ³	26.2%	23.4%	22.7%
Cost-burdened Owners	536	481	385,759
Percentage of Owners who are Cost-Burdened	22.0%	19.2%	23.1%
Renters			
Total Renter Households	803	778	817,396
Median Income	\$20,158	\$25,925	\$26,708
Median Gross Rent	\$537	\$490	\$757
Median Housing Cost as % of Household Income	31.5%	24.8%	30.9%
Cost-burdened Renters	312	232	365,901
Percentage of Renters who are Cost-Burdened	38.8%	29.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	225	226	224,784
\$20-35,000	87	6	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Pickett County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	3,451	3,059	2,839,142
Occupied Units	2,252	2,174	2,487,349
Vacant Units	1,199	885	351,793
Vacancy Rate	34.7%	28.9%	12.4%
Population			
Total Population	5,101	5,072	6,451,365
Percentage Non-Hispanic White	97.4%	95.4%	75.0%
Percentage Non-Hispanic Black	0.8%	0.0%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	0.2%	2.6%	4.8%

Housing Affordability

All Households	Pickett County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$35,510	\$30,193	\$44,261
Total Cost-Burdened Households ²	496	616	761,128
Percentage of Households that are Cost-Burdened	22.0%	28.3%	30.6%
Homeowners			
Total Owner Households	1,801	1,655	1,669,953
Ownership Rate	80.0%	76.1%	67.1%
Median Income	\$40,189	\$31,390	\$56,400
Median Housing Value	\$95,400	\$94,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$987	\$788	\$1,197
Median Housing Cost as % of Household Income ³	21.9%	27.2%	22.7%
Cost-burdened Owners	379	538	385,759
Percentage of Owners who are Cost-Burdened	21.1%	32.5%	23.1%
Renters			
Total Renter Households	451	519	817,396
Median Income	\$20,679	\$23,306	\$26,708
Median Gross Rent	\$460	\$412	\$757
Median Housing Cost as % of Household Income	27.9%	21.7%	30.9%
Cost-burdened Renters	116	78	365,901
Percentage of Renters who are Cost-Burdened	25.7%	15.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	114	78	224,784
\$20-35,000	2	0	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Polk County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,181	7,896	2,839,142
Occupied Units	6,619	6,311	2,487,349
Vacant Units	1,562	1,585	351,793
Vacancy Rate	19.1%	20.1%	12.4%
Population			
Total Population	16,715	16,690	6,451,365
Percentage Non-Hispanic White	96.0%	96.9%	75.0%
Percentage Non-Hispanic Black	0.2%	0.1%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	1.6%	1.1%	4.8%

Housing Affordability

All Households	Polk County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$39,434	\$34,027	\$44,261
Total Cost-Burdened Households ²	1,698	1,594	761,128
Percentage of Households that are Cost-Burdened	25.7%	25.3%	30.6%
Homeowners			
Total Owner Households	5,297	5,094	1,669,953
Ownership Rate	80.0%	80.7%	67.1%
Median Income	\$45,245	\$40,660	\$56,400
Median Housing Value	\$110,900	\$96,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$951	\$898	\$1,197
Median Housing Cost as % of Household Income ³	23.6%	28.3%	22.7%
Cost-burdened Owners	1,177	1,190	385,759
Percentage of Owners who are Cost-Burdened	22.3%	23.4%	23.1%
Renters			
Total Renter Households	1,322	1,217	817,396
Median Income	\$19,306	\$23,125	\$26,708
Median Gross Rent	\$625	\$546	\$757
Median Housing Cost as % of Household Income	31.6%	26.4%	30.9%
Cost-burdened Renters	517	402	365,901
Percentage of Renters who are Cost-Burdened	39.1%	33.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	387	260	224,784
\$20-35,000	120	141	112,801
\$35-50,000	9	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Putnam County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	32,377	31,075	2,839,142
Occupied Units	29,423	27,560	2,487,349
Vacant Units	2,954	3,515	351,793
Vacancy Rate	9.1%	11.3%	12.4%
Population			
Total Population	73,237	70,570	6,451,365
Percentage Non-Hispanic White	89.5%	90.4%	75.0%
Percentage Non-Hispanic Black	2.4%	2.0%	16.7%
Percentage Asian	1.1%	1.2%	1.5%
Percentage Hispanic/Latino	5.5%	5.1%	4.8%

Housing Affordability

All Households	Putnam County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,780	\$35,185	\$44,261
Total Cost-Burdened Households ²	9,779	8,540	761,128
Percentage of Households that are Cost-Burdened	33.2%	31.0%	30.6%
Homeowners			
Total Owner Households	18,155	17,662	1,669,953
Ownership Rate	61.7%	64.1%	67.1%
Median Income	\$50,575	\$46,186	\$56,400
Median Housing Value	\$139,200	\$124,000	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,074	\$990	\$1,197
Median Housing Cost as % of Household Income ³	23.2%	23.3%	22.7%
Cost-burdened Owners	4,331	4,132	385,759
Percentage of Owners who are Cost-Burdened	23.7%	23.3%	23.1%
Renters			
Total Renter Households	11,268	9,898	817,396
Median Income	\$18,668	\$20,427	\$26,708
Median Gross Rent	\$607	\$568	\$757
Median Housing Cost as % of Household Income	35.1%	30.8%	30.9%
Cost-burdened Renters	5,476	4,424	365,901
Percentage of Renters who are Cost-Burdened	48.6%	44.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,226	3,504	224,784
\$20-35,000	1,014	802	112,801
\$35-50,000	214	69	28,609
>\$50,000	23	49	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Rhea County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	14,387	14,166	2,839,142
Occupied Units	12,307	11,861	2,487,349
Vacant Units	2,080	2,305	351,793
Vacancy Rate	14.5%	16.3%	12.4%
Population			
Total Population	32,272	31,215	6,451,365
Percentage Non-Hispanic White	91.6%	92.6%	75.0%
Percentage Non-Hispanic Black	2.1%	2.1%	16.7%
Percentage Asian	0.1%	0.3%	1.5%
Percentage Hispanic/Latino	4.1%	3.4%	4.8%

Housing Affordability

All Households	Rhea County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,512	\$36,761	\$44,261
Total Cost-Burdened Households ²	3,090	3,624	761,128
Percentage of Households that are Cost-Burdened	25.1%	30.6%	30.6%
Homeowners			
Total Owner Households	8,533	8,837	1,669,953
Ownership Rate	69.3%	74.5%	67.1%
Median Income	\$48,285	\$40,862	\$56,400
Median Housing Value	\$102,100	\$102,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$950	\$941	\$1,197
Median Housing Cost as % of Household Income ³	21.8%	25.6%	22.7%
Cost-burdened Owners	1,411	2,351	385,759
Percentage of Owners who are Cost-Burdened	16.4%	26.5%	23.1%
Renters			
Total Renter Households	3,774	3,024	817,396
Median Income	\$18,736	\$19,612	\$26,708
Median Gross Rent	\$577	\$537	\$757
Median Housing Cost as % of Household Income	32.2%	30.3%	30.9%
Cost-burdened Renters	1,691	1,282	365,901
Percentage of Renters who are Cost-Burdened	44.8%	42.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,321	1,125	224,784
\$20-35,000	362	133	112,801
\$35-50,000	8	24	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Roane County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	25,658	25,414	2,839,142
Occupied Units	22,070	22,572	2,487,349
Vacant Units	3,588	2,842	351,793
Vacancy Rate	14.0%	11.2%	12.4%
Population			
Total Population	53,413	54,156	6,451,365
Percentage Non-Hispanic White	93.4%	94.0%	75.0%
Percentage Non-Hispanic Black	2.7%	2.5%	16.7%
Percentage Asian	0.4%	0.5%	1.5%
Percentage Hispanic/Latino	1.5%	1.4%	4.8%

Housing Affordability

All Households	Roane County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,726	\$42,698	\$44,261
Total Cost-Burdened Households ²	5,903	5,826	761,128
Percentage of Households that are Cost-Burdened	26.7%	25.8%	30.6%
Homeowners			
Total Owner Households	16,064	17,367	1,669,953
Ownership Rate	72.8%	76.9%	67.1%
Median Income	\$51,835	\$50,736	\$56,400
Median Housing Value	\$120,000	\$118,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,101	\$1,067	\$1,197
Median Housing Cost as % of Household Income ³	21.8%	22.9%	22.7%
Cost-burdened Owners	3,123	3,624	385,759
Percentage of Owners who are Cost-Burdened	19.4%	20.9%	23.1%
Renters			
Total Renter Households	6,006	5,205	817,396
Median Income	\$21,990	\$22,799	\$26,708
Median Gross Rent	\$686	\$569	\$757
Median Housing Cost as % of Household Income	31.4%	28.9%	30.9%
Cost-burdened Renters	2,787	2,197	365,901
Percentage of Renters who are Cost-Burdened	46.4%	42.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,970	1,541	224,784
\$20-35,000	673	625	112,801
\$35-50,000	114	31	28,609
>\$50,000	30	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Robertson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	26,279	25,607	2,839,142
Occupied Units	24,435	23,793	2,487,349
Vacant Units	1,844	1,814	351,793
Vacancy Rate	7.0%	7.1%	12.4%
Population			
Total Population	67,024	64,347	6,451,365
Percentage Non-Hispanic White	84.3%	85.1%	75.0%
Percentage Non-Hispanic Black	7.5%	7.4%	16.7%
Percentage Asian	0.4%	0.2%	1.5%
Percentage Hispanic/Latino	6.0%	5.6%	4.8%

Housing Affordability

All Households	Robertson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$53,748	\$50,820	\$44,261
Total Cost-Burdened Households ²	6,725	6,734	761,128
Percentage of Households that are Cost-Burdened	27.5%	28.3%	30.6%
Homeowners			
Total Owner Households	18,698	18,439	1,669,953
Ownership Rate	76.5%	77.5%	67.1%
Median Income	\$60,676	\$59,051	\$56,400
Median Housing Value	\$151,900	\$149,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,247	\$1,235	\$1,197
Median Housing Cost as % of Household Income ³	23.4%	23.9%	22.7%
Cost-burdened Owners	4,564	4,681	385,759
Percentage of Owners who are Cost-Burdened	24.4%	25.4%	23.1%
Renters			
Total Renter Households	5,737	5,354	817,396
Median Income	\$34,625	\$27,714	\$26,708
Median Gross Rent	\$820	\$711	\$757
Median Housing Cost as % of Household Income	26.0%	27.8%	30.9%
Cost-burdened Renters	2,163	2,051	365,901
Percentage of Renters who are Cost-Burdened	37.7%	38.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	975	1,146	224,784
\$20-35,000	912	808	112,801
\$35-50,000	224	96	28,609
>\$50,000	52	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Rutherford County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	105,662	99,507	2,839,142
Occupied Units	98,454	92,343	2,487,349
Vacant Units	7,208	7,164	351,793
Vacancy Rate	6.8%	7.2%	12.4%
Population			
Total Population	275,461	250,517	6,451,365
Percentage Non-Hispanic White	74.6%	76.8%	75.0%
Percentage Non-Hispanic Black	13.3%	12.2%	16.7%
Percentage Asian	2.9%	3.0%	1.5%
Percentage Hispanic/Latino	6.9%	6.2%	4.8%

Housing Affordability

All Households	Rutherford County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$55,096	\$53,770	\$44,261
Total Cost-Burdened Households ²	30,489	27,666	761,128
Percentage of Households that are Cost-Burdened	31.0%	30.0%	30.6%
Homeowners			
Total Owner Households	65,767	63,739	1,669,953
Ownership Rate	66.8%	69.0%	67.1%
Median Income	\$69,356	\$65,660	\$56,400
Median Housing Value	\$157,400	\$157,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,285	\$1,246	\$1,197
Median Housing Cost as % of Household Income ³	22.2%	22.9%	22.7%
Cost-burdened Owners	15,118	14,804	385,759
Percentage of Owners who are Cost-Burdened	23.0%	23.3%	23.1%
Renters			
Total Renter Households	32,687	28,604	817,396
Median Income	\$35,278	\$32,089	\$26,708
Median Gross Rent	\$881	\$801	\$757
Median Housing Cost as % of Household Income	30.0%	29.3%	30.9%
Cost-burdened Renters	15,363	12,815	365,901
Percentage of Renters who are Cost-Burdened	47.0%	44.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	7,355	7,122	224,784
\$20-35,000	5,263	4,262	112,801
\$35-50,000	2,517	1,259	28,609
>\$50,000	229	172	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Scott County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	9,891	9,790	2,839,142
Occupied Units	8,294	8,617	2,487,349
Vacant Units	1,597	1,173	351,793
Vacancy Rate	16.1%	12.0%	12.4%
Population			
Total Population	22,104	22,171	6,451,365
Percentage Non-Hispanic White	97.8%	98.1%	75.0%
Percentage Non-Hispanic Black	0.2%	0.0%	16.7%
Percentage Asian	0.1%	0.2%	1.5%
Percentage Hispanic/Latino	0.7%	0.9%	4.8%

Housing Affordability

All Households	Scott County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$30,206	\$28,728	\$44,261
Total Cost-Burdened Households ²	2,431	2,410	761,128
Percentage of Households that are Cost-Burdened	29.3%	28.0%	30.6%
Homeowners			
Total Owner Households	6,241	6,379	1,669,953
Ownership Rate	75.2%	74.0%	67.1%
Median Income	\$33,871	\$36,888	\$56,400
Median Housing Value	\$80,000	\$76,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$780	\$759	\$1,197
Median Housing Cost as % of Household Income ³	23.7%	22.7%	22.7%
Cost-burdened Owners	1,580	1,584	385,759
Percentage of Owners who are Cost-Burdened	25.2%	24.8%	23.1%
Renters			
Total Renter Households	2,053	2,238	817,396
Median Income	\$15,925	\$15,449	\$26,708
Median Gross Rent	\$521	\$413	\$757
Median Housing Cost as % of Household Income	32.7%	29.8%	30.9%
Cost-burdened Renters	858	828	365,901
Percentage of Renters who are Cost-Burdened	41.8%	37.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	723	709	224,784
\$20-35,000	135	103	112,801
\$35-50,000	0	16	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Sequatchie County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,371	6,102	2,839,142
Occupied Units	5,635	5,083	2,487,349
Vacant Units	736	1,019	351,793
Vacancy Rate	11.6%	16.7%	12.4%
Population			
Total Population	14,431	13,814	6,451,365
Percentage Non-Hispanic White	87.4%	89.8%	75.0%
Percentage Non-Hispanic Black	0.2%	0.0%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	3.4%	2.6%	4.8%

Housing Affordability

All Households	Sequatchie County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$42,182	\$33,850	\$44,261
Total Cost-Burdened Households ²	1,563	1,331	761,128
Percentage of Households that are Cost-Burdened	27.7%	26.2%	30.6%
Homeowners			
Total Owner Households	4,278	3,955	1,669,953
Ownership Rate	75.9%	77.8%	67.1%
Median Income	\$52,071	\$43,134	\$56,400
Median Housing Value	\$134,100	\$105,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,002	\$905	\$1,197
Median Housing Cost as % of Household Income ³	21.2%	23.8%	22.7%
Cost-burdened Owners	950	933	385,759
Percentage of Owners who are Cost-Burdened	22.2%	23.7%	23.1%
Renters			
Total Renter Households	1,357	1,128	817,396
Median Income	\$20,356	\$21,667	\$26,708
Median Gross Rent	\$630	\$535	\$757
Median Housing Cost as % of Household Income	32.1%	26.3%	30.9%
Cost-burdened Renters	613	394	365,901
Percentage of Renters who are Cost-Burdened	45.2%	34.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	408	252	224,784
\$20-35,000	191	142	112,801
\$35-50,000	14	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Sevier County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	56,136	52,767	2,839,142
Occupied Units	36,253	37,583	2,487,349
Vacant Units	19,883	15,184	351,793
Vacancy Rate	35.4%	28.8%	12.4%
Population			
Total Population	92,561	87,507	6,451,365
Percentage Non-Hispanic White	91.1%	92.5%	75.0%
Percentage Non-Hispanic Black	0.7%	0.7%	16.7%
Percentage Asian	1.1%	0.8%	1.5%
Percentage Hispanic/Latino	5.5%	4.5%	4.8%

Housing Affordability

All Households	Sevier County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$42,499	\$41,476	\$44,261
Total Cost-Burdened Households ²	10,961	10,182	761,128
Percentage of Households that are Cost-Burdened	30.2%	27.1%	30.6%
Homeowners			
Total Owner Households	23,983	25,813	1,669,953
Ownership Rate	66.2%	68.7%	67.1%
Median Income	\$51,239	\$48,746	\$56,400
Median Housing Value	\$158,000	\$155,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,163	\$1,095	\$1,197
Median Housing Cost as % of Household Income ³	23.0%	23.2%	22.7%
Cost-burdened Owners	5,646	5,610	385,759
Percentage of Owners who are Cost-Burdened	23.5%	21.8%	23.1%
Renters			
Total Renter Households	12,270	11,770	817,396
Median Income	\$28,492	\$28,578	\$26,708
Median Gross Rent	\$724	\$669	\$757
Median Housing Cost as % of Household Income	29.5%	27.1%	30.9%
Cost-burdened Renters	5,325	4,555	365,901
Percentage of Renters who are Cost-Burdened	43.4%	38.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,129	2,860	224,784
\$20-35,000	1,779	1,354	112,801
\$35-50,000	319	212	28,609
>\$50,000	98	129	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Shelby County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	400,572	396,303	2,839,142
Occupied Units	345,475	340,443	2,487,349
Vacant Units	55,097	55,860	351,793
Vacancy Rate	13.8%	14.1%	12.4%
Population			
Total Population	936,130	922,696	6,451,365
Percentage Non-Hispanic White	37.8%	39.7%	75.0%
Percentage Non-Hispanic Black	52.3%	51.3%	16.7%
Percentage Asian	2.4%	2.3%	1.5%
Percentage Hispanic/Latino	5.8%	5.1%	4.8%

Housing Affordability

All Households	Shelby County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$46,213	\$44,705	\$44,261
Total Cost-Burdened Households ²	134,783	134,394	761,128
Percentage of Households that are Cost-Burdened	39.0%	39.5%	30.6%
Homeowners			
Total Owner Households	200,407	210,032	1,669,953
Ownership Rate	58.0%	61.7%	67.1%
Median Income	\$65,990	\$62,907	\$56,400
Median Housing Value	\$131,700	\$135,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,389	\$1,373	\$1,197
Median Housing Cost as % of Household Income ³	23.9%	24.9%	22.7%
Cost-burdened Owners	57,256	66,606	385,759
Percentage of Owners who are Cost-Burdened	28.6%	31.7%	23.1%
Renters			
Total Renter Households	145,068	130,411	817,396
Median Income	\$27,669	\$26,542	\$26,708
Median Gross Rent	\$861	\$782	\$757
Median Housing Cost as % of Household Income	34.5%	33.2%	30.9%
Cost-burdened Renters	77,466	67,814	365,901
Percentage of Renters who are Cost-Burdened	53.4%	52.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	41,925	40,949	224,784
\$20-35,000	25,677	20,605	112,801
\$35-50,000	7,398	5,086	28,609
>\$50,000	2,466	1,174	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Smith County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,555	8,428	2,839,142
Occupied Units	7,387	6,837	2,487,349
Vacant Units	1,168	1,591	351,793
Vacancy Rate	13.7%	18.9%	12.4%
Population			
Total Population	19,092	19,035	6,451,365
Percentage Non-Hispanic White	93.6%	94.1%	75.0%
Percentage Non-Hispanic Black	2.0%	1.9%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	2.4%	1.9%	4.8%

Housing Affordability

All Households	Smith County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$43,988	\$43,200	\$44,261
Total Cost-Burdened Households ²	1,818	1,480	761,128
Percentage of Households that are Cost-Burdened	24.6%	21.7%	30.6%
Homeowners			
Total Owner Households	5,522	5,237	1,669,953
Ownership Rate	74.8%	76.6%	67.1%
Median Income	\$53,405	\$50,910	\$56,400
Median Housing Value	\$113,800	\$117,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,061	\$1,057	\$1,197
Median Housing Cost as % of Household Income ³	22.5%	21.4%	22.7%
Cost-burdened Owners	1,035	846	385,759
Percentage of Owners who are Cost-Burdened	18.7%	16.2%	23.1%
Renters			
Total Renter Households	1,865	1,600	817,396
Median Income	\$16,941	\$17,056	\$26,708
Median Gross Rent	\$563	\$523	\$757
Median Housing Cost as % of Household Income	30.0%	30.1%	30.9%
Cost-burdened Renters	785	632	365,901
Percentage of Renters who are Cost-Burdened	42.1%	39.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	668	549	224,784
\$20-35,000	114	83	112,801
\$35-50,000	4	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Stewart County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	6,773	6,675	2,839,142
Occupied Units	5,245	5,383	2,487,349
Vacant Units	1,528	1,292	351,793
Vacancy Rate	22.6%	19.4%	12.4%
Population			
Total Population	13,311	13,133	6,451,365
Percentage Non-Hispanic White	92.5%	93.8%	75.0%
Percentage Non-Hispanic Black	1.9%	1.6%	16.7%
Percentage Asian	1.0%	1.0%	1.5%
Percentage Hispanic/Latino	2.2%	1.7%	4.8%

Housing Affordability

All Households	Stewart County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$41,089	\$40,214	\$44,261
Total Cost-Burdened Households ²	1,435	1,432	761,128
Percentage of Households that are Cost-Burdened	27.4%	26.6%	30.6%
Homeowners			
Total Owner Households	4,231	4,359	1,669,953
Ownership Rate	80.7%	81.0%	67.1%
Median Income	\$48,509	\$48,305	\$56,400
Median Housing Value	\$120,500	\$105,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,028	\$1,023	\$1,197
Median Housing Cost as % of Household Income ³	22.2%	21.0%	22.7%
Cost-burdened Owners	1,038	894	385,759
Percentage of Owners who are Cost-Burdened	24.5%	20.5%	23.1%
Renters			
Total Renter Households	1,014	1,024	817,396
Median Income	\$19,650	\$15,548	\$26,708
Median Gross Rent	\$615	\$582	\$757
Median Housing Cost as % of Household Income	30.1%	35.2%	30.9%
Cost-burdened Renters	399	539	365,901
Percentage of Renters who are Cost-Burdened	39.3%	52.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	325	455	224,784
\$20-35,000	59	81	112,801
\$35-50,000	14	3	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Sullivan County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	73,952	73,351	2,839,142
Occupied Units	66,279	66,584	2,487,349
Vacant Units	7,673	6,767	351,793
Vacancy Rate	10.4%	9.2%	12.4%
Population			
Total Population	156,850	155,815	6,451,365
Percentage Non-Hispanic White	94.0%	94.7%	75.0%
Percentage Non-Hispanic Black	1.8%	1.9%	16.7%
Percentage Asian	0.6%	0.6%	1.5%
Percentage Hispanic/Latino	1.6%	1.4%	4.8%

Housing Affordability

All Households	Sullivan County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$39,577	\$39,957	\$44,261
Total Cost-Burdened Households ²	16,723	15,300	761,128
Percentage of Households that are Cost-Burdened	25.2%	23.0%	30.6%
Homeowners			
Total Owner Households	49,071	50,445	1,669,953
Ownership Rate	74.0%	75.8%	67.1%
Median Income	\$49,943	\$47,110	\$56,400
Median Housing Value	\$122,700	\$110,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,031	\$954	\$1,197
Median Housing Cost as % of Household Income ³	21.0%	21.2%	22.7%
Cost-burdened Owners	9,330	9,194	385,759
Percentage of Owners who are Cost-Burdened	19.0%	18.3%	23.1%
Renters			
Total Renter Households	17,208	16,139	817,396
Median Income	\$21,742	\$21,499	\$26,708
Median Gross Rent	\$598	\$544	\$757
Median Housing Cost as % of Household Income	29.6%	27.7%	30.9%
Cost-burdened Renters	7,399	6,068	365,901
Percentage of Renters who are Cost-Burdened	43.0%	37.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	5,352	4,632	224,784
\$20-35,000	1,755	1,307	112,801
\$35-50,000	155	97	28,609
>\$50,000	138	32	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Sumner County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	66,931	64,071	2,839,142
Occupied Units	61,408	59,503	2,487,349
Vacant Units	5,523	4,568	351,793
Vacancy Rate	8.3%	7.1%	12.4%
Population			
Total Population	166,636	155,592	6,451,365
Percentage Non-Hispanic White	86.4%	87.5%	75.0%
Percentage Non-Hispanic Black	6.8%	6.6%	16.7%
Percentage Asian	1.2%	1.0%	1.5%
Percentage Hispanic/Latino	4.1%	3.6%	4.8%

Housing Affordability

All Households	Sumner County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$56,193	\$54,916	\$44,261
Total Cost-Burdened Households ²	17,819	17,657	761,128
Percentage of Households that are Cost-Burdened	29.0%	29.7%	30.6%
Homeowners			
Total Owner Households	44,419	44,459	1,669,953
Ownership Rate	72.3%	74.7%	67.1%
Median Income	\$66,661	\$65,209	\$56,400
Median Housing Value	\$174,700	\$169,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,365	\$1,346	\$1,197
Median Housing Cost as % of Household Income ³	23.2%	23.5%	22.7%
Cost-burdened Owners	10,618	11,259	385,759
Percentage of Owners who are Cost-Burdened	23.9%	25.3%	23.1%
Renters			
Total Renter Households	16,989	15,044	817,396
Median Income	\$35,542	\$30,381	\$26,708
Median Gross Rent	\$860	\$748	\$757
Median Housing Cost as % of Household Income	28.7%	28.4%	30.9%
Cost-burdened Renters	7,203	6,409	365,901
Percentage of Renters who are Cost-Burdened	42.4%	42.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,687	3,866	224,784
\$20-35,000	2,327	2,046	112,801
\$35-50,000	934	316	28,609
>\$50,000	255	181	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Tipton County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	23,351	22,862	2,839,142
Occupied Units	21,486	21,235	2,487,349
Vacant Units	1,865	1,627	351,793
Vacancy Rate	8.0%	7.1%	12.4%
Population			
Total Population	61,433	59,689	6,451,365
Percentage Non-Hispanic White	76.4%	76.7%	75.0%
Percentage Non-Hispanic Black	18.0%	18.8%	16.7%
Percentage Asian	0.6%	0.6%	1.5%
Percentage Hispanic/Latino	2.4%	2.0%	4.8%

Housing Affordability

All Households	Tipton County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$53,133	\$49,378	\$44,261
Total Cost-Burdened Households ²	5,888	6,151	761,128
Percentage of Households that are Cost-Burdened	27.4%	29.0%	30.6%
Homeowners			
Total Owner Households	15,719	15,755	1,669,953
Ownership Rate	73.2%	74.2%	67.1%
Median Income	\$64,413	\$60,162	\$56,400
Median Housing Value	\$138,500	\$135,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,258	\$1,237	\$1,197
Median Housing Cost as % of Household Income ³	21.6%	22.6%	22.7%
Cost-burdened Owners	3,455	3,819	385,759
Percentage of Owners who are Cost-Burdened	21.9%	24.4%	23.1%
Renters			
Total Renter Households	5,767	5,480	817,396
Median Income	\$25,884	\$22,409	\$26,708
Median Gross Rent	\$754	\$688	\$757
Median Housing Cost as % of Household Income	29.3%	29.7%	30.9%
Cost-burdened Renters	2,445	2,307	365,901
Percentage of Renters who are Cost-Burdened	42.4%	42.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,592	1,781	224,784
\$20-35,000	588	455	112,801
\$35-50,000	179	71	28,609
>\$50,000	87	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Trousdale County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	3,387	3,335	2,839,142
Occupied Units	2,928	2,814	2,487,349
Vacant Units	459	521	351,793
Vacancy Rate	13.6%	15.6%	12.4%
Population			
Total Population	7,859	7,751	6,451,365
Percentage Non-Hispanic White	85.7%	86.4%	75.0%
Percentage Non-Hispanic Black	11.3%	7.2%	16.7%
Percentage Asian	2.5%	2.0%	1.5%
Percentage Hispanic/Latino	0.1%	2.3%	4.8%

Housing Affordability

All Households	Trousdale County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$37,211	\$44,205	\$44,261
Total Cost-Burdened Households ²	1,077	743	761,128
Percentage of Households that are Cost-Burdened	36.8%	26.4%	30.6%
Homeowners			
Total Owner Households	2,198	2,240	1,669,953
Ownership Rate	75.1%	79.6%	67.1%
Median Income	\$47,500	\$50,000	\$56,400
Median Housing Value	\$117,800	\$109,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,018	\$1,030	\$1,197
Median Housing Cost as % of Household Income ³	24.5%	23.0%	22.7%
Cost-burdened Owners	722	576	385,759
Percentage of Owners who are Cost-Burdened	32.9%	25.6%	23.1%
Renters			
Total Renter Households	730	574	817,396
Median Income	\$21,056	\$26,607	\$26,708
Median Gross Rent	\$549	\$548	\$757
Median Housing Cost as % of Household Income	34.3%	25.8%	30.9%
Cost-burdened Renters	354	170	365,901
Percentage of Renters who are Cost-Burdened	48.5%	29.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	300	170	224,784
\$20-35,000	54	0	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Unicoi County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	8,834	8,787	2,839,142
Occupied Units	7,579	7,600	2,487,349
Vacant Units	1,255	1,187	351,793
Vacancy Rate	14.2%	13.5%	12.4%
Population			
Total Population	18,175	18,257	6,451,365
Percentage Non-Hispanic White	94.1%	95.0%	75.0%
Percentage Non-Hispanic Black	0.8%	0.8%	16.7%
Percentage Asian	0.3%	0.0%	1.5%
Percentage Hispanic/Latino	4.1%	3.5%	4.8%

Housing Affordability

All Households	Unicoi County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,346	\$34,387	\$44,261
Total Cost-Burdened Households ²	1,864	1,663	761,128
Percentage of Households that are Cost-Burdened	24.6%	21.9%	30.6%
Homeowners			
Total Owner Households	5,600	5,460	1,669,953
Ownership Rate	73.9%	71.8%	67.1%
Median Income	\$41,329	\$41,818	\$56,400
Median Housing Value	\$109,100	\$111,900	\$139,900
Median Monthly Owner Cost (with mortgage)	\$868	\$940	\$1,197
Median Housing Cost as % of Household Income ³	19.7%	21.0%	22.7%
Cost-burdened Owners	982	1,040	385,759
Percentage of Owners who are Cost-Burdened	17.6%	19.1%	23.1%
Renters			
Total Renter Households	1,979	2,140	817,396
Median Income	\$19,284	\$21,961	\$26,708
Median Gross Rent	\$583	\$487	\$757
Median Housing Cost as % of Household Income	33.6%	26.2%	30.9%
Cost-burdened Renters	879	621	365,901
Percentage of Renters who are Cost-Burdened	44.4%	29.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	635	469	224,784
\$20-35,000	222	152	112,801
\$35-50,000	22	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Union County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	9,043	8,903	2,839,142
Occupied Units	7,241	7,390	2,487,349
Vacant Units	1,802	1,513	351,793
Vacancy Rate	19.9%	17.0%	12.4%
Population			
Total Population	19,139	19,088	6,451,365
Percentage Non-Hispanic White	96.7%	97.4%	75.0%
Percentage Non-Hispanic Black	0.3%	0.0%	16.7%
Percentage Asian	0.1%	0.4%	1.5%
Percentage Hispanic/Latino	1.4%	1.0%	4.8%

Housing Affordability

All Households	Union County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$36,009	\$30,143	\$44,261
Total Cost-Burdened Households ²	1,889	2,173	761,128
Percentage of Households that are Cost-Burdened	26.1%	29.4%	30.6%
Homeowners			
Total Owner Households	5,708	5,944	1,669,953
Ownership Rate	78.8%	80.4%	67.1%
Median Income	\$42,045	\$36,320	\$56,400
Median Housing Value	\$99,300	\$91,300	\$139,900
Median Monthly Owner Cost (with mortgage)	\$884	\$862	\$1,197
Median Housing Cost as % of Household Income ³	24.0%	24.8%	22.7%
Cost-burdened Owners	1,207	1,503	385,759
Percentage of Owners who are Cost-Burdened	21.2%	25.4%	23.1%
Renters			
Total Renter Households	1,533	1,446	817,396
Median Income	\$20,446	\$17,348	\$26,708
Median Gross Rent	\$550	\$502	\$757
Median Housing Cost as % of Household Income	32.7%	31.9%	30.9%
Cost-burdened Renters	679	664	365,901
Percentage of Renters who are Cost-Burdened	44.3%	45.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	466	542	224,784
\$20-35,000	213	106	112,801
\$35-50,000	0	16	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Van Buren County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	2,658	2,640	2,839,142
Occupied Units	2,089	2,096	2,487,349
Vacant Units	569	544	351,793
Vacancy Rate	21.4%	20.6%	12.4%
Population			
Total Population	5,578	5,503	6,451,365
Percentage Non-Hispanic White	96.2%	95.2%	75.0%
Percentage Non-Hispanic Black	0.3%	1.8%	16.7%
Percentage Asian	0.7%	0.1%	1.5%
Percentage Hispanic/Latino	0.7%	0.6%	4.8%

Housing Affordability

All Households	Van Buren County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,250	\$29,087	\$44,261
Total Cost-Burdened Households ²	488	589	761,128
Percentage of Households that are Cost-Burdened	23.4%	28.1%	30.6%
Homeowners			
Total Owner Households	1,781	1,764	1,669,953
Ownership Rate	85.3%	84.2%	67.1%
Median Income	\$40,146	\$30,894	\$56,400
Median Housing Value	\$79,300	\$73,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$818	\$670	\$1,197
Median Housing Cost as % of Household Income ³	22.4%	24.2%	22.7%
Cost-burdened Owners	376	428	385,759
Percentage of Owners who are Cost-Burdened	21.1%	24.3%	23.1%
Renters			
Total Renter Households	308	332	817,396
Median Income	\$20,563	\$9,951	\$26,708
Median Gross Rent	\$454	\$409	\$757
Median Housing Cost as % of Household Income	30.0%	42.3%	30.9%
Cost-burdened Renters	112	160	365,901
Percentage of Renters who are Cost-Burdened	36.4%	48.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	84	160	224,784
\$20-35,000	28	0	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Warren County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	17,813	17,677	2,839,142
Occupied Units	15,440	14,994	2,487,349
Vacant Units	2,373	2,683	351,793
Vacancy Rate	13.3%	15.2%	12.4%
Population			
Total Population	39,867	39,539	6,451,365
Percentage Non-Hispanic White	86.8%	87.5%	75.0%
Percentage Non-Hispanic Black	1.6%	2.9%	16.7%
Percentage Asian	0.5%	0.6%	1.5%
Percentage Hispanic/Latino	8.2%	7.8%	4.8%

Housing Affordability

All Households	Warren County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$34,592	\$34,946	\$44,261
Total Cost-Burdened Households ²	3,749	3,947	761,128
Percentage of Households that are Cost-Burdened	24.3%	26.3%	30.6%
Homeowners			
Total Owner Households	10,809	10,949	1,669,953
Ownership Rate	70.0%	73.0%	67.1%
Median Income	\$44,274	\$40,783	\$56,400
Median Housing Value	\$94,000	\$90,400	\$139,900
Median Monthly Owner Cost (with mortgage)	\$907	\$889	\$1,197
Median Housing Cost as % of Household Income ³	21.6%	24.1%	22.7%
Cost-burdened Owners	2,060	2,668	385,759
Percentage of Owners who are Cost-Burdened	19.0%	24.3%	23.1%
Renters			
Total Renter Households	4,631	4,045	817,396
Median Income	\$19,550	\$18,367	\$26,708
Median Gross Rent	\$558	\$536	\$757
Median Housing Cost as % of Household Income	28.4%	24.6%	30.9%
Cost-burdened Renters	1,695	1,286	365,901
Percentage of Renters who are Cost-Burdened	36.6%	31.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,292	1,173	224,784
\$20-35,000	403	113	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Washington County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	58,045	55,691	2,839,142
Occupied Units	52,330	49,111	2,487,349
Vacant Units	5,715	6,580	351,793
Vacancy Rate	9.8%	11.8%	12.4%
Population			
Total Population	124,798	119,768	6,451,365
Percentage Non-Hispanic White	89.8%	90.7%	75.0%
Percentage Non-Hispanic Black	3.8%	3.9%	16.7%
Percentage Asian	1.3%	1.1%	1.5%
Percentage Hispanic/Latino	3.1%	2.7%	4.8%

Housing Affordability

All Households	Washington County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$42,935	\$41,256	\$44,261
Total Cost-Burdened Households ²	14,699	13,757	761,128
Percentage of Households that are Cost-Burdened	28.1%	28.0%	30.6%
Homeowners			
Total Owner Households	34,835	33,341	1,669,953
Ownership Rate	66.6%	67.9%	67.1%
Median Income	\$54,322	\$52,023	\$56,400
Median Housing Value	\$146,300	\$136,700	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,101	\$1,082	\$1,197
Median Housing Cost as % of Household Income ³	22.0%	23.0%	22.7%
Cost-burdened Owners	7,140	7,430	385,759
Percentage of Owners who are Cost-Burdened	20.4%	22.2%	23.1%
Renters			
Total Renter Households	17,495	15,770	817,396
Median Income	\$22,762	\$23,097	\$26,708
Median Gross Rent	\$680	\$596	\$757
Median Housing Cost as % of Household Income	30.2%	28.0%	30.9%
Cost-burdened Renters	7,593	6,355	365,901
Percentage of Renters who are Cost-Burdened	43.4%	40.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	5,651	4,873	224,784
\$20-35,000	1,452	1,183	112,801
\$35-50,000	350	237	28,609
>\$50,000	140	63	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Wayne County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	7,272	7,247	2,839,142
Occupied Units	6,018	5,877	2,487,349
Vacant Units	1,254	1,370	351,793
Vacancy Rate	17.2%	18.9%	12.4%
Population			
Total Population	16,967	17,016	6,451,365
Percentage Non-Hispanic White	90.9%	91.4%	75.0%
Percentage Non-Hispanic Black	6.1%	5.8%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.7%	1.4%	4.8%

Housing Affordability

All Households	Wayne County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$31,225	\$34,993	\$44,261
Total Cost-Burdened Households ²	1,469	1,161	761,128
Percentage of Households that are Cost-Burdened	24.4%	19.8%	30.6%
Homeowners			
Total Owner Households	4,938	5,003	1,669,953
Ownership Rate	82.1%	85.1%	67.1%
Median Income	\$36,733	\$38,158	\$56,400
Median Housing Value	\$77,000	\$74,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$799	\$798	\$1,197
Median Housing Cost as % of Household Income ³	23.6%	22.9%	22.7%
Cost-burdened Owners	1,197	888	385,759
Percentage of Owners who are Cost-Burdened	24.2%	17.8%	23.1%
Renters			
Total Renter Households	1,080	874	817,396
Median Income	\$17,148	\$15,776	\$26,708
Median Gross Rent	\$470	\$489	\$757
Median Housing Cost as % of Household Income	25.4%	28.1%	30.9%
Cost-burdened Renters	274	271	365,901
Percentage of Renters who are Cost-Burdened	25.4%	31.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	241	231	224,784
\$20-35,000	33	40	112,801
\$35-50,000	0	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Weakley County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	15,512	15,486	2,839,142
Occupied Units	13,654	13,781	2,487,349
Vacant Units	1,858	1,705	351,793
Vacancy Rate	12.0%	11.0%	12.4%
Population			
Total Population	34,699	34,557	6,451,365
Percentage Non-Hispanic White	87.3%	88.0%	75.0%
Percentage Non-Hispanic Black	9.3%	7.1%	16.7%
Percentage Asian	0.2%	1.3%	1.5%
Percentage Hispanic/Latino	2.1%	1.9%	4.8%

Housing Affordability

All Households	Weakley County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$35,845	\$32,358	\$44,261
Total Cost-Burdened Households ²	3,610	3,666	761,128
Percentage of Households that are Cost-Burdened	26.4%	26.6%	30.6%
Homeowners			
Total Owner Households	8,992	9,114	1,669,953
Ownership Rate	65.9%	66.1%	67.1%
Median Income	\$45,775	\$45,265	\$56,400
Median Housing Value	\$92,400	\$82,100	\$139,900
Median Monthly Owner Cost (with mortgage)	\$941	\$917	\$1,197
Median Housing Cost as % of Household Income ³	19.6%	20.2%	22.7%
Cost-burdened Owners	1,600	1,452	385,759
Percentage of Owners who are Cost-Burdened	17.9%	15.9%	23.1%
Renters			
Total Renter Households	4,662	4,667	817,396
Median Income	\$20,047	\$15,539	\$26,708
Median Gross Rent	\$567	\$513	\$757
Median Housing Cost as % of Household Income	30.8%	33.1%	30.9%
Cost-burdened Renters	2,000	2,217	365,901
Percentage of Renters who are Cost-Burdened	42.9%	47.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,660	2,011	224,784
\$20-35,000	289	205	112,801
\$35-50,000	51	0	28,609
>\$50,000	0	0	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	White County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	11,560	11,326	2,839,142
Occupied Units	9,827	9,827	2,487,349
Vacant Units	1,733	1,499	351,793
Vacancy Rate	15.0%	13.2%	12.4%
Population			
Total Population	26,086	25,460	6,451,365
Percentage Non-Hispanic White	94.2%	95.0%	75.0%
Percentage Non-Hispanic Black	1.8%	1.5%	16.7%
Percentage Asian	0.0%	0.3%	1.5%
Percentage Hispanic/Latino	1.9%	1.6%	4.8%

Housing Affordability

All Households	White County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$33,933	\$33,865	\$44,261
Total Cost-Burdened Households ²	2,778	2,171	761,128
Percentage of Households that are Cost-Burdened	28.3%	22.1%	30.6%
Homeowners			
Total Owner Households	7,452	7,526	1,669,953
Ownership Rate	75.8%	76.6%	67.1%
Median Income	\$40,383	\$39,341	\$56,400
Median Housing Value	\$95,800	\$94,600	\$139,900
Median Monthly Owner Cost (with mortgage)	\$879	\$887	\$1,197
Median Housing Cost as % of Household Income ³	23.8%	23.3%	22.7%
Cost-burdened Owners	1,652	1,436	385,759
Percentage of Owners who are Cost-Burdened	22.2%	19.0%	23.1%
Renters			
Total Renter Households	2,375	2,301	817,396
Median Income	\$16,706	\$21,076	\$26,708
Median Gross Rent	\$578	\$549	\$757
Median Housing Cost as % of Household Income	34.9%	28.3%	30.9%
Cost-burdened Renters	1,123	741	365,901
Percentage of Renters who are Cost-Burdened	47.3%	32.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	893	541	224,784
\$20-35,000	209	161	112,801
\$35-50,000	21	30	28,609
>\$50,000	0	9	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Williamson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	70,861	65,903	2,839,142
Occupied Units	68,119	62,508	2,487,349
Vacant Units	2,742	3,395	351,793
Vacancy Rate	3.9%	5.2%	12.4%
Population			
Total Population	193,921	174,260	6,451,365
Percentage Non-Hispanic White	86.1%	87.3%	75.0%
Percentage Non-Hispanic Black	4.2%	4.3%	16.7%
Percentage Asian	3.3%	2.5%	1.5%
Percentage Hispanic/Latino	4.6%	4.2%	4.8%

Housing Affordability

All Households	Williamson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$91,743	\$87,832	\$44,261
Total Cost-Burdened Households ²	17,797	16,511	761,128
Percentage of Households that are Cost-Burdened	26.1%	26.4%	30.6%
Homeowners			
Total Owner Households	55,153	51,795	1,669,953
Ownership Rate	81.0%	82.9%	67.1%
Median Income	\$104,322	\$99,412	\$56,400
Median Housing Value	\$336,400	\$335,800	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,968	\$1,915	\$1,197
Median Housing Cost as % of Household Income ³	21.6%	22.4%	22.7%
Cost-burdened Owners	12,114	12,216	385,759
Percentage of Owners who are Cost-Burdened	21.9%	23.5%	23.1%
Renters			
Total Renter Households	12,966	10,713	817,396
Median Income	\$44,375	\$43,818	\$26,708
Median Gross Rent	\$1,132	\$1,045	\$757
Median Housing Cost as % of Household Income	29.6%	27.9%	30.9%
Cost-burdened Renters	5,718	4,339	365,901
Percentage of Renters who are Cost-Burdened	44.1%	40.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,776	1,489	224,784
\$20-35,000	1,841	1,446	112,801
\$35-50,000	1,167	1,039	28,609
>\$50,000	934	364	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.

Population and Housing¹

Housing	Wilson County		Tennessee
	2010-2014	2006-2010	2010-2014
Total Units	47,166	43,960	2,839,142
Occupied Units	43,817	41,221	2,487,349
Vacant Units	3,349	2,739	351,793
Vacancy Rate	7.1%	6.2%	12.4%
Population			
Total Population	119,584	109,563	6,451,365
Percentage Non-Hispanic White	86.8%	88.1%	75.0%
Percentage Non-Hispanic Black	6.6%	6.5%	16.7%
Percentage Asian	1.3%	0.9%	1.5%
Percentage Hispanic/Latino	3.5%	3.0%	4.8%

Housing Affordability

All Households	Wilson County		Tennessee
	2010-2014	2006-2010	2010-2014
Median Household Income	\$60,095	\$60,678	\$44,261
Total Cost-Burdened Households ²	12,682	11,264	761,128
Percentage of Households that are Cost-Burdened	28.9%	27.3%	30.6%
Homeowners			
Total Owner Households	34,246	33,805	1,669,953
Ownership Rate	78.2%	82.0%	67.1%
Median Income	\$69,584	\$68,585	\$56,400
Median Housing Value	\$192,900	\$187,500	\$139,900
Median Monthly Owner Cost (with mortgage)	\$1,439	\$1,389	\$1,197
Median Housing Cost as % of Household Income ³	22.6%	23.0%	22.7%
Cost-burdened Owners	8,144	8,065	385,759
Percentage of Owners who are Cost-Burdened	23.7%	23.8%	23.1%
Renters			
Total Renter Households	9,571	7,416	817,396
Median Income	\$31,461	\$30,297	\$26,708
Median Gross Rent	\$858	\$750	\$757
Median Housing Cost as % of Household Income	32.1%	29.2%	30.9%
Cost-burdened Renters	4,565	3,219	365,901
Percentage of Renters who are Cost-Burdened	47.7%	43.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,364	1,795	224,784
\$20-35,000	1,560	1,068	112,801
\$35-50,000	498	260	28,609
>\$50,000	144	96	8,991

¹ All data was downloaded from the 2009-2013 5-Year American Community Survey (ACS) using American FactFinder provided by the U.S. Bureau of the Census (www.census.gov).

² A cost-burdened household is one that spends more than 30% of its gross income on housing.

³ For owner-occupied households with a mortgage.