

Population and Housing¹

Housing	Tennessee		United States
	2009-2013	2010 Census	2009-2013
Total Units	2,821,797	2,812,133	132,057,804
Occupied Units	2,475,195	2,493,552	115,610,216
Vacant Units	346,600	318,581	16,447,588
Vacancy Rate	12.3%	11.3%	12.5%
Population			
Total Population	6,402,387	6,346,105	311,536,594
Percentage Non-Hispanic White	75.3%	75.6%	63.3%
Percentage Non-Hispanic Black	16.7%	16.5%	12.2%
Percentage Asian	1.5%	1.4%	4.8%
Percentage Hispanic/Latino	4.7%	4.6%	16.6%

Housing Affordability

All Households	Tennessee		United States
	2009-2013	2005-2009	2009-2013
Median Household Income	\$44,298	\$42,943	\$53,046
Total Cost-Burdened Households ²	767,633	715,952	46,880,520
Percentage of Households that are Cost-Burdened	31.0%	28.7%	35.5%
Homeowners			
Total Owner Households	1,677,205	1,682,052	75,075,700
Ownership Rate	67.8%	69.7%	64.9%
Median Income	\$55,788	\$53,175	\$67,298
Median Housing Value	\$139,200	\$128,500	\$176,700
Median Monthly Owner Cost (with mortgage)	\$1,202	\$1,136	\$1,540
Median Housing Cost as % of Household Income	23.1%	19.0%	24.2%
Cost-burdened Owners	401,731	404,598	21,396,575
Percentage of Owners who are Cost-Burdened	24.0%	24.1%	28.5%
Renters			
Total Renter Households	797,990	730,515	40,534,516
Median Income	\$26,231	\$25,305	\$32,466
Median Gross Rent	\$742	\$ 658	\$904
Median Housing Cost as % of Household Income	30.9%	29.1%	31.3%
Cost-burdened Renters	365,901	311,354	19,618,706
Percentage of Renters who are Cost-Burdened	45.9%	42.6%	48.4%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	225,432	96,356	9,809,353
\$20-35,000	107,281	116,595	5,918,039
\$35-50,000	24,979	80,074	2,351,002
>\$50,000	8,210	14,451	1,540,312

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.

Population and Housing¹

Housing	Anderson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	34,655	34,159	2,821,797
Occupied Units	30,548	30,851	2,475,195
Vacant Units	4,107	3,308	346,602
Vacancy Rate	11.9%	9.7%	12.3%
Population			
Total Population	75,263	73,382	6,402,387
Percentage Non-Hispanic White	90.4%	91.2%	75.3%
Percentage Non-Hispanic Black	4.0%	3.9%	16.7%
Percentage Asian	1.2%	1.1%	1.5%
Percentage Hispanic/Latino	2.4%	1.8%	4.7%

Housing Affordability

All Households	Anderson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$43,620	\$42,643	\$44,298
Total Cost-Burdened Households ²	8,059	7,718	767,633
Percentage of Households that are Cost-Burdened	26.4%	25.0%	31.0%
Homeowners			
Total Owner Households	20,911	22,090	1,677,205
Ownership Rate	68.5%	71.6%	67.8%
Median Income	\$55,297	\$50,722	\$55,788
Median Housing Value	\$127,000	\$110,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,129	\$1,043	\$1,202
Median Housing Cost as % of Household Income	21.6%	20.9%	23.1%
Cost-burdened Owners	3,973	4,504	401,731
Percentage of Owners who are Cost-Burdened	19.0%	20.4%	24.0%
Renters			
Total Renter Households	9,637	8,761	797,990
Median Income	\$24,222	\$25,546	\$26,231
Median Gross Rent	\$687	\$593	\$742
Median Housing Cost as % of Household Income	29.2%	27.2%	30.9%
Cost-burdened Renters	4,086	3,214	365,901
Percentage of Renters who are Cost-Burdened	42.4%	36.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,930	2,457	225,432
\$20-35,000	964	648	107,281
\$35-50,000	173	71	24,979
>\$50,000	19	38	8,210

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.

Population and Housing¹

Housing	Bedford County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	18,382	17,190	2,821,797
Occupied Units	16,402	15,575	2,475,195
Vacant Units	1,980	1,615	346,602
Vacancy Rate	10.8%	9.4%	12.3%
Population			
Total Population	45,339	44,291	6,402,387
Percentage Non-Hispanic White	78.4%	77.0%	75.3%
Percentage Non-Hispanic Black	6.2%	6.5%	16.7%
Percentage Asian	0.7%	0.4%	1.5%
Percentage Hispanic/Latino	11.4%	13.6%	4.7%

Housing Affordability

All Households	Bedford County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$40,759	\$37,917	\$44,298
Total Cost-Burdened Households ²	5,241	4,507	767,633
Percentage of Households that are Cost-Burdened	32.0%	28.9%	31.0%
Homeowners			
Total Owner Households	11,480	10,492	1,677,205
Ownership Rate	70.0%	67.4%	67.8%
Median Income	\$51,790	\$46,887	\$55,788
Median Housing Value	\$114,600	\$111,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,042	\$972	\$1,202
Median Housing Cost as % of Household Income	23.1%	23.0%	23.1%
Cost-burdened Owners	3,031	2,501	401,731
Percentage of Owners who are Cost-Burdened	26.4%	23.8%	24.0%
Renters			
Total Renter Households	4,922	5,083	797,990
Median Income	\$21,667	\$26,303	\$26,231
Median Gross Rent	\$670	\$591	\$742
Median Housing Cost as % of Household Income	30.8%	28.0%	30.9%
Cost-burdened Renters	2,210	2,006	365,901
Percentage of Renters who are Cost-Burdened	44.9%	39.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,422	1,471	225,432
\$20-35,000	694	417	107,281
\$35-50,000	84	118	24,979
>\$50,000	10	0	8,210

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Population and Housing¹

Housing	Benton County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,950	9,066	2,821,797
Occupied Units	6,892	7,271	2,475,195
Vacant Units	2,058	1,795	346,602
Vacancy Rate	23.0%	19.8%	12.3%
Population			
Total Population	16,398	16,130	6,402,387
Percentage Non-Hispanic White	93.9%	94.7%	75.3%
Percentage Non-Hispanic Black	2.5%	2.4%	16.7%
Percentage Asian	0.6%	0.0%	1.5%
Percentage Hispanic/Latino	1.9%	1.4%	4.7%

Housing Affordability

All Households	Benton County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,033	\$33,647	\$44,298
Total Cost-Burdened Households ²	1,824	1,669	767,633
Percentage of Households that are Cost-Burdened	26.5%	23.0%	31.0%
Homeowners			
Total Owner Households	5,423	5,907	1,677,205
Ownership Rate	78.7%	81.2%	67.8%
Median Income	\$37,311	\$35,982	\$55,788
Median Housing Value	\$80,100	\$75,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$877	\$858	\$1,202
Median Housing Cost as % of Household Income	23.9%	21.3%	23.1%
Cost-burdened Owners	1,204	1,236	401,731
Percentage of Owners who are Cost-Burdened	22.2%	20.9%	24.0%
Renters			
Total Renter Households	1,469	1,364	797,990
Median Income	\$15,359	\$18,564	\$26,231
Median Gross Rent	\$496	\$462	\$742
Median Housing Cost as % of Household Income	38.5%	25.4%	30.9%
Cost-burdened Renters	620	433	365,901
Percentage of Renters who are Cost-Burdened	42.2%	31.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	521	405	225,432
\$20-35,000	76	28	107,281
\$35-50,000	22	0	24,979
>\$50,000	0	0	8,210

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Population and Housing¹

Housing	Bledsoe County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	5,687	5,446	2,821,797
Occupied Units	4,556	4,037	2,475,195
Vacant Units	1,131	1,409	346,602
Vacancy Rate	19.9%	25.9%	12.3%
Population			
Total Population	12,853	12,941	6,402,387
Percentage Non-Hispanic White	92.4%	93.1%	75.3%
Percentage Non-Hispanic Black	4.0%	4.1%	16.7%
Percentage Asian	0.1%	0.2%	1.5%
Percentage Hispanic/Latino	2.1%	1.5%	4.7%

Housing Affordability

All Households	Bledsoe County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,443	\$32,439	\$44,298
Total Cost-Burdened Households ²	1,286	1,139	767,633
Percentage of Households that are Cost-Burdened	28.2%	28.2%	31.0%
Homeowners			
Total Owner Households	3,636	3,124	1,677,205
Ownership Rate	79.8%	77.4%	67.8%
Median Income	\$37,669	\$37,975	\$55,788
Median Housing Value	\$106,100	\$103,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$960	\$937	\$1,202
Median Housing Cost as % of Household Income	25.1%	24.4%	23.1%
Cost-burdened Owners	894	779	401,731
Percentage of Owners who are Cost-Burdened	24.6%	24.9%	24.0%
Renters			
Total Renter Households	920	913	797,990
Median Income	\$15,877	\$16,040	\$26,231
Median Gross Rent	\$507	\$481	\$742
Median Housing Cost as % of Household Income	32.4%	30.6%	30.9%
Cost-burdened Renters	392	360	365,901
Percentage of Renters who are Cost-Burdened	42.6%	39.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	334	293	225,432
\$20-35,000	38	67	107,281
\$35-50,000	8	0	24,979
>\$50,000	12	0	8,210

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Population and Housing¹

Housing	Blount County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	55,272	52,350	2,821,797
Occupied Units	48,728	46,748	2,475,195
Vacant Units	6,544	5,602	346,602
Vacancy Rate	11.8%	10.7%	12.3%
Population			
Total Population	123,722	119,489	6,402,387
Percentage Non-Hispanic White	91.8%	92.7%	75.3%
Percentage Non-Hispanic Black	2.9%	2.9%	16.7%
Percentage Asian	0.8%	0.9%	1.5%
Percentage Hispanic/Latino	2.9%	1.7%	4.7%

Housing Affordability

All Households	Blount County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$45,991	\$47,218	\$44,298
Total Cost-Burdened Households ²	13,660	11,633	767,633
Percentage of Households that are Cost-Burdened	28.0%	24.9%	31.0%
Homeowners			
Total Owner Households	35,704	35,883	1,677,205
Ownership Rate	73.3%	76.8%	67.8%
Median Income	\$55,321	\$53,948	\$55,788
Median Housing Value	\$163,900	\$150,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,205	\$1,137	\$1,202
Median Housing Cost as % of Household Income	23.2%	22.6%	23.1%
Cost-burdened Owners	8,033	7,628	401,731
Percentage of Owners who are Cost-Burdened	22.5%	21.3%	24.0%
Renters			
Total Renter Households	13,024	10,865	797,990
Median Income	\$26,968	\$27,183	\$26,231
Median Gross Rent	\$720	\$626	\$742
Median Housing Cost as % of Household Income	29.9%	26.9%	30.9%
Cost-burdened Renters	5,626	4,005	365,901
Percentage of Renters who are Cost-Burdened	43.2%	36.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,634	2,940	225,432
\$20-35,000	1,420	786	107,281
\$35-50,000	521	266	24,979
>\$50,000	52	13	8,210

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

Population and Housing¹

Housing	Bradley County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	41,681	41,004	2,821,797
Occupied Units	37,603	37,675	2,475,195
Vacant Units	4,078	3,329	346,602
Vacancy Rate	9.8%	8.1%	12.3%
Population			
Total Population	100,070	95,184	6,402,387
Percentage Non-Hispanic White	88.0%	90.0%	75.3%
Percentage Non-Hispanic Black	4.3%	4.1%	16.7%
Percentage Asian	1.0%	0.7%	1.5%
Percentage Hispanic/Latino	5.0%	3.5%	4.7%

Housing Affordability

All Households	Bradley County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$41,083	\$39,995	\$44,298
Total Cost-Burdened Households ²	11,468	10,991	767,633
Percentage of Households that are Cost-Burdened	30.5%	29.2%	31.0%
Homeowners			
Total Owner Households	25,203	25,473	1,677,205
Ownership Rate	67.0%	67.6%	67.8%
Median Income	\$52,245	\$51,178	\$55,788
Median Housing Value	\$138,900	\$129,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,095	\$1,079	\$1,202
Median Housing Cost as % of Household Income	23.1%	23.1%	23.1%
Cost-burdened Owners	5,318	5,987	401,731
Percentage of Owners who are Cost-Burdened	21.1%	23.5%	24.0%
Renters			
Total Renter Households	12,400	12,202	797,990
Median Income	\$23,132	\$25,692	\$26,231
Median Gross Rent	\$689	\$600	\$742
Median Housing Cost as % of Household Income	32.6%	28.6%	30.9%
Cost-burdened Renters	6,150	5,004	365,901
Percentage of Renters who are Cost-Burdened	49.6%	41.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,278	4,015	225,432
\$20-35,000	1,414	850	107,281
\$35-50,000	335	139	24,979
>\$50,000	124	0	8,210

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.

Population and Housing¹

Housing	Campbell County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	20,022	19,213	2,821,797
Occupied Units	15,959	15,789	2,475,195
Vacant Units	4,063	3,424	346,602
Vacancy Rate	20.3%	17.8%	12.3%
Population			
Total Population	40,553	40,646	6,402,387
Percentage Non-Hispanic White	96.7%	96.7%	75.3%
Percentage Non-Hispanic Black	0.5%	0.2%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	1.2%	1.3%	4.7%

Housing Affordability

All Households	Campbell County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$31,943	\$28,988	\$44,298
Total Cost-Burdened Households ²	4,178	4,322	767,633
Percentage of Households that are Cost-Burdened	26.2%	27.4%	31.0%
Homeowners			
Total Owner Households	11,046	11,508	1,677,205
Ownership Rate	69.2%	72.9%	67.8%
Median Income	\$40,338	\$36,250	\$55,788
Median Housing Value	\$91,500	\$81,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$899	\$785	\$1,202
Median Housing Cost as % of Household Income	22.5%	23.8%	23.1%
Cost-burdened Owners	2,198	2,635	401,731
Percentage of Owners who are Cost-Burdened	19.9%	22.9%	24.0%
Renters			
Total Renter Households	4,913	4,281	797,990
Median Income	\$17,324	\$15,664	\$26,231
Median Gross Rent	\$522	\$444	\$742
Median Housing Cost as % of Household Income	30.7%	30.3%	30.9%
Cost-burdened Renters	1,980	1,687	365,901
Percentage of Renters who are Cost-Burdened	40.3%	39.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,631	1,452	225,432
\$20-35,000	305	218	107,281
\$35-50,000	44	17	24,979
>\$50,000	0	0	8,210

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

Population and Housing¹

Housing	Cannon County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,021	5,718	2,821,797
Occupied Units	5,383	5,221	2,475,195
Vacant Units	638	497	346,602
Vacancy Rate	10.6%	8.7%	12.3%
Population			
Total Population	13,790	13,505	6,402,387
Percentage Non-Hispanic White	95.3%	94.8%	75.3%
Percentage Non-Hispanic Black	1.5%	1.3%	16.7%
Percentage Asian	0.3%	0.0%	1.5%
Percentage Hispanic/Latino	1.6%	0.5%	4.7%

Housing Affordability

All Households	Cannon County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$40,689	\$35,972	\$44,298
Total Cost-Burdened Households ²	1,521	1,452	767,633
Percentage of Households that are Cost-Burdened	28.3%	27.8%	31.0%
Homeowners			
Total Owner Households	4,155	3,956	1,677,205
Ownership Rate	77.2%	75.8%	67.8%
Median Income	\$44,219	\$41,438	\$55,788
Median Housing Value	\$116,400	\$111,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,063	\$942	\$1,202
Median Housing Cost as % of Household Income	26.3%	25.7%	23.1%
Cost-burdened Owners	1,163	1,204	401,731
Percentage of Owners who are Cost-Burdened	28.0%	30.4%	24.0%
Renters			
Total Renter Households	1,228	1,265	797,990
Median Income	\$28,015	\$28,379	\$26,231
Median Gross Rent	\$613	\$524	\$742
Median Housing Cost as % of Household Income	24.1%	22.7%	30.9%
Cost-burdened Renters	357	248	365,901
Percentage of Renters who are Cost-Burdened	29.1%	19.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	248	170	225,432
\$20-35,000	92	67	107,281
\$35-50,000	17	11	24,979
>\$50,000	0	0	8,210

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

Population and Housing¹

Housing	Carroll County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	13,166	13,646	2,821,797
Occupied Units	11,022	11,575	2,475,195
Vacant Units	2,144	2,071	346,602
Vacancy Rate	16.3%	15.2%	12.3%
Population			
Total Population	28,525	28,686	6,402,387
Percentage Non-Hispanic White	85.4%	85.9%	75.3%
Percentage Non-Hispanic Black	9.9%	11.1%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	2.2%	1.6%	4.7%

Housing Affordability

All Households	Carroll County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,049	\$35,713	\$44,298
Total Cost-Burdened Households ²	2,937	2,844	767,633
Percentage of Households that are Cost-Burdened	26.6%	24.6%	31.0%
Homeowners			
Total Owner Households	8,352	8,932	1,677,205
Ownership Rate	75.8%	77.2%	67.8%
Median Income	\$40,897	\$39,183	\$55,788
Median Housing Value	\$80,500	\$75,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$827	\$806	\$1,202
Median Housing Cost as % of Household Income	22.0%	21.6%	23.1%
Cost-burdened Owners	1,754	1,978	401,731
Percentage of Owners who are Cost-Burdened	21.0%	22.1%	24.0%
Renters			
Total Renter Households	2,670	2,643	797,990
Median Income	\$18,822	\$26,048	\$26,231
Median Gross Rent	\$526	\$495	\$742
Median Housing Cost as % of Household Income	31.4%	23.2%	30.9%
Cost-burdened Renters	1,183	866	365,901
Percentage of Renters who are Cost-Burdened	44.3%	32.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	959	783	225,432
\$20-35,000	192	83	107,281
\$35-50,000	32	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Carter County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	27,716	27,383	2,821,797
Occupied Units	24,079	23,729	2,475,195
Vacant Units	3,637	3,654	346,602
Vacancy Rate	13.1%	13.3%	12.3%
Population			
Total Population	57,438	58,955	6,402,387
Percentage Non-Hispanic White	95.5%	95.3%	75.3%
Percentage Non-Hispanic Black	1.3%	1.6%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.6%	1.4%	4.7%

Housing Affordability

All Households	Carter County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$31,842	\$32,424	\$44,298
Total Cost-Burdened Households ²	6,624	5,374	767,633
Percentage of Households that are Cost-Burdened	27.5%	22.6%	31.0%
Homeowners			
Total Owner Households	17,411	17,239	1,677,205
Ownership Rate	72.3%	72.6%	67.8%
Median Income	\$39,546	\$40,301	\$55,788
Median Housing Value	\$101,100	\$90,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$915	\$843	\$1,202
Median Housing Cost as % of Household Income	22.3%	22.0%	23.1%
Cost-burdened Owners	3,743	3,227	401,731
Percentage of Owners who are Cost-Burdened	21.5%	18.7%	24.0%
Renters			
Total Renter Households	6,668	6,490	797,990
Median Income	\$17,989	\$19,912	\$26,231
Median Gross Rent	\$537	\$470	\$742
Median Housing Cost as % of Household Income	31.1%	26.2%	30.9%
Cost-burdened Renters	2,881	2,147	365,901
Percentage of Renters who are Cost-Burdened	43.2%	33.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,367	1,837	225,432
\$20-35,000	460	310	107,281
\$35-50,000	53	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Cheatham County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	15,659	15,598	2,821,797
Occupied Units	14,421	14,468	2,475,195
Vacant Units	1,238	1,130	346,602
Vacancy Rate	7.9%	7.2%	12.3%
Population			
Total Population	39,213	39,042	6,402,387
Percentage Non-Hispanic White	94.2%	93.7%	75.3%
Percentage Non-Hispanic Black	1.7%	2.3%	16.7%
Percentage Asian	0.5%	0.5%	1.5%
Percentage Hispanic/Latino	2.4%	2.1%	4.7%

Housing Affordability

All Households	Cheatham County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$52,446	\$51,221	\$44,298
Total Cost-Burdened Households ²	4,457	3,748	767,633
Percentage of Households that are Cost-Burdened	30.9%	25.9%	31.0%
Homeowners			
Total Owner Households	11,686	11,535	1,677,205
Ownership Rate	81.0%	79.7%	67.8%
Median Income	\$58,825	\$61,006	\$55,788
Median Housing Value	\$152,900	\$148,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,228	\$1,212	\$1,202
Median Housing Cost as % of Household Income	24.4%	23.3%	23.1%
Cost-burdened Owners	3,062	2,564	401,731
Percentage of Owners who are Cost-Burdened	26.2%	22.2%	24.0%
Renters			
Total Renter Households	2,735	2,933	797,990
Median Income	\$29,375	\$26,857	\$26,231
Median Gross Rent	\$885	\$727	\$742
Median Housing Cost as % of Household Income	36.2%	29.6%	30.9%
Cost-burdened Renters	1,395	1,184	365,901
Percentage of Renters who are Cost-Burdened	51.0%	40.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	574	674	225,432
\$20-35,000	637	399	107,281
\$35-50,000	172	94	24,979
>\$50,000	11	17	8,210

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.

Population and Housing¹

Housing	Chester County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,980	6,770	2,821,797
Occupied Units	5,936	6,081	2,475,195
Vacant Units	1,044	689	346,602
Vacancy Rate	15.0%	10.2%	12.3%
Population			
Total Population	17,151	16,106	6,402,387
Percentage Non-Hispanic White	86.3%	87.0%	75.3%
Percentage Non-Hispanic Black	10.2%	8.2%	16.7%
Percentage Asian	0.5%	0.5%	1.5%
Percentage Hispanic/Latino	2.3%	1.5%	4.7%

Housing Affordability

All Households	Chester County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$41,875	\$37,569	\$44,298
Total Cost-Burdened Households ²	1,456	1,393	767,633
Percentage of Households that are Cost-Burdened	24.5%	22.9%	31.0%
Homeowners			
Total Owner Households	4,309	4,544	1,677,205
Ownership Rate	72.6%	74.7%	67.8%
Median Income	\$52,572	\$46,240	\$55,788
Median Housing Value	\$102,300	\$96,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,030	\$944	\$1,202
Median Housing Cost as % of Household Income	21.9%	22.8%	23.1%
Cost-burdened Owners	789	856	401,731
Percentage of Owners who are Cost-Burdened	18.3%	18.8%	24.0%
Renters			
Total Renter Households	1,627	1,537	797,990
Median Income	\$21,905	\$21,339	\$26,231
Median Gross Rent	\$616	\$566	\$742
Median Housing Cost as % of Household Income	29.4%	28.4%	30.9%
Cost-burdened Renters	667	537	365,901
Percentage of Renters who are Cost-Burdened	41.0%	34.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	542	425	225,432
\$20-35,000	85	112	107,281
\$35-50,000	41	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Claiborne County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	14,865	14,981	2,821,797
Occupied Units	12,553	12,721	2,475,195
Vacant Units	2,312	2,260	346,602
Vacancy Rate	15.6%	15.1%	12.3%
Population			
Total Population	31,915	31,081	6,402,387
Percentage Non-Hispanic White	95.9%	96.8%	75.3%
Percentage Non-Hispanic Black	0.9%	0.8%	16.7%
Percentage Asian	0.5%	0.7%	1.5%
Percentage Hispanic/Latino	0.9%	0.8%	4.7%

Housing Affordability

All Households	Claiborne County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,229	\$32,212	\$44,298
Total Cost-Burdened Households ²	3,180	2,989	767,633
Percentage of Households that are Cost-Burdened	25.3%	23.5%	31.0%
Homeowners			
Total Owner Households	9,409	9,974	1,677,205
Ownership Rate	75.0%	78.4%	67.8%
Median Income	\$40,130	\$38,577	\$55,788
Median Housing Value	\$94,900	\$86,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$852	\$824	\$1,202
Median Housing Cost as % of Household Income	22.9%	22.5%	23.1%
Cost-burdened Owners	1,929	1,894	401,731
Percentage of Owners who are Cost-Burdened	20.5%	19.0%	24.0%
Renters			
Total Renter Households	3,144	2,747	797,990
Median Income	\$17,468	\$16,892	\$26,231
Median Gross Rent	\$504	\$439	\$742
Median Housing Cost as % of Household Income	31.3%	31.4%	30.9%
Cost-burdened Renters	1,251	1,095	365,901
Percentage of Renters who are Cost-Burdened	39.8%	39.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,091	1,024	225,432
\$20-35,000	157	71	107,281
\$35-50,000	3	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Clay County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	4,267	4,417	2,821,797
Occupied Units	3,281	3,583	2,475,195
Vacant Units	986	834	346,602
Vacancy Rate	23.1%	18.9%	12.3%
Population			
Total Population	7,816	7,937	6,402,387
Percentage Non-Hispanic White	95.5%	99.1%	75.3%
Percentage Non-Hispanic Black	2.5%	0.7%	16.7%
Percentage Asian	0.3%	0.1%	1.5%
Percentage Hispanic/Latino	1.7%	0.2%	4.7%

Housing Affordability

All Households	Clay County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$29,727	\$32,134	\$44,298
Total Cost-Burdened Households ²	857	797	767,633
Percentage of Households that are Cost-Burdened	26.1%	22.2%	31.0%
Homeowners			
Total Owner Households	2,550	2,779	1,677,205
Ownership Rate	77.7%	77.6%	67.8%
Median Income	\$35,576	\$34,986	\$55,788
Median Housing Value	\$96,400	\$79,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$816	\$761	\$1,202
Median Housing Cost as % of Household Income	21.8%	21.8%	23.1%
Cost-burdened Owners	607	616	401,731
Percentage of Owners who are Cost-Burdened	23.8%	22.2%	24.0%
Renters			
Total Renter Households	731	804	797,990
Median Income	\$16,991	\$14,635	\$26,231
Median Gross Rent	\$516	\$337	\$742
Median Housing Cost as % of Household Income	28.2%	28.0%	30.9%
Cost-burdened Renters	250	181	365,901
Percentage of Renters who are Cost-Burdened	34.2%	22.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	226	181	225,432
\$20-35,000	24	0	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Cocke County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	17,370	16,680	2,821,797
Occupied Units	14,917	14,247	2,475,195
Vacant Units	2,453	2,433	346,602
Vacancy Rate	14.1%	14.6%	12.3%
Population			
Total Population	35,596	35,406	6,402,387
Percentage Non-Hispanic White	94.0%	94.4%	75.3%
Percentage Non-Hispanic Black	1.5%	2.1%	16.7%
Percentage Asian	0.4%	0.2%	1.5%
Percentage Hispanic/Latino	1.9%	1.5%	4.7%

Housing Affordability

All Households	Cocke County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$30,573	\$30,027	\$44,298
Total Cost-Burdened Households ²	4,018	3,701	767,633
Percentage of Households that are Cost-Burdened	26.9%	26.0%	31.0%
Homeowners			
Total Owner Households	10,517	10,535	1,677,205
Ownership Rate	70.5%	73.9%	67.8%
Median Income	\$38,424	\$36,274	\$55,788
Median Housing Value	\$99,700	\$92,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$929	\$832	\$1,202
Median Housing Cost as % of Household Income	24.5%	23.7%	23.1%
Cost-burdened Owners	2,377	2,447	401,731
Percentage of Owners who are Cost-Burdened	22.6%	23.2%	24.0%
Renters			
Total Renter Households	4,400	3,712	797,990
Median Income	\$16,997	\$17,767	\$26,231
Median Gross Rent	\$509	\$477	\$742
Median Housing Cost as % of Household Income	30.7%	27.7%	30.9%
Cost-burdened Renters	1,641	1,254	365,901
Percentage of Renters who are Cost-Burdened	37.3%	33.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,364	1,131	225,432
\$20-35,000	277	123	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Coffee County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	23,396	22,843	2,821,797
Occupied Units	21,019	20,696	2,475,195
Vacant Units	2,377	2,147	346,602
Vacancy Rate	10.2%	9.4%	12.3%
Population			
Total Population	53,011	51,694	6,402,387
Percentage Non-Hispanic White	89.8%	90.8%	75.3%
Percentage Non-Hispanic Black	2.4%	2.3%	16.7%
Percentage Asian	1.0%	0.9%	1.5%
Percentage Hispanic/Latino	3.8%	3.5%	4.7%

Housing Affordability

All Households	Coffee County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,618	\$39,456	\$44,298
Total Cost-Burdened Households ²	6,649	6,075	767,633
Percentage of Households that are Cost-Burdened	31.6%	29.4%	31.0%
Homeowners			
Total Owner Households	14,253	14,929	1,677,205
Ownership Rate	67.8%	72.1%	67.8%
Median Income	\$50,164	\$48,847	\$55,788
Median Housing Value	\$116,900	\$113,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,105	\$1,008	\$1,202
Median Housing Cost as % of Household Income	23.9%	23.8%	23.1%
Cost-burdened Owners	3,563	3,831	401,731
Percentage of Owners who are Cost-Burdened	25.0%	25.7%	24.0%
Renters			
Total Renter Households	6,766	5,767	797,990
Median Income	\$22,219	\$24,027	\$26,231
Median Gross Rent	\$642	\$595	\$742
Median Housing Cost as % of Household Income	31.1%	28.2%	30.9%
Cost-burdened Renters	3,085	2,244	365,901
Percentage of Renters who are Cost-Burdened	45.6%	38.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,158	1,646	225,432
\$20-35,000	846	416	107,281
\$35-50,000	74	182	24,979
>\$50,000	7	0	8,210

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.

Population and Housing¹

Housing	Crockett County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,409	6,388	2,821,797
Occupied Units	5,619	5,475	2,475,195
Vacant Units	790	913	346,602
Vacancy Rate	12.3%	14.3%	12.3%
Population			
Total Population	14,576	14,408	6,402,387
Percentage Non-Hispanic White	76.6%	76.9%	75.3%
Percentage Non-Hispanic Black	13.3%	13.0%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	9.1%	9.0%	4.7%

Housing Affordability

All Households	Crockett County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$36,066	\$35,370	\$44,298
Total Cost-Burdened Households ²	1,613	1,458	767,633
Percentage of Households that are Cost-Burdened	28.7%	26.6%	31.0%
Homeowners			
Total Owner Households	3,839	3,873	1,677,205
Ownership Rate	68.3%	70.7%	67.8%
Median Income	\$42,234	\$41,203	\$55,788
Median Housing Value	\$85,700	\$82,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$900	\$875	\$1,202
Median Housing Cost as % of Household Income	23.1%	22.8%	23.1%
Cost-burdened Owners	883	1,007	401,731
Percentage of Owners who are Cost-Burdened	23.0%	26.0%	24.0%
Renters			
Total Renter Households	1,780	1,602	797,990
Median Income	\$25,741	\$24,313	\$26,231
Median Gross Rent	\$644	\$520	\$742
Median Housing Cost as % of Household Income	30.6%	23.6%	30.9%
Cost-burdened Renters	730	451	365,901
Percentage of Renters who are Cost-Burdened	41.0%	28.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	463	325	225,432
\$20-35,000	251	126	107,281
\$35-50,000	16	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Cumberland County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	28,132	24,254	2,821,797
Occupied Units	23,764	20,763	2,475,195
Vacant Units	4,368	3,491	346,602
Vacancy Rate	15.5%	14.4%	12.3%
Population			
Total Population	56,589	52,852	6,402,387
Percentage Non-Hispanic White	95.4%	96.8%	75.3%
Percentage Non-Hispanic Black	0.4%	0.4%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	2.5%	1.5%	4.7%

Housing Affordability

All Households	Cumberland County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,188	\$36,346	\$44,298
Total Cost-Burdened Households ²	6,211	4,990	767,633
Percentage of Households that are Cost-Burdened	26.1%	24.0%	31.0%
Homeowners			
Total Owner Households	18,639	16,562	1,677,205
Ownership Rate	78.4%	79.8%	67.8%
Median Income	\$41,916	\$40,704	\$55,788
Median Housing Value	\$142,200	\$124,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$968	\$918	\$1,202
Median Housing Cost as % of Household Income	23.8%	23.5%	23.1%
Cost-burdened Owners	4,007	3,476	401,731
Percentage of Owners who are Cost-Burdened	21.5%	21.0%	24.0%
Renters			
Total Renter Households	5,125	4,201	797,990
Median Income	\$19,971	\$21,280	\$26,231
Median Gross Rent	\$608	\$540	\$742
Median Housing Cost as % of Household Income	30.5%	27.7%	30.9%
Cost-burdened Renters	2,204	1,514	365,901
Percentage of Renters who are Cost-Burdened	43.0%	36.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,579	1,151	225,432
\$20-35,000	518	351	107,281
\$35-50,000	108	12	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Davidson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	285,638	278,283	2,821,797
Occupied Units	256,745	252,172	2,475,195
Vacant Units	28,893	26,111	346,602
Vacancy Rate	10.1%	9.4%	12.3%
Population			
Total Population	638,395	621,465	6,402,387
Percentage Non-Hispanic White	57.3%	60.7%	75.3%
Percentage Non-Hispanic Black	27.5%	26.1%	16.7%
Percentage Asian	3.1%	3.0%	1.5%
Percentage Hispanic/Latino	9.7%	7.9%	4.7%

Housing Affordability

All Households	Davidson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$47,335	\$45,828	\$44,298
Total Cost-Burdened Households ²	93,927	89,693	767,633
Percentage of Households that are Cost-Burdened	36.6%	35.6%	31.0%
Homeowners			
Total Owner Households	140,374	148,862	1,677,205
Ownership Rate	54.7%	59.0%	67.8%
Median Income	\$65,242	\$61,651	\$55,788
Median Housing Value	\$167,500	\$159,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,382	\$1,308	\$1,202
Median Housing Cost as % of Household Income	24.2%	24.5%	23.1%
Cost-burdened Owners	38,884	42,828	401,731
Percentage of Owners who are Cost-Burdened	27.7%	28.8%	24.0%
Renters			
Total Renter Households	116,371	103,310	797,990
Median Income	\$31,348	\$29,126	\$26,231
Median Gross Rent	\$837	\$754	\$742
Median Housing Cost as % of Household Income	30.2%	29.3%	30.9%
Cost-burdened Renters	55,043	46,865	365,901
Percentage of Renters who are Cost-Burdened	47.3%	45.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	28,976	26,286	225,432
\$20-35,000	18,968	16,506	107,281
\$35-50,000	5,353	3,327	24,979
>\$50,000	1,746	746	8,210

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.

Population and Housing¹

Housing	Decatur County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,836	6,790	2,821,797
Occupied Units	5,066	4,998	2,475,195
Vacant Units	1,770	1,792	346,602
Vacancy Rate	25.9%	26.4%	12.3%
Population			
Total Population	11,695	11,472	6,402,387
Percentage Non-Hispanic White	92.6%	91.6%	75.3%
Percentage Non-Hispanic Black	3.0%	2.5%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	2.8%	3.4%	4.7%

Housing Affordability

All Households	Decatur County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$36,258	\$25,333	\$44,298
Total Cost-Burdened Households ²	1,362	1,510	767,633
Percentage of Households that are Cost-Burdened	26.9%	30.2%	31.0%
Homeowners			
Total Owner Households	3,910	3,666	1,677,205
Ownership Rate	77.2%	73.3%	67.8%
Median Income	\$43,629	\$32,469	\$55,788
Median Housing Value	\$83,100	\$68,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$860	\$839	\$1,202
Median Housing Cost as % of Household Income	21.4%	26.8%	23.1%
Cost-burdened Owners	891	936	401,731
Percentage of Owners who are Cost-Burdened	22.8%	25.5%	24.0%
Renters			
Total Renter Households	1,156	1,332	797,990
Median Income	\$18,382	\$16,617	\$26,231
Median Gross Rent	\$515	\$458	\$742
Median Housing Cost as % of Household Income	31.1%	31.5%	30.9%
Cost-burdened Renters	470	574	365,901
Percentage of Renters who are Cost-Burdened	40.7%	43.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	458	570	225,432
\$20-35,000	9	4	107,281
\$35-50,000	0	0	24,979
>\$50,000	3	0	8,210

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.

Population and Housing¹

Housing	DeKalb County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	9,385	8,846	2,821,797
Occupied Units	7,037	6,606	2,475,195
Vacant Units	2,348	2,240	346,602
Vacancy Rate	25.0%	25.3%	12.3%
Population			
Total Population	18,875	18,624	6,402,387
Percentage Non-Hispanic White	90.3%	90.9%	75.3%
Percentage Non-Hispanic Black	1.7%	1.5%	16.7%
Percentage Asian	0.1%	0.3%	1.5%
Percentage Hispanic/Latino	6.9%	5.9%	4.7%

Housing Affordability

All Households	DeKalb County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,482	\$34,067	\$44,298
Total Cost-Burdened Households ²	1,547	1,596	767,633
Percentage of Households that are Cost-Burdened	22.0%	24.2%	31.0%
Homeowners			
Total Owner Households	5,108	4,981	1,677,205
Ownership Rate	72.6%	75.4%	67.8%
Median Income	\$43,463	\$40,349	\$55,788
Median Housing Value	\$115,100	\$95,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$938	\$903	\$1,202
Median Housing Cost as % of Household Income	21.8%	22.7%	23.1%
Cost-burdened Owners	914	1,164	401,731
Percentage of Owners who are Cost-Burdened	17.9%	23.4%	24.0%
Renters			
Total Renter Households	1,929	1,625	797,990
Median Income	\$22,159	\$19,930	\$26,231
Median Gross Rent	\$535	\$514	\$742
Median Housing Cost as % of Household Income	24.9%	24.1%	30.9%
Cost-burdened Renters	633	432	365,901
Percentage of Renters who are Cost-Burdened	32.8%	26.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	486	386	225,432
\$20-35,000	129	44	107,281
\$35-50,000	17	2	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Dickson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	20,835	19,940	2,821,797
Occupied Units	18,647	18,393	2,475,195
Vacant Units	2,188	1,547	346,602
Vacancy Rate	10.5%	7.8%	12.3%
Population			
Total Population	49,926	47,140	6,402,387
Percentage Non-Hispanic White	90.3%	91.1%	75.3%
Percentage Non-Hispanic Black	4.0%	4.1%	16.7%
Percentage Asian	0.5%	0.5%	1.5%
Percentage Hispanic/Latino	3.1%	2.2%	4.7%

Housing Affordability

All Households	Dickson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$44,318	\$44,988	\$44,298
Total Cost-Burdened Households ²	5,414	5,154	767,633
Percentage of Households that are Cost-Burdened	29.0%	28.0%	31.0%
Homeowners			
Total Owner Households	13,715	13,776	1,677,205
Ownership Rate	73.6%	74.9%	67.8%
Median Income	\$51,514	\$53,419	\$55,788
Median Housing Value	\$138,500	\$123,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,160	\$1,137	\$1,202
Median Housing Cost as % of Household Income	23.5%	23.6%	23.1%
Cost-burdened Owners	3,209	3,225	401,731
Percentage of Owners who are Cost-Burdened	23.4%	23.4%	24.0%
Renters			
Total Renter Households	4,932	4,617	797,990
Median Income	\$26,009	\$26,075	\$26,231
Median Gross Rent	\$765	\$666	\$742
Median Housing Cost as % of Household Income	32.8%	28.7%	30.9%
Cost-burdened Renters	2,205	1,929	365,901
Percentage of Renters who are Cost-Burdened	44.7%	41.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,430	1,528	225,432
\$20-35,000	764	380	107,281
\$35-50,000	0	21	24,979
>\$50,000	10	0	8,210

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.

Population and Housing¹

Housing	Dyer County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	16,719	17,098	2,821,797
Occupied Units	15,100	15,128	2,475,195
Vacant Units	1,619	1,970	346,602
Vacancy Rate	9.7%	11.5%	12.3%
Population			
Total Population	38,239	37,698	6,402,387
Percentage Non-Hispanic White	80.6%	82.2%	75.3%
Percentage Non-Hispanic Black	13.3%	13.8%	16.7%
Percentage Asian	0.3%	0.4%	1.5%
Percentage Hispanic/Latino	2.8%	2.2%	4.7%

Housing Affordability

All Households	Dyer County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$38,953	\$36,121	\$44,298
Total Cost-Burdened Households ²	4,409	4,829	767,633
Percentage of Households that are Cost-Burdened	29.2%	31.9%	31.0%
Homeowners			
Total Owner Households	9,596	9,796	1,677,205
Ownership Rate	63.5%	64.8%	67.8%
Median Income	\$52,193	\$48,249	\$55,788
Median Housing Value	\$99,500	\$90,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,042	\$957	\$1,202
Median Housing Cost as % of Household Income	21.8%	22.2%	23.1%
Cost-burdened Owners	2,015	2,440	401,731
Percentage of Owners who are Cost-Burdened	21.0%	24.9%	24.0%
Renters			
Total Renter Households	5,504	5,332	797,990
Median Income	\$24,943	\$19,381	\$26,231
Median Gross Rent	\$615	\$549	\$742
Median Housing Cost as % of Household Income	29.7%	30.4%	30.9%
Cost-burdened Renters	2,394	2,389	365,901
Percentage of Renters who are Cost-Burdened	43.5%	44.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,651	1,932	225,432
\$20-35,000	649	437	107,281
\$35-50,000	94	20	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Fayette County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	15,756	13,980	2,821,797
Occupied Units	14,535	12,558	2,475,195
Vacant Units	1,221	1,422	346,602
Vacancy Rate	7.7%	10.2%	12.3%
Population			
Total Population	38,502	36,820	6,402,387
Percentage Non-Hispanic White	68.0%	68.6%	75.3%
Percentage Non-Hispanic Black	27.9%	26.6%	16.7%
Percentage Asian	0.6%	1.0%	1.5%
Percentage Hispanic/Latino	2.4%	2.0%	4.7%

Housing Affordability

All Households	Fayette County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$56,618	\$54,577	\$44,298
Total Cost-Burdened Households ²	4,101	3,242	767,633
Percentage of Households that are Cost-Burdened	28.2%	25.8%	31.0%
Homeowners			
Total Owner Households	11,748	10,172	1,677,205
Ownership Rate	80.8%	81.0%	67.8%
Median Income	\$63,893	\$62,202	\$55,788
Median Housing Value	\$175,100	\$167,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,375	\$1,313	\$1,202
Median Housing Cost as % of Household Income	23.9%	23.1%	23.1%
Cost-burdened Owners	3,195	2,508	401,731
Percentage of Owners who are Cost-Burdened	27.2%	24.7%	24.0%
Renters			
Total Renter Households	2,787	2,386	797,990
Median Income	\$25,575	\$28,265	\$26,231
Median Gross Rent	\$649	\$629	\$742
Median Housing Cost as % of Household Income	27.2%	24.6%	30.9%
Cost-burdened Renters	906	734	365,901
Percentage of Renters who are Cost-Burdened	32.5%	30.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	622	564	225,432
\$20-35,000	184	108	107,281
\$35-50,000	81	62	24,979
>\$50,000	20	0	8,210

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.

Population and Housing¹

Housing	Fentress County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,912	7,996	2,821,797
Occupied Units	7,348	6,642	2,475,195
Vacant Units	1,564	1,354	346,602
Vacancy Rate	17.5%	16.9%	12.3%
Population			
Total Population	17,943	17,412	6,402,387
Percentage Non-Hispanic White	97.4%	97.9%	75.3%
Percentage Non-Hispanic Black	0.2%	0.2%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	1.1%	0.8%	4.7%

Housing Affordability

All Households	Fentress County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$29,192	\$28,407	\$44,298
Total Cost-Burdened Households ²	2,136	1,809	767,633
Percentage of Households that are Cost-Burdened	29.1%	27.2%	31.0%
Homeowners			
Total Owner Households	5,621	5,087	1,677,205
Ownership Rate	76.5%	76.6%	67.8%
Median Income	\$34,169	\$31,706	\$55,788
Median Housing Value	\$93,300	\$87,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$853	\$745	\$1,202
Median Housing Cost as % of Household Income	24.7%	23.2%	23.1%
Cost-burdened Owners	1,456	1,271	401,731
Percentage of Owners who are Cost-Burdened	25.9%	25.0%	24.0%
Renters			
Total Renter Households	1,727	1,555	797,990
Median Income	\$15,340	\$16,777	\$26,231
Median Gross Rent	\$510	\$456	\$742
Median Housing Cost as % of Household Income	32.4%	28.0%	30.9%
Cost-burdened Renters	680	538	365,901
Percentage of Renters who are Cost-Burdened	39.4%	34.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	596	522	225,432
\$20-35,000	85	16	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Franklin County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	18,732	18,832	2,821,797
Occupied Units	16,067	16,105	2,475,195
Vacant Units	2,665	2,727	346,602
Vacancy Rate	14.2%	14.5%	12.3%
Population			
Total Population	40,985	41,021	6,402,387
Percentage Non-Hispanic White	89.5%	90.3%	75.3%
Percentage Non-Hispanic Black	4.4%	3.2%	16.7%
Percentage Asian	0.5%	0.5%	1.5%
Percentage Hispanic/Latino	2.6%	2.3%	4.7%

Housing Affordability

All Households	Franklin County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,904	\$41,345	\$44,298
Total Cost-Burdened Households ²	3,939	3,956	767,633
Percentage of Households that are Cost-Burdened	24.5%	24.6%	31.0%
Homeowners			
Total Owner Households	12,305	12,401	1,677,205
Ownership Rate	76.6%	77.0%	67.8%
Median Income	\$48,022	\$46,460	\$55,788
Median Housing Value	\$104,800	\$108,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$952	\$961	\$1,202
Median Housing Cost as % of Household Income	22.8%	21.8%	23.1%
Cost-burdened Owners	2,682	2,689	401,731
Percentage of Owners who are Cost-Burdened	21.8%	21.7%	24.0%
Renters			
Total Renter Households	3,762	3,704	797,990
Median Income	\$25,515	\$26,500	\$26,231
Median Gross Rent	\$632	\$567	\$742
Median Housing Cost as % of Household Income	25.6%	25.5%	30.9%
Cost-burdened Renters	1,257	1,267	365,901
Percentage of Renters who are Cost-Burdened	33.4%	34.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	974	862	225,432
\$20-35,000	245	360	107,281
\$35-50,000	11	27	24,979
>\$50,000	26	18	8,210

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.

Population and Housing¹

Housing	Gibson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	22,063	22,472	2,821,797
Occupied Units	19,205	20,432	2,475,195
Vacant Units	2,858	2,040	346,602
Vacancy Rate	13.0%	9.1%	12.3%
Population			
Total Population	49,664	48,586	6,402,387
Percentage Non-Hispanic White	77.6%	77.9%	75.3%
Percentage Non-Hispanic Black	18.4%	18.6%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	2.2%	1.7%	4.7%

Housing Affordability

All Households	Gibson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$38,343	\$34,050	\$44,298
Total Cost-Burdened Households ²	5,635	5,638	767,633
Percentage of Households that are Cost-Burdened	29.3%	27.6%	31.0%
Homeowners			
Total Owner Households	13,963	14,381	1,677,205
Ownership Rate	72.7%	70.4%	67.8%
Median Income	\$46,060	\$42,039	\$55,788
Median Housing Value	\$87,700	\$84,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$980	\$901	\$1,202
Median Housing Cost as % of Household Income	23.7%	21.9%	23.1%
Cost-burdened Owners	3,365	3,014	401,731
Percentage of Owners who are Cost-Burdened	24.1%	21.0%	24.0%
Renters			
Total Renter Households	5,242	6,051	797,990
Median Income	\$23,331	\$19,507	\$26,231
Median Gross Rent	\$585	\$520	\$742
Median Housing Cost as % of Household Income	29.5%	30.6%	30.9%
Cost-burdened Renters	2,270	2,624	365,901
Percentage of Renters who are Cost-Burdened	43.3%	43.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,709	2,191	225,432
\$20-35,000	508	390	107,281
\$35-50,000	52	43	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Giles County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	13,798	13,797	2,821,797
Occupied Units	11,766	11,699	2,475,195
Vacant Units	2,032	2,098	346,602
Vacancy Rate	14.7%	15.2%	12.3%
Population			
Total Population	29,214	29,075	6,402,387
Percentage Non-Hispanic White	85.5%	86.0%	75.3%
Percentage Non-Hispanic Black	10.6%	11.5%	16.7%
Percentage Asian	0.5%	0.1%	1.5%
Percentage Hispanic/Latino	1.7%	1.1%	4.7%

Housing Affordability

All Households	Giles County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$38,495	\$39,228	\$44,298
Total Cost-Burdened Households ²	3,377	3,233	767,633
Percentage of Households that are Cost-Burdened	28.7%	27.6%	31.0%
Homeowners			
Total Owner Households	8,557	8,842	1,677,205
Ownership Rate	72.7%	75.6%	67.8%
Median Income	\$48,225	\$46,036	\$55,788
Median Housing Value	\$100,000	\$99,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,017	\$959	\$1,202
Median Housing Cost as % of Household Income	22.2%	21.3%	23.1%
Cost-burdened Owners	1,891	1,972	401,731
Percentage of Owners who are Cost-Burdened	22.1%	22.3%	24.0%
Renters			
Total Renter Households	3,209	2,857	797,990
Median Income	\$18,596	\$17,537	\$26,231
Median Gross Rent	\$576	\$521	\$742
Median Housing Cost as % of Household Income	35.0%	34.3%	30.9%
Cost-burdened Renters	1,486	1,261	365,901
Percentage of Renters who are Cost-Burdened	46.3%	44.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,114	1,030	225,432
\$20-35,000	353	200	107,281
\$35-50,000	19	31	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Grainger County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	10,840	10,307	2,821,797
Occupied Units	9,003	8,483	2,475,195
Vacant Units	1,837	1,824	346,602
Vacancy Rate	16.9%	17.7%	12.3%
Population			
Total Population	22,653	22,549	6,402,387
Percentage Non-Hispanic White	95.7%	96.5%	75.3%
Percentage Non-Hispanic Black	0.8%	0.2%	16.7%
Percentage Asian	0.0%	0.6%	1.5%
Percentage Hispanic/Latino	2.5%	1.8%	4.7%

Housing Affordability

All Households	Grainger County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$32,364	\$32,602	\$44,298
Total Cost-Burdened Households ²	2,157	1,896	767,633
Percentage of Households that are Cost-Burdened	24.0%	22.4%	31.0%
Homeowners			
Total Owner Households	7,293	7,046	1,677,205
Ownership Rate	81.0%	83.1%	67.8%
Median Income	\$35,861	\$35,155	\$55,788
Median Housing Value	\$91,400	\$92,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$876	\$828	\$1,202
Median Housing Cost as % of Household Income	23.8%	23.5%	23.1%
Cost-burdened Owners	1,386	1,428	401,731
Percentage of Owners who are Cost-Burdened	19.0%	20.3%	24.0%
Renters			
Total Renter Households	1,710	1,437	797,990
Median Income	\$19,239	\$24,688	\$26,231
Median Gross Rent	\$556	\$493	\$742
Median Housing Cost as % of Household Income	32.8%	23.4%	30.9%
Cost-burdened Renters	771	468	365,901
Percentage of Renters who are Cost-Burdened	45.1%	32.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	576	404	225,432
\$20-35,000	173	64	107,281
\$35-50,000	22	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Greene County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	31,960	30,743	2,821,797
Occupied Units	28,677	27,366	2,475,195
Vacant Units	3,283	3,377	346,602
Vacancy Rate	10.3%	11.0%	12.3%
Population			
Total Population	68,679	65,698	6,402,387
Percentage Non-Hispanic White	93.7%	94.3%	75.3%
Percentage Non-Hispanic Black	2.2%	2.0%	16.7%
Percentage Asian	0.4%	0.3%	1.5%
Percentage Hispanic/Latino	2.6%	2.2%	4.7%

Housing Affordability

All Households	Greene County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,545	\$35,995	\$44,298
Total Cost-Burdened Households ²	7,292	6,292	767,633
Percentage of Households that are Cost-Burdened	25.4%	23.0%	31.0%
Homeowners			
Total Owner Households	20,857	20,216	1,677,205
Ownership Rate	72.7%	73.9%	67.8%
Median Income	\$41,469	\$40,635	\$55,788
Median Housing Value	\$110,800	\$99,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$930	\$871	\$1,202
Median Housing Cost as % of Household Income	23.4%	23.0%	23.1%
Cost-burdened Owners	4,484	3,970	401,731
Percentage of Owners who are Cost-Burdened	21.5%	19.6%	24.0%
Renters			
Total Renter Households	7,820	7,150	797,990
Median Income	\$22,527	\$24,514	\$26,231
Median Gross Rent	\$558	\$514	\$742
Median Housing Cost as % of Household Income	28.4%	26.4%	30.9%
Cost-burdened Renters	2,807	2,322	365,901
Percentage of Renters who are Cost-Burdened	35.9%	32.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,197	1,827	225,432
\$20-35,000	602	433	107,281
\$35-50,000	8	62	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Grundy County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,367	6,614	2,821,797
Occupied Units	5,359	5,455	2,475,195
Vacant Units	1,008	1,159	346,602
Vacancy Rate	15.8%	17.5%	12.3%
Population			
Total Population	13,657	14,262	6,402,387
Percentage Non-Hispanic White	82.3%	89.1%	75.3%
Percentage Non-Hispanic Black	0.4%	0.5%	16.7%
Percentage Asian	0.4%	0.0%	1.5%
Percentage Hispanic/Latino	0.9%	1.2%	4.7%

Housing Affordability

All Households	Grundy County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$26,814	\$26,239	\$44,298
Total Cost-Burdened Households ²	1,399	1,447	767,633
Percentage of Households that are Cost-Burdened	26.1%	26.5%	31.0%
Homeowners			
Total Owner Households	4,160	4,375	1,677,205
Ownership Rate	77.6%	80.2%	67.8%
Median Income	\$29,725	\$30,250	\$55,788
Median Housing Value	\$80,100	\$73,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$856	\$769	\$1,202
Median Housing Cost as % of Household Income	26.0%	24.7%	23.1%
Cost-burdened Owners	1,065	1,087	401,731
Percentage of Owners who are Cost-Burdened	25.6%	24.8%	24.0%
Renters			
Total Renter Households	1,199	1,080	797,990
Median Income	\$17,440	\$17,741	\$26,231
Median Gross Rent	\$483	\$536	\$742
Median Housing Cost as % of Household Income	28.6%	30.3%	30.9%
Cost-burdened Renters	335	360	365,901
Percentage of Renters who are Cost-Burdened	27.9%	33.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	293	314	225,432
\$20-35,000	38	46	107,281
\$35-50,000	4	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Hamblen County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	26,958	26,452	2,821,797
Occupied Units	24,315	24,536	2,475,195
Vacant Units	2,643	1,916	346,602
Vacancy Rate	9.8%	7.2%	12.3%
Population			
Total Population	62,721	61,698	6,402,387
Percentage Non-Hispanic White	82.8%	83.1%	75.3%
Percentage Non-Hispanic Black	3.9%	3.5%	16.7%
Percentage Asian	0.7%	0.6%	1.5%
Percentage Hispanic/Latino	10.8%	11.1%	4.7%

Housing Affordability

All Households	Hamblen County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,596	\$39,507	\$44,298
Total Cost-Burdened Households ²	7,026	6,011	767,633
Percentage of Households that are Cost-Burdened	28.9%	24.5%	31.0%
Homeowners			
Total Owner Households	16,914	17,312	1,677,205
Ownership Rate	69.6%	70.6%	67.8%
Median Income	\$49,290	\$46,602	\$55,788
Median Housing Value	\$125,000	\$115,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,011	\$921	\$1,202
Median Housing Cost as % of Household Income	22.6%	22.1%	23.1%
Cost-burdened Owners	3,637	3,390	401,731
Percentage of Owners who are Cost-Burdened	21.5%	19.6%	24.0%
Renters			
Total Renter Households	7,401	7,224	797,990
Median Income	\$21,714	\$25,913	\$26,231
Median Gross Rent	\$627	\$554	\$742
Median Housing Cost as % of Household Income	31.0%	26.4%	30.9%
Cost-burdened Renters	3,390	2,621	365,901
Percentage of Renters who are Cost-Burdened	45.8%	36.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,642	2,221	225,432
\$20-35,000	592	391	107,281
\$35-50,000	155	0	24,979
>\$50,000	0	9	8,210

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.

Population and Housing¹

Housing	Hamilton County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	151,798	148,424	2,821,797
Occupied Units	135,496	133,211	2,475,195
Vacant Units	16,302	15,213	346,602
Vacancy Rate	10.7%	10.2%	12.3%
Population			
Total Population	340,973	330,941	6,402,387
Percentage Non-Hispanic White	71.9%	74.0%	75.3%
Percentage Non-Hispanic Black	20.0%	19.4%	16.7%
Percentage Asian	1.9%	1.6%	1.5%
Percentage Hispanic/Latino	4.6%	3.0%	4.7%

Housing Affordability

All Households	Hamilton County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$46,702	\$45,557	\$44,298
Total Cost-Burdened Households ²	41,957	39,540	767,633
Percentage of Households that are Cost-Burdened	31.0%	29.7%	31.0%
Homeowners			
Total Owner Households	87,980	89,199	1,677,205
Ownership Rate	64.9%	67.0%	67.8%
Median Income	\$62,351	\$58,686	\$55,788
Median Housing Value	\$154,200	\$142,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,221	\$1,157	\$1,202
Median Housing Cost as % of Household Income	21.8%	22.3%	23.1%
Cost-burdened Owners	20,147	20,613	401,731
Percentage of Owners who are Cost-Burdened	22.9%	23.1%	24.0%
Renters			
Total Renter Households	47,516	44,012	797,990
Median Income	\$26,071	\$26,531	\$26,231
Median Gross Rent	\$741	\$652	\$742
Median Housing Cost as % of Household Income	30.4%	28.5%	30.9%
Cost-burdened Renters	21,810	18,927	365,901
Percentage of Renters who are Cost-Burdened	45.9%	43.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	14,065	12,667	225,432
\$20-35,000	6,272	5,316	107,281
\$35-50,000	1,045	659	24,979
>\$50,000	428	285	8,210

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.

Population and Housing¹

Housing	Hancock County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	3,611	3,413	2,821,797
Occupied Units	2,835	2,807	2,475,195
Vacant Units	776	606	346,602
Vacancy Rate	21.5%	17.8%	12.3%
Population			
Total Population	6,737	6,633	6,402,387
Percentage Non-Hispanic White	97.7%	97.9%	75.3%
Percentage Non-Hispanic Black	0.4%	0.2%	16.7%
Percentage Asian	0.3%	0.7%	1.5%
Percentage Hispanic/Latino	0.2%	0.3%	4.7%

Housing Affordability

All Households	Hancock County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$23,892	\$23,413	\$44,298
Total Cost-Burdened Households ²	669	810	767,633
Percentage of Households that are Cost-Burdened	23.6%	28.9%	31.0%
Homeowners			
Total Owner Households	2,118	1,966	1,677,205
Ownership Rate	74.7%	70.0%	67.8%
Median Income	\$30,714	\$29,576	\$55,788
Median Housing Value	\$75,900	\$75,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$738	\$714	\$1,202
Median Housing Cost as % of Household Income	26.1%	24.3%	23.1%
Cost-burdened Owners	489	522	401,731
Percentage of Owners who are Cost-Burdened	23.1%	26.6%	24.0%
Renters			
Total Renter Households	717	841	797,990
Median Income	\$13,014	\$11,851	\$26,231
Median Gross Rent	\$365	\$407	\$742
Median Housing Cost as % of Household Income	28.4%	28.0%	30.9%
Cost-burdened Renters	180	288	365,901
Percentage of Renters who are Cost-Burdened	25.1%	34.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	163	283	225,432
\$20-35,000	17	0	107,281
\$35-50,000	0	5	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Hardeman County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	10,837	11,399	2,821,797
Occupied Units	8,690	9,540	2,475,195
Vacant Units	2,147	1,859	346,602
Vacancy Rate	19.8%	16.3%	12.3%
Population			
Total Population	26,897	27,759	6,402,387
Percentage Non-Hispanic White	55.3%	57.2%	75.3%
Percentage Non-Hispanic Black	40.9%	40.3%	16.7%
Percentage Asian	0.7%	1.3%	1.5%
Percentage Hispanic/Latino	1.4%	1.4%	4.7%

Housing Affordability

All Households	Hardeman County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$30,973	\$32,483	\$44,298
Total Cost-Burdened Households ²	3,229	3,012	767,633
Percentage of Households that are Cost-Burdened	37.2%	31.6%	31.0%
Homeowners			
Total Owner Households	6,103	7,068	1,677,205
Ownership Rate	70.2%	74.1%	67.8%
Median Income	\$36,627	\$40,064	\$55,788
Median Housing Value	\$86,300	\$84,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$894	\$942	\$1,202
Median Housing Cost as % of Household Income	27.3%	26.2%	23.1%
Cost-burdened Owners	1,874	2,084	401,731
Percentage of Owners who are Cost-Burdened	30.7%	29.5%	24.0%
Renters			
Total Renter Households	2,587	2,472	797,990
Median Income	\$17,651	\$19,073	\$26,231
Median Gross Rent	\$593	\$498	\$742
Median Housing Cost as % of Household Income	36.7%	28.8%	30.9%
Cost-burdened Renters	1,356	928	365,901
Percentage of Renters who are Cost-Burdened	52.4%	37.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,102	808	225,432
\$20-35,000	184	99	107,281
\$35-50,000	70	21	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Hardin County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	13,925	13,547	2,821,797
Occupied Units	9,934	10,592	2,475,195
Vacant Units	3,991	2,955	346,602
Vacancy Rate	28.7%	21.8%	12.3%
Population			
Total Population	26,011	26,093	6,402,387
Percentage Non-Hispanic White	92.4%	93.3%	75.3%
Percentage Non-Hispanic Black	3.7%	3.3%	16.7%
Percentage Asian	0.4%	0.2%	1.5%
Percentage Hispanic/Latino	1.9%	1.5%	4.7%

Housing Affordability

All Households	Hardin County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,622	\$30,558	\$44,298
Total Cost-Burdened Households ²	2,610	2,657	767,633
Percentage of Households that are Cost-Burdened	26.3%	25.1%	31.0%
Homeowners			
Total Owner Households	7,742	8,103	1,677,205
Ownership Rate	77.9%	76.5%	67.8%
Median Income	\$40,216	\$37,329	\$55,788
Median Housing Value	\$98,000	\$85,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$961	\$887	\$1,202
Median Housing Cost as % of Household Income	24.4%	23.5%	23.1%
Cost-burdened Owners	1,812	1,692	401,731
Percentage of Owners who are Cost-Burdened	23.4%	20.9%	24.0%
Renters			
Total Renter Households	2,192	2,489	797,990
Median Income	\$17,337	\$15,958	\$26,231
Median Gross Rent	\$574	\$488	\$742
Median Housing Cost as % of Household Income	29.5%	29.3%	30.9%
Cost-burdened Renters	798	965	365,901
Percentage of Renters who are Cost-Burdened	36.4%	38.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	618	819	225,432
\$20-35,000	164	98	107,281
\$35-50,000	0	9	24,979
>\$50,000	15	39	8,210

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.

Population and Housing¹

Housing	Hawkins County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	26,796	26,131	2,821,797
Occupied Units	23,348	22,777	2,475,195
Vacant Units	3,448	3,354	346,602
Vacancy Rate	12.9%	12.8%	12.3%
Population			
Total Population	56,759	56,957	6,402,387
Percentage Non-Hispanic White	95.7%	96.1%	75.3%
Percentage Non-Hispanic Black	1.3%	1.4%	16.7%
Percentage Asian	0.3%	0.4%	1.5%
Percentage Hispanic/Latino	1.3%	1.1%	4.7%

Housing Affordability

All Households	Hawkins County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,357	\$34,310	\$44,298
Total Cost-Burdened Households ²	5,239	5,666	767,633
Percentage of Households that are Cost-Burdened	22.4%	24.9%	31.0%
Homeowners			
Total Owner Households	17,961	17,387	1,677,205
Ownership Rate	76.9%	76.3%	67.8%
Median Income	\$43,206	\$39,645	\$55,788
Median Housing Value	\$108,900	\$97,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$959	\$864	\$1,202
Median Housing Cost as % of Household Income	22.1%	22.8%	23.1%
Cost-burdened Owners	3,251	3,844	401,731
Percentage of Owners who are Cost-Burdened	18.1%	22.1%	24.0%
Renters			
Total Renter Households	5,387	5,390	797,990
Median Income	\$23,632	\$20,577	\$26,231
Median Gross Rent	\$581	\$501	\$742
Median Housing Cost as % of Household Income	27.7%	27.1%	30.9%
Cost-burdened Renters	1,988	1,822	365,901
Percentage of Renters who are Cost-Burdened	36.9%	33.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,449	1,492	225,432
\$20-35,000	463	266	107,281
\$35-50,000	59	21	24,979
>\$50,000	16	43	8,210

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.

Population and Housing¹

Housing	Haywood County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,326	8,522	2,821,797
Occupied Units	7,099	7,617	2,475,195
Vacant Units	1,227	905	346,602
Vacancy Rate	14.7%	10.6%	12.3%
Population			
Total Population	18,531	19,155	6,402,387
Percentage Non-Hispanic White	45.0%	45.2%	75.3%
Percentage Non-Hispanic Black	49.3%	50.7%	16.7%
Percentage Asian	0.0%	0.6%	1.5%
Percentage Hispanic/Latino	4.0%	4.4%	4.7%

Housing Affordability

All Households	Haywood County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,542	\$30,821	\$44,298
Total Cost-Burdened Households ²	2,520	3,009	767,633
Percentage of Households that are Cost-Burdened	35.5%	39.5%	31.0%
Homeowners			
Total Owner Households	4,318	4,944	1,677,205
Ownership Rate	60.8%	64.9%	67.8%
Median Income	\$44,906	\$39,075	\$55,788
Median Housing Value	\$94,500	\$86,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$985	\$1,004	\$1,202
Median Housing Cost as % of Household Income	24.2%	24.6%	23.1%
Cost-burdened Owners	1,149	1,638	401,731
Percentage of Owners who are Cost-Burdened	26.6%	33.1%	24.0%
Renters			
Total Renter Households	2,781	2,673	797,990
Median Income	\$21,443	\$18,508	\$26,231
Median Gross Rent	\$625	\$563	\$742
Median Housing Cost as % of Household Income	32.6%	33.1%	30.9%
Cost-burdened Renters	1,371	1,371	365,901
Percentage of Renters who are Cost-Burdened	49.3%	51.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	865	981	225,432
\$20-35,000	434	383	107,281
\$35-50,000	67	7	24,979
>\$50,000	6	0	8,210

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.

Population and Housing¹

Housing	Henderson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	12,755	12,153	2,821,797
Occupied Units	10,930	10,634	2,475,195
Vacant Units	1,825	1,519	346,602
Vacancy Rate	14.3%	12.5%	12.3%
Population			
Total Population	27,934	26,687	6,402,387
Percentage Non-Hispanic White	88.1%	89.2%	75.3%
Percentage Non-Hispanic Black	8.3%	6.9%	16.7%
Percentage Asian	0.1%	0.2%	1.5%
Percentage Hispanic/Latino	2.0%	1.4%	4.7%

Housing Affordability

All Households	Henderson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$38,280	\$39,294	\$44,298
Total Cost-Burdened Households ²	2,807	2,720	767,633
Percentage of Households that are Cost-Burdened	25.7%	25.6%	31.0%
Homeowners			
Total Owner Households	8,276	8,103	1,677,205
Ownership Rate	75.7%	76.2%	67.8%
Median Income	\$43,612	\$45,156	\$55,788
Median Housing Value	\$94,400	\$81,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$934	\$876	\$1,202
Median Housing Cost as % of Household Income	21.7%	20.3%	23.1%
Cost-burdened Owners	1,796	1,633	401,731
Percentage of Owners who are Cost-Burdened	21.7%	20.2%	24.0%
Renters			
Total Renter Households	2,654	2,531	797,990
Median Income	\$23,524	\$23,293	\$26,231
Median Gross Rent	\$589	\$551	\$742
Median Housing Cost as % of Household Income	28.8%	30.2%	30.9%
Cost-burdened Renters	1,011	1,087	365,901
Percentage of Renters who are Cost-Burdened	38.1%	42.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	825	805	225,432
\$20-35,000	186	282	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Henry County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	16,990	16,713	2,821,797
Occupied Units	13,473	13,544	2,475,195
Vacant Units	3,517	3,169	346,602
Vacancy Rate	20.7%	19.0%	12.3%
Population			
Total Population	32,293	31,567	6,402,387
Percentage Non-Hispanic White	87.9%	88.4%	75.3%
Percentage Non-Hispanic Black	8.1%	8.0%	16.7%
Percentage Asian	0.1%	0.4%	1.5%
Percentage Hispanic/Latino	1.9%	1.3%	4.7%

Housing Affordability

All Households	Henry County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$36,950	\$36,408	\$44,298
Total Cost-Burdened Households ²	3,462	3,188	767,633
Percentage of Households that are Cost-Burdened	25.7%	23.5%	31.0%
Homeowners			
Total Owner Households	9,857	10,456	1,677,205
Ownership Rate	73.2%	77.2%	67.8%
Median Income	\$43,952	\$40,841	\$55,788
Median Housing Value	\$91,300	\$87,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$881	\$818	\$1,202
Median Housing Cost as % of Household Income	22.2%	22.1%	23.1%
Cost-burdened Owners	2,070	2,152	401,731
Percentage of Owners who are Cost-Burdened	21.0%	20.6%	24.0%
Renters			
Total Renter Households	3,616	3,088	797,990
Median Income	\$22,741	\$23,085	\$26,231
Median Gross Rent	\$599	\$513	\$742
Median Housing Cost as % of Household Income	28.4%	26.0%	30.9%
Cost-burdened Renters	1,392	1,036	365,901
Percentage of Renters who are Cost-Burdened	38.5%	33.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,088	910	225,432
\$20-35,000	300	126	107,281
\$35-50,000	4	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Hickman County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	10,244	9,367	2,821,797
Occupied Units	8,846	8,247	2,475,195
Vacant Units	1,398	1,120	346,602
Vacancy Rate	13.6%	12.0%	12.3%
Population			
Total Population	24,428	23,670	6,402,387
Percentage Non-Hispanic White	91.4%	92.6%	75.3%
Percentage Non-Hispanic Black	5.0%	4.4%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.6%	1.2%	4.7%

Housing Affordability

All Households	Hickman County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,581	\$37,880	\$44,298
Total Cost-Burdened Households ²	2,571	2,090	767,633
Percentage of Households that are Cost-Burdened	29.1%	25.3%	31.0%
Homeowners			
Total Owner Households	6,889	6,382	1,677,205
Ownership Rate	77.9%	77.4%	67.8%
Median Income	\$45,332	\$43,780	\$55,788
Median Housing Value	\$100,400	\$96,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$990	\$910	\$1,202
Median Housing Cost as % of Household Income	23.7%	22.2%	23.1%
Cost-burdened Owners	1,729	1,376	401,731
Percentage of Owners who are Cost-Burdened	25.1%	21.6%	24.0%
Renters			
Total Renter Households	1,957	1,865	797,990
Median Income	\$20,189	\$21,336	\$26,231
Median Gross Rent	\$647	\$565	\$742
Median Housing Cost as % of Household Income	32.4%	28.4%	30.9%
Cost-burdened Renters	842	714	365,901
Percentage of Renters who are Cost-Burdened	43.0%	38.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	569	510	225,432
\$20-35,000	272	204	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Houston County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	4,169	4,110	2,821,797
Occupied Units	3,423	3,268	2,475,195
Vacant Units	746	842	346,602
Vacancy Rate	17.9%	20.5%	12.3%
Population			
Total Population	8,375	8,041	6,402,387
Percentage Non-Hispanic White	93.4%	92.0%	75.3%
Percentage Non-Hispanic Black	2.3%	2.4%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	1.8%	2.8%	4.7%

Housing Affordability

All Households	Houston County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,271	\$31,858	\$44,298
Total Cost-Burdened Households ²	888	878	767,633
Percentage of Households that are Cost-Burdened	25.9%	26.9%	31.0%
Homeowners			
Total Owner Households	2,398	2,448	1,677,205
Ownership Rate	70.1%	74.9%	67.8%
Median Income	\$43,804	\$39,571	\$55,788
Median Housing Value	\$87,300	\$88,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$864	\$972	\$1,202
Median Housing Cost as % of Household Income	20.5%	21.8%	23.1%
Cost-burdened Owners	482	546	401,731
Percentage of Owners who are Cost-Burdened	20.1%	22.3%	24.0%
Renters			
Total Renter Households	1,025	820	797,990
Median Income	\$21,993	\$18,346	\$26,231
Median Gross Rent	\$574	\$532	\$742
Median Housing Cost as % of Household Income	29.1%	29.3%	30.9%
Cost-burdened Renters	406	332	365,901
Percentage of Renters who are Cost-Burdened	39.6%	40.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	276	282	225,432
\$20-35,000	110	50	107,281
\$35-50,000	21	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Humphreys County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,869	9,000	2,821,797
Occupied Units	7,396	7,642	2,475,195
Vacant Units	1,473	1,358	346,602
Vacancy Rate	16.6%	15.1%	12.3%
Population			
Total Population	18,392	18,151	6,402,387
Percentage Non-Hispanic White	94.0%	94.1%	75.3%
Percentage Non-Hispanic Black	3.3%	2.7%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	1.8%	1.3%	4.7%

Housing Affordability

All Households	Humphreys County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,846	\$41,957	\$44,298
Total Cost-Burdened Households ²	1,588	1,579	767,633
Percentage of Households that are Cost-Burdened	21.5%	20.7%	31.0%
Homeowners			
Total Owner Households	5,751	5,884	1,677,205
Ownership Rate	77.8%	77.0%	67.8%
Median Income	\$50,629	\$47,220	\$55,788
Median Housing Value	\$108,000	\$98,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$985	\$934	\$1,202
Median Housing Cost as % of Household Income	22.2%	21.6%	23.1%
Cost-burdened Owners	1,185	1,146	401,731
Percentage of Owners who are Cost-Burdened	20.6%	19.5%	24.0%
Renters			
Total Renter Households	1,645	1,758	797,990
Median Income	\$23,620	\$26,295	\$26,231
Median Gross Rent	\$585	\$519	\$742
Median Housing Cost as % of Household Income	22.8%	20.4%	30.9%
Cost-burdened Renters	403	433	365,901
Percentage of Renters who are Cost-Burdened	24.5%	24.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	327	350	225,432
\$20-35,000	61	83	107,281
\$35-50,000	0	0	24,979
>\$50,000	15	0	8,210

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.

Population and Housing¹

Housing	Jackson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	5,818	5,436	2,821,797
Occupied Units	4,493	4,447	2,475,195
Vacant Units	1,325	989	346,602
Vacancy Rate	22.8%	18.2%	12.3%
Population			
Total Population	11,527	10,896	6,402,387
Percentage Non-Hispanic White	96.4%	99.0%	75.3%
Percentage Non-Hispanic Black	0.4%	0.2%	16.7%
Percentage Asian	0.1%	0.0%	1.5%
Percentage Hispanic/Latino	1.6%	0.4%	4.7%

Housing Affordability

All Households	Jackson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,386	\$30,844	\$44,298
Total Cost-Burdened Households ²	1,393	1,310	767,633
Percentage of Households that are Cost-Burdened	31.0%	29.5%	31.0%
Homeowners			
Total Owner Households	3,591	3,350	1,677,205
Ownership Rate	79.9%	75.3%	67.8%
Median Income	\$37,203	\$34,703	\$55,788
Median Housing Value	\$102,900	\$84,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,039	\$815	\$1,202
Median Housing Cost as % of Household Income	28.4%	24.6%	23.1%
Cost-burdened Owners	1,016	826	401,731
Percentage of Owners who are Cost-Burdened	28.3%	24.7%	24.0%
Renters			
Total Renter Households	902	1,097	797,990
Median Income	\$15,088	\$15,644	\$26,231
Median Gross Rent	\$484	\$444	\$742
Median Housing Cost as % of Household Income	31.7%	31.4%	30.9%
Cost-burdened Renters	377	484	365,901
Percentage of Renters who are Cost-Burdened	41.8%	44.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	317	370	225,432
\$20-35,000	50	114	107,281
\$35-50,000	11	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Jefferson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	23,455	22,257	2,821,797
Occupied Units	19,797	19,165	2,475,195
Vacant Units	3,658	3,092	346,602
Vacancy Rate	15.6%	13.9%	12.3%
Population			
Total Population	51,759	50,116	6,402,387
Percentage Non-Hispanic White	92.7%	93.7%	75.3%
Percentage Non-Hispanic Black	2.5%	2.4%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	3.3%	2.5%	4.7%

Housing Affordability

All Households	Jefferson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,745	\$37,951	\$44,298
Total Cost-Burdened Households ²	5,464	5,159	767,633
Percentage of Households that are Cost-Burdened	27.6%	26.9%	31.0%
Homeowners			
Total Owner Households	14,758	14,651	1,677,205
Ownership Rate	74.5%	76.4%	67.8%
Median Income	\$47,288	\$44,810	\$55,788
Median Housing Value	\$121,800	\$116,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$996	\$960	\$1,202
Median Housing Cost as % of Household Income	23.7%	22.3%	23.1%
Cost-burdened Owners	3,645	3,179	401,731
Percentage of Owners who are Cost-Burdened	24.7%	21.7%	24.0%
Renters			
Total Renter Households	5,039	4,514	797,990
Median Income	\$28,429	\$18,873	\$26,231
Median Gross Rent	\$629	\$583	\$742
Median Housing Cost as % of Household Income	26.3%	32.0%	30.9%
Cost-burdened Renters	1,819	1,980	365,901
Percentage of Renters who are Cost-Burdened	36.1%	43.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,230	1,650	225,432
\$20-35,000	529	322	107,281
\$35-50,000	60	8	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Johnson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,906	8,552	2,821,797
Occupied Units	6,921	7,290	2,475,195
Vacant Units	1,985	1,262	346,602
Vacancy Rate	22.3%	14.8%	12.3%
Population			
Total Population	18,158	18,019	6,402,387
Percentage Non-Hispanic White	93.5%	95.0%	75.3%
Percentage Non-Hispanic Black	3.7%	2.2%	16.7%
Percentage Asian	0.1%	0.3%	1.5%
Percentage Hispanic/Latino	1.6%	1.0%	4.7%

Housing Affordability

All Households	Johnson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$29,609	\$29,771	\$44,298
Total Cost-Burdened Households ²	1,983	1,690	767,633
Percentage of Households that are Cost-Burdened	28.6%	23.2%	31.0%
Homeowners			
Total Owner Households	5,250	5,625	1,677,205
Ownership Rate	75.9%	77.2%	67.8%
Median Income	\$34,785	\$33,765	\$55,788
Median Housing Value	\$101,200	\$94,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$905	\$795	\$1,202
Median Housing Cost as % of Household Income	25.9%	23.8%	23.1%
Cost-burdened Owners	1,355	1,119	401,731
Percentage of Owners who are Cost-Burdened	25.8%	19.9%	24.0%
Renters			
Total Renter Households	1,671	1,665	797,990
Median Income	\$20,860	\$16,221	\$26,231
Median Gross Rent	\$506	\$466	\$742
Median Housing Cost as % of Household Income	29.1%	27.6%	30.9%
Cost-burdened Renters	628	571	365,901
Percentage of Renters who are Cost-Burdened	37.6%	34.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	471	552	225,432
\$20-35,000	157	19	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Knox County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	195,981	192,729	2,821,797
Occupied Units	181,100	177,175	2,475,195
Vacant Units	14,881	15,554	346,602
Vacancy Rate	7.6%	8.1%	12.3%
Population			
Total Population	436,983	423,655	6,402,387
Percentage Non-Hispanic White	83.5%	85.6%	75.3%
Percentage Non-Hispanic Black	9.1%	8.6%	16.7%
Percentage Asian	1.9%	1.7%	1.5%
Percentage Hispanic/Latino	3.6%	2.3%	4.7%

Housing Affordability

All Households	Knox County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$47,694	\$46,233	\$44,298
Total Cost-Burdened Households ²	55,217	52,153	767,633
Percentage of Households that are Cost-Burdened	30.5%	29.4%	31.0%
Homeowners			
Total Owner Households	118,150	119,078	1,677,205
Ownership Rate	65.2%	67.2%	67.8%
Median Income	\$62,838	\$60,404	\$55,788
Median Housing Value	\$157,400	\$147,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,260	\$1,193	\$1,202
Median Housing Cost as % of Household Income	22.1%	22.2%	23.1%
Cost-burdened Owners	25,757	26,174	401,731
Percentage of Owners who are Cost-Burdened	21.8%	22.0%	24.0%
Renters			
Total Renter Households	62,950	58,097	797,990
Median Income	\$26,802	\$23,597	\$26,231
Median Gross Rent	\$769	\$667	\$742
Median Housing Cost as % of Household Income	30.7%	29.7%	30.9%
Cost-burdened Renters	29,461	25,979	365,901
Percentage of Renters who are Cost-Burdened	46.8%	44.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	16,556	18,863	225,432
\$20-35,000	10,702	5,912	107,281
\$35-50,000	1,700	1,025	24,979
>\$50,000	504	179	8,210

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.

Population and Housing¹

Housing	Lake County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	2,608	2,775	2,821,797
Occupied Units	2,201	2,405	2,475,195
Vacant Units	407	370	346,602
Vacancy Rate	15.6%	13.3%	12.3%
Population			
Total Population	7,773	7,404	6,402,387
Percentage Non-Hispanic White	68.4%	63.1%	75.3%
Percentage Non-Hispanic Black	25.3%	30.9%	16.7%
Percentage Asian	0.4%	0.3%	1.5%
Percentage Hispanic/Latino	3.8%	1.6%	4.7%

Housing Affordability

All Households	Lake County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$27,115	\$23,441	\$44,298
Total Cost-Burdened Households ²	661	726	767,633
Percentage of Households that are Cost-Burdened	30.0%	30.2%	31.0%
Homeowners			
Total Owner Households	1,220	1,408	1,677,205
Ownership Rate	55.4%	58.5%	67.8%
Median Income	\$43,780	\$39,375	\$55,788
Median Housing Value	\$72,700	\$65,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$875	\$801	\$1,202
Median Housing Cost as % of Household Income	22.5%	19.7%	23.1%
Cost-burdened Owners	293	309	401,731
Percentage of Owners who are Cost-Burdened	24.0%	21.9%	24.0%
Renters			
Total Renter Households	981	997	797,990
Median Income	\$15,638	\$15,026	\$26,231
Median Gross Rent	\$427	\$365	\$742
Median Housing Cost as % of Household Income	29.9%	30.5%	30.9%
Cost-burdened Renters	368	417	365,901
Percentage of Renters who are Cost-Burdened	37.5%	41.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	329	375	225,432
\$20-35,000	39	42	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Lauderdale County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	11,266	11,516	2,821,797
Occupied Units	9,686	9,516	2,475,195
Vacant Units	1,580	2,000	346,602
Vacancy Rate	14.0%	17.4%	12.3%
Population			
Total Population	27,794	26,568	6,402,387
Percentage Non-Hispanic White	61.0%	62.5%	75.3%
Percentage Non-Hispanic Black	35.0%	32.5%	16.7%
Percentage Asian	0.5%	0.1%	1.5%
Percentage Hispanic/Latino	2.2%	1.7%	4.7%

Housing Affordability

All Households	Lauderdale County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$32,326	\$31,667	\$44,298
Total Cost-Burdened Households ²	3,102	2,991	767,633
Percentage of Households that are Cost-Burdened	32.0%	31.4%	31.0%
Homeowners			
Total Owner Households	6,156	6,321	1,677,205
Ownership Rate	63.6%	66.4%	67.8%
Median Income	\$42,014	\$39,703	\$55,788
Median Housing Value	\$77,600	\$78,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$936	\$882	\$1,202
Median Housing Cost as % of Household Income	24.5%	21.7%	23.1%
Cost-burdened Owners	1,662	1,639	401,731
Percentage of Owners who are Cost-Burdened	27.0%	25.9%	24.0%
Renters			
Total Renter Households	3,530	3,195	797,990
Median Income	\$19,961	\$19,544	\$26,231
Median Gross Rent	\$606	\$537	\$742
Median Housing Cost as % of Household Income	29.0%	29.8%	30.9%
Cost-burdened Renters	1,440	1,352	365,901
Percentage of Renters who are Cost-Burdened	40.8%	42.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,183	1,109	225,432
\$20-35,000	258	212	107,281
\$35-50,000	0	31	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Lawrence County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	18,131	17,435	2,821,797
Occupied Units	15,862	15,399	2,475,195
Vacant Units	2,269	2,036	346,602
Vacancy Rate	12.5%	11.7%	12.3%
Population			
Total Population	41,927	40,899	6,402,387
Percentage Non-Hispanic White	94.7%	95.4%	75.3%
Percentage Non-Hispanic Black	1.8%	1.6%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	1.7%	1.5%	4.7%

Housing Affordability

All Households	Lawrence County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,368	\$35,662	\$44,298
Total Cost-Burdened Households ²	4,081	4,020	767,633
Percentage of Households that are Cost-Burdened	25.7%	26.1%	31.0%
Homeowners			
Total Owner Households	11,955	11,988	1,677,205
Ownership Rate	75.4%	77.8%	67.8%
Median Income	\$45,680	\$40,417	\$55,788
Median Housing Value	\$97,900	\$90,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$952	\$879	\$1,202
Median Housing Cost as % of Household Income	22.8%	22.8%	23.1%
Cost-burdened Owners	2,523	2,813	401,731
Percentage of Owners who are Cost-Burdened	21.1%	23.5%	24.0%
Renters			
Total Renter Households	3,907	3,411	797,990
Median Income	\$21,374	\$20,293	\$26,231
Median Gross Rent	\$541	\$475	\$742
Median Housing Cost as % of Household Income	28.8%	26.2%	30.9%
Cost-burdened Renters	1,559	1,207	365,901
Percentage of Renters who are Cost-Burdened	39.9%	35.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,223	1,024	225,432
\$20-35,000	293	179	107,281
\$35-50,000	31	4	24,979
>\$50,000	12	0	8,210

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.

Population and Housing¹

Housing	Lewis County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	5,444	5,061	2,821,797
Occupied Units	4,750	4,334	2,475,195
Vacant Units	694	727	346,602
Vacancy Rate	12.7%	14.4%	12.3%
Population			
Total Population	12,049	11,466	6,402,387
Percentage Non-Hispanic White	94.1%	95.1%	75.3%
Percentage Non-Hispanic Black	1.3%	2.1%	16.7%
Percentage Asian	1.5%	0.0%	1.5%
Percentage Hispanic/Latino	1.9%	1.7%	4.7%

Housing Affordability

All Households	Lewis County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,397	\$31,167	\$44,298
Total Cost-Burdened Households ²	1,231	1,217	767,633
Percentage of Households that are Cost-Burdened	25.9%	28.1%	31.0%
Homeowners			
Total Owner Households	3,532	3,267	1,677,205
Ownership Rate	74.4%	75.4%	67.8%
Median Income	\$38,551	\$39,702	\$55,788
Median Housing Value	\$94,400	\$87,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$929	\$850	\$1,202
Median Housing Cost as % of Household Income	23.8%	22.1%	23.1%
Cost-burdened Owners	897	816	401,731
Percentage of Owners who are Cost-Burdened	25.4%	25.0%	24.0%
Renters			
Total Renter Households	1,218	1,067	797,990
Median Income	\$17,292	\$17,182	\$26,231
Median Gross Rent	\$596	\$459	\$742
Median Housing Cost as % of Household Income	27.3%	29.1%	30.9%
Cost-burdened Renters	334	401	365,901
Percentage of Renters who are Cost-Burdened	27.4%	37.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	294	349	225,432
\$20-35,000	40	52	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Lincoln County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	15,251	14,570	2,821,797
Occupied Units	13,438	13,092	2,475,195
Vacant Units	1,813	1,478	346,602
Vacancy Rate	11.9%	10.1%	12.3%
Population			
Total Population	33,411	32,764	6,402,387
Percentage Non-Hispanic White	87.9%	88.8%	75.3%
Percentage Non-Hispanic Black	6.4%	6.6%	16.7%
Percentage Asian	0.1%	0.1%	1.5%
Percentage Hispanic/Latino	2.8%	1.7%	4.7%

Housing Affordability

All Households	Lincoln County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$41,571	\$42,546	\$44,298
Total Cost-Burdened Households ²	3,431	3,013	767,633
Percentage of Households that are Cost-Burdened	25.5%	23.0%	31.0%
Homeowners			
Total Owner Households	10,238	10,146	1,677,205
Ownership Rate	76.2%	77.5%	67.8%
Median Income	\$48,974	\$48,774	\$55,788
Median Housing Value	\$109,400	\$108,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,007	\$996	\$1,202
Median Housing Cost as % of Household Income	22.5%	20.9%	23.1%
Cost-burdened Owners	2,324	2,000	401,731
Percentage of Owners who are Cost-Burdened	22.7%	19.7%	24.0%
Renters			
Total Renter Households	3,200	2,946	797,990
Median Income	\$23,399	\$22,620	\$26,231
Median Gross Rent	\$582	\$498	\$742
Median Housing Cost as % of Household Income	27.8%	26.5%	30.9%
Cost-burdened Renters	1,107	1,013	365,901
Percentage of Renters who are Cost-Burdened	34.6%	34.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	934	838	225,432
\$20-35,000	154	175	107,281
\$35-50,000	10	0	24,979
>\$50,000	10	0	8,210

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.

Population and Housing¹

Housing	Loudon County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	21,823	19,641	2,821,797
Occupied Units	19,543	18,076	2,475,195
Vacant Units	2,280	1,565	346,602
Vacancy Rate	10.4%	8.0%	12.3%
Population			
Total Population	49,188	45,176	6,402,387
Percentage Non-Hispanic White	89.7%	92.9%	75.3%
Percentage Non-Hispanic Black	1.1%	0.8%	16.7%
Percentage Asian	0.7%	0.2%	1.5%
Percentage Hispanic/Latino	7.2%	4.3%	4.7%

Housing Affordability

All Households	Loudon County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$51,074	\$49,653	\$44,298
Total Cost-Burdened Households ²	4,997	4,373	767,633
Percentage of Households that are Cost-Burdened	25.6%	24.2%	31.0%
Homeowners			
Total Owner Households	15,017	14,290	1,677,205
Ownership Rate	76.8%	79.1%	67.8%
Median Income	\$60,570	\$58,237	\$55,788
Median Housing Value	\$177,600	\$158,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,190	\$1,144	\$1,202
Median Housing Cost as % of Household Income	22.2%	22.9%	23.1%
Cost-burdened Owners	3,259	3,131	401,731
Percentage of Owners who are Cost-Burdened	21.7%	21.9%	24.0%
Renters			
Total Renter Households	4,526	3,786	797,990
Median Income	\$27,994	\$25,111	\$26,231
Median Gross Rent	\$757	\$615	\$742
Median Housing Cost as % of Household Income	28.2%	26.2%	30.9%
Cost-burdened Renters	1,738	1,242	365,901
Percentage of Renters who are Cost-Burdened	38.4%	32.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	978	854	225,432
\$20-35,000	588	305	107,281
\$35-50,000	104	83	24,979
>\$50,000	68	0	8,210

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.

Population and Housing¹

Housing	McMinn County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	23,256	22,722	2,821,797
Occupied Units	20,313	20,590	2,475,195
Vacant Units	2,943	2,132	346,602
Vacancy Rate	12.7%	9.4%	12.3%
Population			
Total Population	52,338	52,055	6,402,387
Percentage Non-Hispanic White	90.4%	91.0%	75.3%
Percentage Non-Hispanic Black	4.2%	3.9%	16.7%
Percentage Asian	0.5%	0.7%	1.5%
Percentage Hispanic/Latino	2.9%	2.7%	4.7%

Housing Affordability

All Households	McMinn County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,410	\$35,860	\$44,298
Total Cost-Burdened Households ²	5,537	5,304	767,633
Percentage of Households that are Cost-Burdened	27.3%	25.8%	31.0%
Homeowners			
Total Owner Households	15,181	15,228	1,677,205
Ownership Rate	74.7%	74.0%	67.8%
Median Income	\$46,713	\$44,907	\$55,788
Median Housing Value	\$119,000	\$102,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,003	\$928	\$1,202
Median Housing Cost as % of Household Income	22.3%	21.3%	23.1%
Cost-burdened Owners	3,279	3,366	401,731
Percentage of Owners who are Cost-Burdened	21.6%	22.1%	24.0%
Renters			
Total Renter Households	5,132	5,362	797,990
Median Income	\$21,312	\$21,598	\$26,231
Median Gross Rent	\$598	\$541	\$742
Median Housing Cost as % of Household Income	31.0%	26.7%	30.9%
Cost-burdened Renters	2,258	1,938	365,901
Percentage of Renters who are Cost-Burdened	44.0%	36.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,760	1,517	225,432
\$20-35,000	441	404	107,281
\$35-50,000	31	17	24,979
>\$50,000	26	0	8,210

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.

Population and Housing¹

Housing	McNairy County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	11,934	11,798	2,821,797
Occupied Units	9,736	10,008	2,475,195
Vacant Units	2,198	1,790	346,602
Vacancy Rate	18.4%	15.2%	12.3%
Population			
Total Population	26,066	25,436	6,402,387
Percentage Non-Hispanic White	90.6%	90.7%	75.3%
Percentage Non-Hispanic Black	5.6%	6.1%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	1.7%	1.4%	4.7%

Housing Affordability

All Households	McNairy County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,452	\$34,279	\$44,298
Total Cost-Burdened Households ²	2,617	2,385	767,633
Percentage of Households that are Cost-Burdened	26.9%	23.8%	31.0%
Homeowners			
Total Owner Households	7,155	8,085	1,677,205
Ownership Rate	73.5%	80.8%	67.8%
Median Income	\$39,276	\$38,490	\$55,788
Median Housing Value	\$86,100	\$81,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$896	\$813	\$1,202
Median Housing Cost as % of Household Income	23.2%	21.7%	23.1%
Cost-burdened Owners	1,638	1,760	401,731
Percentage of Owners who are Cost-Burdened	22.9%	21.8%	24.0%
Renters			
Total Renter Households	2,581	1,923	797,990
Median Income	\$20,494	\$17,839	\$26,231
Median Gross Rent	\$539	\$487	\$742
Median Housing Cost as % of Household Income	29.7%	27.2%	30.9%
Cost-burdened Renters	978	625	365,901
Percentage of Renters who are Cost-Burdened	37.9%	32.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	702	548	225,432
\$20-35,000	209	66	107,281
\$35-50,000	65	11	24,979
>\$50,000	3	0	8,210

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.

Population and Housing¹

Housing	Macon County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	9,857	9,516	2,821,797
Occupied Units	8,544	8,216	2,475,195
Vacant Units	1,313	1,300	346,602
Vacancy Rate	13.3%	13.7%	12.3%
Population			
Total Population	22,416	21,708	6,402,387
Percentage Non-Hispanic White	93.3%	94.3%	75.3%
Percentage Non-Hispanic Black	.5%	0.4%	16.7%
Percentage Asian	0.5%	0.3%	1.5%
Percentage Hispanic/Latino	4.5%	3.7%	4.7%

Housing Affordability

All Households	Macon County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,306	\$32,354	\$44,298
Total Cost-Burdened Households ²	2,158	2,605	767,633
Percentage of Households that are Cost-Burdened	25.3%	31.7%	31.0%
Homeowners			
Total Owner Households	6,246	6,185	1,677,205
Ownership Rate	73.1%	75.3%	67.8%
Median Income	\$42,236	\$39,207	\$55,788
Median Housing Value	\$97,900	\$90,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$960	\$847	\$1,202
Median Housing Cost as % of Household Income	23.5%	23.5%	23.1%
Cost-burdened Owners	1,412	1,657	401,731
Percentage of Owners who are Cost-Burdened	22.6%	26.8%	24.0%
Renters			
Total Renter Households	2,298	2,031	797,990
Median Income	\$24,713	\$18,681	\$26,231
Median Gross Rent	\$495	\$482	\$742
Median Housing Cost as % of Household Income	24.6%	30.6%	30.9%
Cost-burdened Renters	747	948	365,901
Percentage of Renters who are Cost-Burdened	32.5%	46.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	581	800	225,432
\$20-35,000	165	122	107,281
\$35-50,000	0	26	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Madison County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	42,071	42,656	2,821,797
Occupied Units	35,713	38,364	2,475,195
Vacant Units	6,358	4,292	346,602
Vacancy Rate	15.1%	10.1%	12.3%
Population			
Total Population	98,261	96,346	6,402,387
Percentage Non-Hispanic White	57.7%	61.5%	75.3%
Percentage Non-Hispanic Black	36.6%	32.5%	16.7%
Percentage Asian	1.1%	0.9%	1.5%
Percentage Hispanic/Latino	3.4%	3.0%	4.7%

Housing Affordability

All Households	Madison County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$41,617	\$39,743	\$44,298
Total Cost-Burdened Households ²	12,678	13,606	767,633
Percentage of Households that are Cost-Burdened	35.5%	35.5%	31.0%
Homeowners			
Total Owner Households	23,687	25,632	1,677,205
Ownership Rate	66.3%	66.8%	67.8%
Median Income	\$55,103	\$53,102	\$55,788
Median Housing Value	\$112,700	\$110,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,144	\$1,100	\$1,202
Median Housing Cost as % of Household Income	23.2%	23.6%	23.1%
Cost-burdened Owners	6,064	7,023	401,731
Percentage of Owners who are Cost-Burdened	25.6%	27.4%	24.0%
Renters			
Total Renter Households	12,026	12,732	797,990
Median Income	\$21,131	\$20,614	\$26,231
Median Gross Rent	\$739	\$672	\$742
Median Housing Cost as % of Household Income	36.5%	35.1%	30.9%
Cost-burdened Renters	6,614	6,583	365,901
Percentage of Renters who are Cost-Burdened	55.0%	51.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,654	4,792	225,432
\$20-35,000	1,467	1,547	107,281
\$35-50,000	325	198	24,979
>\$50,000	168	46	8,210

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.

Population and Housing¹

Housing	Marion County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	12,947	13,471	2,821,797
Occupied Units	11,226	11,918	2,475,195
Vacant Units	1,721	1,553	346,602
Vacancy Rate	13.3%	11.5%	12.3%
Population			
Total Population	28,214	27,960	6,402,387
Percentage Non-Hispanic White	92.9%	93.2%	75.3%
Percentage Non-Hispanic Black	1.7%	2.1%	16.7%
Percentage Asian	0.2%	0.3%	1.5%
Percentage Hispanic/Latino	1.4%	1.1%	4.7%

Housing Affordability

All Households	Marion County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$41,268	\$38,367	\$44,298
Total Cost-Burdened Households ²	2,917	2,949	767,633
Percentage of Households that are Cost-Burdened	26.0%	24.7%	31.0%
Homeowners			
Total Owner Households	8,285	8,993	1,677,205
Ownership Rate	73.8%	75.5%	67.8%
Median Income	\$47,344	\$43,204	\$55,788
Median Housing Value	\$118,900	\$100,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,031	\$965	\$1,202
Median Housing Cost as % of Household Income	22.9%	23.8%	23.1%
Cost-burdened Owners	1,773	1,996	401,731
Percentage of Owners who are Cost-Burdened	21.4%	22.2%	24.0%
Renters			
Total Renter Households	2,941	2,925	797,990
Median Income	\$20,794	\$25,940	\$26,231
Median Gross Rent	\$597	\$555	\$742
Median Housing Cost as % of Household Income	31.8%	24.7%	30.9%
Cost-burdened Renters	1,144	953	365,901
Percentage of Renters who are Cost-Burdened	38.9%	32.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	815	644	225,432
\$20-35,000	174	208	107,281
\$35-50,000	100	67	24,979
>\$50,000	56	34	8,210

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.

Population and Housing¹

Housing	Marshall County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	13,122	12,772	2,821,797
Occupied Units	11,578	11,556	2,475,195
Vacant Units	1,544	1,216	346,602
Vacancy Rate	11.8%	9.5%	12.3%
Population			
Total Population	30,818	29,297	6,402,387
Percentage Non-Hispanic White	86.5%	86.3%	75.3%
Percentage Non-Hispanic Black	6.9%	6.9%	16.7%
Percentage Asian	0.3%	0.3%	1.5%
Percentage Hispanic/Latino	4.6%	4.7%	4.7%

Housing Affordability

All Households	Marshall County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,291	\$40,318	\$44,298
Total Cost-Burdened Households ²	3,219	3,370	767,633
Percentage of Households that are Cost-Burdened	27.8%	29.2%	31.0%
Homeowners			
Total Owner Households	8,652	8,570	1,677,205
Ownership Rate	74.7%	74.2%	67.8%
Median Income	\$51,342	\$49,017	\$55,788
Median Housing Value	\$105,900	\$104,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,045	\$1,031	\$1,202
Median Housing Cost as % of Household Income	21.7%	23.4%	23.1%
Cost-burdened Owners	1,973	2,234	401,731
Percentage of Owners who are Cost-Burdened	22.8%	26.1%	24.0%
Renters			
Total Renter Households	2,926	2,986	797,990
Median Income	\$24,815	\$21,144	\$26,231
Median Gross Rent	\$653	\$610	\$742
Median Housing Cost as % of Household Income	29.3%	27.9%	30.9%
Cost-burdened Renters	1,246	1,136	365,901
Percentage of Renters who are Cost-Burdened	42.6%	38.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	872	887	225,432
\$20-35,000	301	236	107,281
\$35-50,000	47	13	24,979
>\$50,000	26	0	8,210

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.

Population and Housing¹

Housing	Maury County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	35,378	34,982	2,821,797
Occupied Units	32,144	32,090	2,475,195
Vacant Units	3,234	2,892	346,602
Vacancy Rate	9.1%	8.3%	12.3%
Population			
Total Population	81,821	80,190	6,402,387
Percentage Non-Hispanic White	80.0%	80.5%	75.3%
Percentage Non-Hispanic Black	12.0%	12.3%	16.7%
Percentage Asian	0.6%	0.4%	1.5%
Percentage Hispanic/Latino	5.0%	5.0%	4.7%

Housing Affordability

All Households	Maury County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$45,336	\$45,724	\$44,298
Total Cost-Burdened Households ²	10,277	9,282	767,633
Percentage of Households that are Cost-Burdened	32.0%	28.9%	31.0%
Homeowners			
Total Owner Households	22,607	23,363	1,677,205
Ownership Rate	70.3%	72.8%	67.8%
Median Income	\$55,624	\$55,399	\$55,788
Median Housing Value	\$136,300	\$134,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,168	\$1,147	\$1,202
Median Housing Cost as % of Household Income	23.3%	23.1%	23.1%
Cost-burdened Owners	5,833	5,674	401,731
Percentage of Owners who are Cost-Burdened	25.8%	24.3%	24.0%
Renters			
Total Renter Households	9,537	8,727	797,990
Median Income	\$24,554	\$26,932	\$26,231
Median Gross Rent	\$657	\$642	\$742
Median Housing Cost as % of Household Income	30.9%	28.0%	30.9%
Cost-burdened Renters	4,444	3,608	365,901
Percentage of Renters who are Cost-Burdened	46.6%	41.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,100	2,524	225,432
\$20-35,000	1,068	906	107,281
\$35-50,000	257	99	24,979
>\$50,000	19	79	8,210

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.

Population and Housing¹

Housing	Meigs County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	5,617	5,698	2,821,797
Occupied Units	4,776	4,656	2,475,195
Vacant Units	841	1,042	346,602
Vacancy Rate	15.0%	18.3%	12.3%
Population			
Total Population	11,706	11,747	6,402,387
Percentage Non-Hispanic White	95.4%	96.1%	75.3%
Percentage Non-Hispanic Black	1.8%	1.6%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	0.3%	1.5%	4.7%

Housing Affordability

All Households	Meigs County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,150	\$32,096	\$44,298
Total Cost-Burdened Households ²	1,263	1,192	767,633
Percentage of Households that are Cost-Burdened	26.4%	25.6%	31.0%
Homeowners			
Total Owner Households	3,826	3,576	1,677,205
Ownership Rate	80.1%	76.8%	67.8%
Median Income	\$39,403	\$35,089	\$55,788
Median Housing Value	\$101,800	\$106,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$993	\$869	\$1,202
Median Housing Cost as % of Household Income	24.3%	23.7%	23.1%
Cost-burdened Owners	991	904	401,731
Percentage of Owners who are Cost-Burdened	25.9%	25.3%	24.0%
Renters			
Total Renter Households	950	1,080	797,990
Median Income	\$22,695	\$20,259	\$26,231
Median Gross Rent	\$630	\$562	\$742
Median Housing Cost as % of Household Income	24.1%	24.1%	30.9%
Cost-burdened Renters	272	288	365,901
Percentage of Renters who are Cost-Burdened	28.6%	26.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	215	233	225,432
\$20-35,000	57	55	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Monroe County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	20,730	18,889	2,821,797
Occupied Units	17,523	16,139	2,475,195
Vacant Units	3,207	2,750	346,602
Vacancy Rate	15.5%	14.6%	12.3%
Population			
Total Population	44,857	44,602	6,402,387
Percentage Non-Hispanic White	92.0%	92.9%	75.3%
Percentage Non-Hispanic Black	1.9%	2.1%	16.7%
Percentage Asian	0.4%	0.4%	1.5%
Percentage Hispanic/Latino	3.5%	2.9%	4.7%

Housing Affordability

All Households	Monroe County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,595	\$36,308	\$44,298
Total Cost-Burdened Households ²	4,784	4,022	767,633
Percentage of Households that are Cost-Burdened	27.3%	24.9%	31.0%
Homeowners			
Total Owner Households	12,903	12,314	1,677,205
Ownership Rate	73.6%	76.3%	67.8%
Median Income	\$44,436	\$42,486	\$55,788
Median Housing Value	\$115,300	\$100,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$977	\$926	\$1,202
Median Housing Cost as % of Household Income	23.0%	23.2%	23.1%
Cost-burdened Owners	2,839	2,596	401,731
Percentage of Owners who are Cost-Burdened	22.0%	21.1%	24.0%
Renters			
Total Renter Households	4,620	3,825	797,990
Median Income	\$21,386	\$20,910	\$26,231
Median Gross Rent	\$601	\$514	\$742
Median Housing Cost as % of Household Income	31.2%	27.9%	30.9%
Cost-burdened Renters	1,945	1,426	365,901
Percentage of Renters who are Cost-Burdened	42.1%	37.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,506	1,218	225,432
\$20-35,000	393	208	107,281
\$35-50,000	28	0	24,979
>\$50,000	18	0	8,210

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.

Population and Housing¹

Housing	Montgomery		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	72,127	65,736	2,821,797
Occupied Units	64,026	58,943	2,475,195
Vacant Units	8,101	6,793	346,602
Vacancy Rate	11.2%	10.3%	12.3%
Population			
Total Population	177,640	153,491	6,402,387
Percentage Non-Hispanic White	66.6%	70.1%	75.3%
Percentage Non-Hispanic Black	18.6%	16.7%	16.7%
Percentage Asian	2.0%	2.0%	1.5%
Percentage Hispanic/Latino	8.5%	5.7%	4.7%

Housing Affordability

All Households	Montgomery		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$49,617	\$48,794	\$44,298
Total Cost-Burdened Households ²	20,053	16,563	767,633
Percentage of Households that are Cost-Burdened	31.3%	28.1%	31.0%
Homeowners			
Total Owner Households	39,172	38,273	1,677,205
Ownership Rate	61.2%	64.9%	67.8%
Median Income	\$61,947	\$59,291	\$55,788
Median Housing Value	\$141,800	\$122,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,201	\$1,099	\$1,202
Median Housing Cost as % of Household Income	22.6%	22.2%	23.1%
Cost-burdened Owners	9,440	8,249	401,731
Percentage of Owners who are Cost-Burdened	24.1%	21.6%	24.0%
Renters			
Total Renter Households	24,854	20,670	797,990
Median Income	\$34,269	\$31,580	\$26,231
Median Gross Rent	\$836	\$707	\$742
Median Housing Cost as % of Household Income	28.6%	26.9%	30.9%
Cost-burdened Renters	10,613	8,314	365,901
Percentage of Renters who are Cost-Burdened	42.7%	40.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	5,170	5,030	225,432
\$20-35,000	3,852	2,900	107,281
\$35-50,000	1,243	336	24,979
>\$50,000	348	48	8,210

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.

Population and Housing¹

Housing	Moore County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	2,920	2,899	2,821,797
Occupied Units	2,416	2,325	2,475,195
Vacant Units	504	574	346,602
Vacancy Rate	17.3%	19.8%	12.3%
Population			
Total Population	6,347	6,044	6,402,387
Percentage Non-Hispanic White	93.4%	94.6%	75.3%
Percentage Non-Hispanic Black	3.1%	1.3%	16.7%
Percentage Asian	0.0%	0.4%	1.5%
Percentage Hispanic/Latino	0.2%	0.8%	4.7%

Housing Affordability

All Households	Moore County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$46,170	\$47,216	\$44,298
Total Cost-Burdened Households ²	441	451	767,633
Percentage of Households that are Cost-Burdened	18.2%	19.4%	31.0%
Homeowners			
Total Owner Households	2,021	1,966	1,677,205
Ownership Rate	83.7%	84.6%	67.8%
Median Income	\$51,424	\$49,787	\$55,788
Median Housing Value	\$135,200	\$122,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$925	\$865	\$1,202
Median Housing Cost as % of Household Income	21.1%	22.5%	23.1%
Cost-burdened Owners	333	376	401,731
Percentage of Owners who are Cost-Burdened	16.5%	19.1%	24.0%
Renters			
Total Renter Households	395	359	797,990
Median Income	\$32,375	\$32,574	\$26,231
Median Gross Rent	\$672	\$489	\$742
Median Housing Cost as % of Household Income	22.7%	17.0%	30.9%
Cost-burdened Renters	107	75	365,901
Percentage of Renters who are Cost-Burdened	27.1%	20.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	30	75	225,432
\$20-35,000	77	0	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Morgan County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,881	8,143	2,821,797
Occupied Units	7,455	7,515	2,475,195
Vacant Units	1,426	628	346,602
Vacancy Rate	16.1%	7.7%	12.3%
Population			
Total Population	21,964	19,294	6,402,387
Percentage Non-Hispanic White	93.6%	95.3%	75.3%
Percentage Non-Hispanic Black	3.6%	2.1%	16.7%
Percentage Asian	0.3%	0.0%	1.5%
Percentage Hispanic/Latino	1.0%	1.1%	4.7%

Housing Affordability

All Households	Morgan County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$37,631	\$32,928	\$44,298
Total Cost-Burdened Households ²	1,684	1,857	767,633
Percentage of Households that are Cost-Burdened	22.6%	24.7%	31.0%
Homeowners			
Total Owner Households	6,006	6,223	1,677,205
Ownership Rate	80.6%	82.8%	67.8%
Median Income	\$41,466	\$34,851	\$55,788
Median Housing Value	\$90,700	\$73,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$973	\$766	\$1,202
Median Housing Cost as % of Household Income	21.6%	22.6%	23.1%
Cost-burdened Owners	1,279	1,502	401,731
Percentage of Owners who are Cost-Burdened	21.3%	24.1%	24.0%
Renters			
Total Renter Households	1,449	1,292	797,990
Median Income	\$26,422	\$22,162	\$26,231
Median Gross Rent	\$626	\$543	\$742
Median Housing Cost as % of Household Income	26.2%	26.0%	30.9%
Cost-burdened Renters	404	355	365,901
Percentage of Renters who are Cost-Burdened	27.9%	27.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	309	299	225,432
\$20-35,000	96	56	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Obion County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	14,617	14,987	2,821,797
Occupied Units	12,462	13,199	2,475,195
Vacant Units	2,155	1,788	346,602
Vacancy Rate	14.7%	11.9%	12.3%
Population			
Total Population	31,566	31,610	6,402,387
Percentage Non-Hispanic White	84.6%	85.6%	75.3%
Percentage Non-Hispanic Black	10.6%	9.4%	16.7%
Percentage Asian	0.2%	0.2%	1.5%
Percentage Hispanic/Latino	3.3%	3.4%	4.7%

Housing Affordability

All Households	Obion County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,467	\$37,581	\$44,298
Total Cost-Burdened Households ²	3,564	3,197	767,633
Percentage of Households that are Cost-Burdened	28.6%	24.2%	31.0%
Homeowners			
Total Owner Households	8,521	9,117	1,677,205
Ownership Rate	68.4%	69.1%	67.8%
Median Income	\$48,734	\$44,702	\$55,788
Median Housing Value	\$89,100	\$85,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$923	\$875	\$1,202
Median Housing Cost as % of Household Income	21.0%	21.2%	23.1%
Cost-burdened Owners	1,858	1,874	401,731
Percentage of Owners who are Cost-Burdened	21.8%	20.6%	24.0%
Renters			
Total Renter Households	3,941	4,082	797,990
Median Income	\$22,001	\$24,012	\$26,231
Median Gross Rent	\$575	\$499	\$742
Median Housing Cost as % of Household Income	30.1%	24.5%	30.9%
Cost-burdened Renters	1,706	1,323	365,901
Percentage of Renters who are Cost-Burdened	43.3%	32.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,226	1,106	225,432
\$20-35,000	434	217	107,281
\$35-50,000	43	0	24,979
>\$50,000	4	0	8,210

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.

Population and Housing¹

Housing	Overton County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	10,236	9,645	2,821,797
Occupied Units	8,815	8,648	2,475,195
Vacant Units	1,421	997	346,602
Vacancy Rate	13.9%	10.3%	12.3%
Population			
Total Population	22,109	20,816	6,402,387
Percentage Non-Hispanic White	96.9%	97.2%	75.3%
Percentage Non-Hispanic Black	0.7%	1.0%	16.7%
Percentage Asian	0.1%	0.0%	1.5%
Percentage Hispanic/Latino	1.1%	0.1%	4.7%

Housing Affordability

All Households	Overton County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,604	\$33,323	\$44,298
Total Cost-Burdened Households ²	1,946	2,214	767,633
Percentage of Households that are Cost-Burdened	22.1%	25.6%	31.0%
Homeowners			
Total Owner Households	7,041	6,880	1,677,205
Ownership Rate	79.9%	79.6%	67.8%
Median Income	\$41,268	\$38,197	\$55,788
Median Housing Value	\$91,900	\$89,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$887	\$856	\$1,202
Median Housing Cost as % of Household Income	22.0%	22.1%	23.1%
Cost-burdened Owners	1,415	1,561	401,731
Percentage of Owners who are Cost-Burdened	20.1%	22.7%	24.0%
Renters			
Total Renter Households	1,774	1,768	797,990
Median Income	\$17,392	\$19,397	\$26,231
Median Gross Rent	\$533	\$451	\$742
Median Housing Cost as % of Household Income	27.4%	28.4%	30.9%
Cost-burdened Renters	530	653	365,901
Percentage of Renters who are Cost-Burdened	29.9%	36.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	406	600	225,432
\$20-35,000	105	53	107,281
\$35-50,000	20	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Perry County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	4,571	4,350	2,821,797
Occupied Units	3,187	2,977	2,475,195
Vacant Units	1,384	1,373	346,602
Vacancy Rate	30.3%	31.6%	12.3%
Population			
Total Population	7,861	7,694	6,402,387
Percentage Non-Hispanic White	94.0%	95.0%	75.3%
Percentage Non-Hispanic Black	2.3%	2.8%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	1.9%	0.6%	4.7%

Housing Affordability

All Households	Perry County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$32,845	\$32,021	\$44,298
Total Cost-Burdened Households ²	815	641	767,633
Percentage of Households that are Cost-Burdened	25.6%	21.5%	31.0%
Homeowners			
Total Owner Households	2,377	2,347	1,677,205
Ownership Rate	74.6%	78.8%	67.8%
Median Income	\$35,735	\$37,973	\$55,788
Median Housing Value	\$86,800	\$67,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$828	\$768	\$1,202
Median Housing Cost as % of Household Income	25.1%	19.8%	23.1%
Cost-burdened Owners	521	419	401,731
Percentage of Owners who are Cost-Burdened	21.9%	17.9%	24.0%
Renters			
Total Renter Households	810	630	797,990
Median Income	\$20,563	\$25,162	\$26,231
Median Gross Rent	\$526	\$518	\$742
Median Housing Cost as % of Household Income	29.7%	27.5%	30.9%
Cost-burdened Renters	294	222	365,901
Percentage of Renters who are Cost-Burdened	36.3%	35.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	253	222	225,432
\$20-35,000	41	0	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Pickett County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	3,419	2,898	2,821,797
Occupied Units	2,388	2,060	2,475,195
Vacant Units	1,031	838	346,602
Vacancy Rate	30.2%	28.9%	12.3%
Population			
Total Population	5,095	4,803	6,402,387
Percentage Non-Hispanic White	98.4%	98.4%	75.3%
Percentage Non-Hispanic Black	0.7%	0.0%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	0.0%	1.4%	4.7%

Housing Affordability

All Households	Pickett County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,184	\$24,757	\$44,298
Total Cost-Burdened Households ²	577	666	767,633
Percentage of Households that are Cost-Burdened	24.2%	32.3%	31.0%
Homeowners			
Total Owner Households	1,914	1,485	1,677,205
Ownership Rate	80.2%	72.1%	67.8%
Median Income	\$38,833	\$27,083	\$55,788
Median Housing Value	\$96,300	\$106,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$796	\$727	\$1,202
Median Housing Cost as % of Household Income	21.9%	32.3%	23.1%
Cost-burdened Owners	421	552	401,731
Percentage of Owners who are Cost-Burdened	22.0%	37.2%	24.0%
Renters			
Total Renter Households	474	575	797,990
Median Income	\$19,375	\$20,201	\$26,231
Median Gross Rent	\$469	\$383	\$742
Median Housing Cost as % of Household Income	29.1%	25.9%	30.9%
Cost-burdened Renters	156	114	365,901
Percentage of Renters who are Cost-Burdened	32.9%	19.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	156	114	225,432
\$20-35,000	0	0	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Polk County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,083	8,169	2,821,797
Occupied Units	6,740	6,679	2,475,195
Vacant Units	1,343	1,490	346,602
Vacancy Rate	16.6%	18.2%	12.3%
Population			
Total Population	16,723	15,735	6,402,387
Percentage Non-Hispanic White	96.2%	96.4%	75.3%
Percentage Non-Hispanic Black	0.3%	0.2%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	1.6%	1.2%	4.7%

Housing Affordability

All Households	Polk County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,074	\$32,589	\$44,298
Total Cost-Burdened Households ²	1,692	1,425	767,633
Percentage of Households that are Cost-Burdened	25.1%	21.3%	31.0%
Homeowners			
Total Owner Households	5,354	5,064	1,677,205
Ownership Rate	79.4%	75.8%	67.8%
Median Income	\$43,578	\$39,518	\$55,788
Median Housing Value	\$109,300	\$93,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$987	\$866	\$1,202
Median Housing Cost as % of Household Income	23.7%	23.9%	23.1%
Cost-burdened Owners	1,183	997	401,731
Percentage of Owners who are Cost-Burdened	22.1%	19.7%	24.0%
Renters			
Total Renter Households	1,386	1,615	797,990
Median Income	\$24,054	\$21,907	\$26,231
Median Gross Rent	\$615	\$502	\$742
Median Housing Cost as % of Household Income	28.4%	24.3%	30.9%
Cost-burdened Renters	509	428	365,901
Percentage of Renters who are Cost-Burdened	36.7%	26.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	353	342	225,432
\$20-35,000	150	86	107,281
\$35-50,000	6	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Putnam County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	32,128	30,279	2,821,797
Occupied Units	28,980	26,772	2,475,195
Vacant Units	3,148	3,507	346,602
Vacancy Rate	9.8%	11.6%	12.3%
Population			
Total Population	72,702	69,938	6,402,387
Percentage Non-Hispanic White	89.7%	90.8%	75.3%
Percentage Non-Hispanic Black	2.4%	1.8%	16.7%
Percentage Asian	1.2%	1.1%	1.5%
Percentage Hispanic/Latino	5.4%	5.0%	4.7%

Housing Affordability

All Households	Putnam County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,709	\$34,705	\$44,298
Total Cost-Burdened Households ²	9,856	8,008	767,633
Percentage of Households that are Cost-Burdened	34.0%	29.9%	31.0%
Homeowners			
Total Owner Households	18,293	17,268	1,677,205
Ownership Rate	63.1%	64.5%	67.8%
Median Income	\$48,758	\$44,027	\$55,788
Median Housing Value	\$135,100	\$120,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,053	\$939	\$1,202
Median Housing Cost as % of Household Income	23.3%	23.1%	23.1%
Cost-burdened Owners	4,427	3,939	401,731
Percentage of Owners who are Cost-Burdened	24.2%	22.8%	24.0%
Renters			
Total Renter Households	10,687	9,504	797,990
Median Income	\$16,809	\$21,890	\$26,231
Median Gross Rent	\$599	\$544	\$742
Median Housing Cost as % of Household Income	37.6%	29.3%	30.9%
Cost-burdened Renters	5,429	4,069	365,901
Percentage of Renters who are Cost-Burdened	50.8%	42.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	4,403	3,247	225,432
\$20-35,000	834	712	107,281
\$35-50,000	139	74	24,979
>\$50,000	53	36	8,210

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.

Population and Housing¹

Housing	Rhea County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	14,321	13,777	2,821,797
Occupied Units	12,096	11,747	2,475,195
Vacant Units	2,225	2,030	346,602
Vacancy Rate	15.5%	14.7%	12.3%
Population			
Total Population	32,080	30,633	6,402,387
Percentage Non-Hispanic White	91.8%	92.6%	75.3%
Percentage Non-Hispanic Black	2.4%	1.9%	16.7%
Percentage Asian	0.1%	0.3%	1.5%
Percentage Hispanic/Latino	3.9%	3.0%	4.7%

Housing Affordability

All Households	Rhea County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$36,741	\$34,830	\$44,298
Total Cost-Burdened Households ²	3,270	3,886	767,633
Percentage of Households that are Cost-Burdened	27.0%	33.1%	31.0%
Homeowners			
Total Owner Households	8,498	8,713	1,677,205
Ownership Rate	70.3%	74.2%	67.8%
Median Income	\$45,538	\$38,437	\$55,788
Median Housing Value	\$104,400	\$99,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$956	\$925	\$1,202
Median Housing Cost as % of Household Income	24.0%	26.6%	23.1%
Cost-burdened Owners	1,759	2,552	401,731
Percentage of Owners who are Cost-Burdened	20.7%	29.3%	24.0%
Renters			
Total Renter Households	3,598	3,034	797,990
Median Income	\$19,478	\$18,789	\$26,231
Median Gross Rent	\$565	\$533	\$742
Median Housing Cost as % of Household Income	30.5%	32.7%	30.9%
Cost-burdened Renters	1,511	1,334	365,901
Percentage of Renters who are Cost-Burdened	42.0%	44.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,205	1,101	225,432
\$20-35,000	295	200	107,281
\$35-50,000	11	33	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Roane County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	25,596	24,702	2,821,797
Occupied Units	22,117	21,663	2,475,195
Vacant Units	3,479	3,039	346,602
Vacancy Rate	13.6%	12.3%	12.3%
Population			
Total Population	53,765	53,186	6,402,387
Percentage Non-Hispanic White	93.5%	94.0%	75.3%
Percentage Non-Hispanic Black	2.7%	2.6%	16.7%
Percentage Asian	0.3%	0.6%	1.5%
Percentage Hispanic/Latino	1.4%	1.0%	4.7%

Housing Affordability

All Households	Roane County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,223	\$41,740	\$44,298
Total Cost-Burdened Households ²	5,666	5,389	767,633
Percentage of Households that are Cost-Burdened	25.6%	24.9%	31.0%
Homeowners			
Total Owner Households	16,456	16,773	1,677,205
Ownership Rate	74.4%	77.4%	67.8%
Median Income	\$51,118	\$49,576	\$55,788
Median Housing Value	\$120,300	\$113,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,084	\$1,029	\$1,202
Median Housing Cost as % of Household Income	21.8%	22.7%	23.1%
Cost-burdened Owners	3,209	3,374	401,731
Percentage of Owners who are Cost-Burdened	19.5%	20.1%	24.0%
Renters			
Total Renter Households	5,661	4,890	797,990
Median Income	\$24,931	\$21,784	\$26,231
Median Gross Rent	\$662	\$535	\$742
Median Housing Cost as % of Household Income	29.3%	28.3%	30.9%
Cost-burdened Renters	2,457	2,015	365,901
Percentage of Renters who are Cost-Burdened	43.4%	41.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,647	1,481	225,432
\$20-35,000	753	520	107,281
\$35-50,000	57	14	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Robertson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	26,141	24,984	2,821,797
Occupied Units	24,136	23,224	2,475,195
Vacant Units	2,005	1,760	346,602
Vacancy Rate	7.7%	7.0%	12.3%
Population			
Total Population	66,623	63,521	6,402,387
Percentage Non-Hispanic White	84.5%	84.1%	75.3%
Percentage Non-Hispanic Black	7.6%	7.9%	16.7%
Percentage Asian	0.3%	0.0%	1.5%
Percentage Hispanic/Latino	5.9%	6.4%	4.7%

Housing Affordability

All Households	Robertson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$52,792	\$50,160	\$44,298
Total Cost-Burdened Households ²	6,701	6,319	767,633
Percentage of Households that are Cost-Burdened	27.8%	27.2%	31.0%
Homeowners			
Total Owner Households	18,507	17,675	1,677,205
Ownership Rate	76.7%	76.1%	67.8%
Median Income	\$59,719	\$59,199	\$55,788
Median Housing Value	\$153,100	\$144,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,259	\$1,199	\$1,202
Median Housing Cost as % of Household Income	23.8%	23.5%	23.1%
Cost-burdened Owners	4,534	4,319	401,731
Percentage of Owners who are Cost-Burdened	24.5%	24.4%	24.0%
Renters			
Total Renter Households	5,629	5,549	797,990
Median Income	\$31,118	\$28,689	\$26,231
Median Gross Rent	\$775	\$672	\$742
Median Housing Cost as % of Household Income	26.3%	27.3%	30.9%
Cost-burdened Renters	2,167	2,000	365,901
Percentage of Renters who are Cost-Burdened	38.5%	36.0%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,064	1,214	225,432
\$20-35,000	856	718	107,281
\$35-50,000	197	68	24,979
>\$50,000	51	0	8,210

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.

Population and Housing¹

Housing	Rutherford County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	104,153	97,793	2,821,797
Occupied Units	96,731	91,128	2,475,195
Vacant Units	7,422	6,665	346,602
Vacancy Rate	7.1%	6.8%	12.3%
Population			
Total Population	269,407	240,181	6,402,387
Percentage Non-Hispanic White	75.1%	78.8%	75.3%
Percentage Non-Hispanic Black	13.0%	10.2%	16.7%
Percentage Asian	2.9%	2.7%	1.5%
Percentage Hispanic/Latino	6.8%	5.4%	4.7%

Housing Affordability

All Households	Rutherford County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$55,401	\$53,063	\$44,298
Total Cost-Burdened Households ²	30,252	26,398	767,633
Percentage of Households that are Cost-Burdened	31.3%	29.0%	31.0%
Homeowners			
Total Owner Households	65,419	63,016	1,677,205
Ownership Rate	67.6%	69.2%	67.8%
Median Income	\$70,313	\$65,236	\$55,788
Median Housing Value	\$159,100	\$154,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,304	\$1,231	\$1,202
Median Housing Cost as % of Household Income	22.4%	22.7%	23.1%
Cost-burdened Owners	15,504	14,277	401,731
Percentage of Owners who are Cost-Burdened	23.7%	22.7%	24.0%
Renters			
Total Renter Households	31,312	28,112	797,990
Median Income	\$33,682	\$31,335	\$26,231
Median Gross Rent	\$863	\$768	\$742
Median Housing Cost as % of Household Income	30.3%	28.7%	30.9%
Cost-burdened Renters	14,748	12,121	365,901
Percentage of Renters who are Cost-Burdened	47.1%	43.1%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	7,327	7,133	225,432
\$20-35,000	5,073	3,879	107,281
\$35-50,000	1,973	888	24,979
>\$50,000	376	221	8,210

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.

Population and Housing¹

Housing	Scott County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	9,862	9,384	2,821,797
Occupied Units	8,206	8,460	2,475,195
Vacant Units	1,656	924	346,602
Vacancy Rate	16.8%	9.8%	12.3%
Population			
Total Population	22,154	21,852	6,402,387
Percentage Non-Hispanic White	97.9%	97.5%	75.3%
Percentage Non-Hispanic Black	0.1%	0.0%	16.7%
Percentage Asian	0.1%	0.2%	1.5%
Percentage Hispanic/Latino	0.8%	1.3%	4.7%

Housing Affordability

All Households	Scott County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$28,401	\$27,027	\$44,298
Total Cost-Burdened Households ²	2,503	2,401	767,633
Percentage of Households that are Cost-Burdened	30.5%	28.4%	31.0%
Homeowners			
Total Owner Households	6,363	5,890	1,677,205
Ownership Rate	77.5%	69.6%	67.8%
Median Income	\$32,036	\$33,438	\$55,788
Median Housing Value	\$81,500	\$72,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$787	\$739	\$1,202
Median Housing Cost as % of Household Income	24.1%	23.9%	23.1%
Cost-burdened Owners	1,705	1,523	401,731
Percentage of Owners who are Cost-Burdened	26.8%	25.9%	24.0%
Renters			
Total Renter Households	1,843	2,570	797,990
Median Income	\$15,644	\$17,140	\$26,231
Median Gross Rent	\$515	\$424	\$742
Median Housing Cost as % of Household Income	35.2%	27.3%	30.9%
Cost-burdened Renters	798	878	365,901
Percentage of Renters who are Cost-Burdened	43.3%	34.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	636	752	225,432
\$20-35,000	162	113	107,281
\$35-50,000	0	13	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Sequatchie County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,344	5,234	2,821,797
Occupied Units	5,616	4,211	2,475,195
Vacant Units	728	1,023	346,602
Vacancy Rate	11.5%	19.5%	12.3%
Population			
Total Population	14,333	13,377	6,402,387
Percentage Non-Hispanic White	88.9%	88.0%	75.3%
Percentage Non-Hispanic Black	0.2%	2.5%	16.7%
Percentage Asian	0.0%	0.0%	1.5%
Percentage Hispanic/Latino	3.3%	1.4%	4.7%

Housing Affordability

All Households	Sequatchie County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$36,434	\$37,150	\$44,298
Total Cost-Burdened Households ²	1,498	1,018	767,633
Percentage of Households that are Cost-Burdened	26.7%	24.2%	31.0%
Homeowners			
Total Owner Households	4,139	3,372	1,677,205
Ownership Rate	73.7%	80.1%	67.8%
Median Income	\$45,269	\$43,274	\$55,788
Median Housing Value	\$119,300	\$97,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$974	\$822	\$1,202
Median Housing Cost as % of Household Income	21.8%	22.9%	23.1%
Cost-burdened Owners	882	788	401,731
Percentage of Owners who are Cost-Burdened	21.3%	23.4%	24.0%
Renters			
Total Renter Households	1,477	839	797,990
Median Income	\$21,875	\$21,174	\$26,231
Median Gross Rent	\$605	\$517	\$742
Median Housing Cost as % of Household Income	29.7%	25.4%	30.9%
Cost-burdened Renters	616	230	365,901
Percentage of Renters who are Cost-Burdened	41.7%	27.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	427	200	225,432
\$20-35,000	167	30	107,281
\$35-50,000	22	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Sevier County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	55,723	42,669	2,821,797
Occupied Units	36,815	31,140	2,475,195
Vacant Units	18,908	11,529	346,602
Vacancy Rate	33.9%	27.0%	12.3%
Population			
Total Population	91,295	83,448	6,402,387
Percentage Non-Hispanic White	91.4%	94.6%	75.3%
Percentage Non-Hispanic Black	0.7%	0.9%	16.7%
Percentage Asian	1.1%	0.7%	1.5%
Percentage Hispanic/Latino	5.3%	2.4%	4.7%

Housing Affordability

All Households	Sevier County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$43,649	\$41,774	\$44,298
Total Cost-Burdened Households ²	10,794	8,070	767,633
Percentage of Households that are Cost-Burdened	29.3%	25.9%	31.0%
Homeowners			
Total Owner Households	24,577	21,949	1,677,205
Ownership Rate	66.8%	70.5%	67.8%
Median Income	\$51,461	\$49,605	\$55,788
Median Housing Value	\$159,400	\$151,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,167	\$1,060	\$1,202
Median Housing Cost as % of Household Income	23.2%	23.4%	23.1%
Cost-burdened Owners	5,948	4,747	401,731
Percentage of Owners who are Cost-Burdened	24.2%	21.6%	24.0%
Renters			
Total Renter Households	12,238	9,191	797,990
Median Income	\$30,165	\$28,132	\$26,231
Median Gross Rent	\$715	\$645	\$742
Median Housing Cost as % of Household Income	28.3%	26.0%	30.9%
Cost-burdened Renters	4,846	3,323	365,901
Percentage of Renters who are Cost-Burdened	39.6%	36.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,023	2,346	225,432
\$20-35,000	1,469	804	107,281
\$35-50,000	220	110	24,979
>\$50,000	135	63	8,210

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.

Population and Housing¹

Housing	Shelby County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	399,366	397,268	2,821,797
Occupied Units	343,517	344,095	2,475,195
Vacant Units	55,849	53,173	346,602
Vacancy Rate	14.0%	13.4%	12.3%
Population			
Total Population	932,919	918,186	6,402,387
Percentage Non-Hispanic White	38.3%	41.3%	75.3%
Percentage Non-Hispanic Black	52.0%	49.7%	16.7%
Percentage Asian	2.4%	2.2%	1.5%
Percentage Hispanic/Latino	5.7%	4.5%	4.7%

Housing Affordability

All Households	Shelby County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$46,250	\$44,146	\$44,298
Total Cost-Burdened Households ²	134,842	135,174	767,633
Percentage of Households that are Cost-Burdened	39.3%	39.3%	31.0%
Homeowners			
Total Owner Households	203,331	212,365	1,677,205
Ownership Rate	59.2%	61.7%	67.8%
Median Income	\$65,414	\$60,930	\$55,788
Median Housing Value	\$132,700	\$129,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,402	\$1,329	\$1,202
Median Housing Cost as % of Household Income	24.3%	24.8%	23.1%
Cost-burdened Owners	59,983	67,396	401,731
Percentage of Owners who are Cost-Burdened	29.5%	31.7%	24.0%
Renters			
Total Renter Households	140,186	131,730	797,990
Median Income	\$27,205	\$26,208	\$26,231
Median Gross Rent	\$842	\$762	\$742
Median Housing Cost as % of Household Income	34.4%	32.7%	30.9%
Cost-burdened Renters	74,859	67,778	365,901
Percentage of Renters who are Cost-Burdened	53.4%	51.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	41,495	42,521	225,432
\$20-35,000	24,533	19,493	107,281
\$35-50,000	6,449	4,428	24,979
>\$50,000	2,383	1,336	8,210

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.

Population and Housing¹

Housing	Smith County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,508	8,244	2,821,797
Occupied Units	7,263	6,825	2,475,195
Vacant Units	1,245	1,419	346,602
Vacancy Rate	14.6%	17.2%	12.3%
Population			
Total Population	19,134	18,863	6,402,387
Percentage Non-Hispanic White	93.6%	93.6%	75.3%
Percentage Non-Hispanic Black	1.8%	2.2%	16.7%
Percentage Asian	0.3%	0.2%	1.5%
Percentage Hispanic/Latino	2.4%	2.0%	4.7%

Housing Affordability

All Households	Smith County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,383	\$44,430	\$44,298
Total Cost-Burdened Households ²	2,021	1,482	767,633
Percentage of Households that are Cost-Burdened	27.8%	21.7%	31.0%
Homeowners			
Total Owner Households	5,343	5,415	1,677,205
Ownership Rate	73.6%	79.3%	67.8%
Median Income	\$52,548	\$52,315	\$55,788
Median Housing Value	\$113,800	\$109,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,053	\$998	\$1,202
Median Housing Cost as % of Household Income	22.1%	21.0%	23.1%
Cost-burdened Owners	1,063	934	401,731
Percentage of Owners who are Cost-Burdened	19.9%	17.2%	24.0%
Renters			
Total Renter Households	1,920	1,410	797,990
Median Income	\$15,720	\$20,199	\$26,231
Median Gross Rent	\$551	\$525	\$742
Median Housing Cost as % of Household Income	34.1%	29.8%	30.9%
Cost-burdened Renters	958	548	365,901
Percentage of Renters who are Cost-Burdened	49.9%	38.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	814	442	225,432
\$20-35,000	138	106	107,281
\$35-50,000	6	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Stewart County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	6,742	6,350	2,821,797
Occupied Units	5,292	4,986	2,475,195
Vacant Units	1,450	1,364	346,602
Vacancy Rate	21.5%	21.5%	12.3%
Population			
Total Population	13,313	13,078	6,402,387
Percentage Non-Hispanic White	92.8%	93.2%	75.3%
Percentage Non-Hispanic Black	1.8%	2.3%	16.7%
Percentage Asian	1.1%	0.9%	1.5%
Percentage Hispanic/Latino	2.1%	1.4%	4.7%

Housing Affordability

All Households	Stewart County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,781	\$37,377	\$44,298
Total Cost-Burdened Households ²	1,563	1,310	767,633
Percentage of Households that are Cost-Burdened	29.5%	26.3%	31.0%
Homeowners			
Total Owner Households	4,164	3,993	1,677,205
Ownership Rate	78.7%	80.1%	67.8%
Median Income	\$48,750	\$45,388	\$55,788
Median Housing Value	\$118,900	\$95,300	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,116	\$953	\$1,202
Median Housing Cost as % of Household Income	21.8%	21.3%	23.1%
Cost-burdened Owners	1,062	898	401,731
Percentage of Owners who are Cost-Burdened	25.5%	22.5%	24.0%
Renters			
Total Renter Households	1,128	993	797,990
Median Income	\$18,924	\$16,795	\$26,231
Median Gross Rent	\$612	\$513	\$742
Median Housing Cost as % of Household Income	32.3%	33.5%	30.9%
Cost-burdened Renters	501	412	365,901
Percentage of Renters who are Cost-Burdened	44.4%	41.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	393	379	225,432
\$20-35,000	92	33	107,281
\$35-50,000	16	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Sullivan County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	73,748	73,660	2,821,797
Occupied Units	66,239	67,284	2,475,195
Vacant Units	7,509	6,376	346,602
Vacancy Rate	10.2%	8.7%	12.3%
Population			
Total Population	156,741	153,314	6,402,387
Percentage Non-Hispanic White	94.2%	95.2%	75.3%
Percentage Non-Hispanic Black	1.9%	2.0%	16.7%
Percentage Asian	0.6%	0.6%	1.5%
Percentage Hispanic/Latino	1.6%	1.1%	4.7%

Housing Affordability

All Households	Sullivan County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$39,479	\$39,106	\$44,298
Total Cost-Burdened Households ²	17,244	15,106	767,633
Percentage of Households that are Cost-Burdened	26.0%	22.5%	31.0%
Homeowners			
Total Owner Households	49,109	50,433	1,677,205
Ownership Rate	74.1%	75.0%	67.8%
Median Income	\$49,112	\$46,538	\$55,788
Median Housing Value	\$121,700	\$106,600	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,015	\$935	\$1,202
Median Housing Cost as % of Household Income	21.4%	21.2%	23.1%
Cost-burdened Owners	9,724	8,997	401,731
Percentage of Owners who are Cost-Burdened	19.8%	17.8%	24.0%
Renters			
Total Renter Households	17,130	16,851	797,990
Median Income	\$21,338	\$21,818	\$26,231
Median Gross Rent	\$605	\$525	\$742
Median Housing Cost as % of Household Income	30.3%	26.9%	30.9%
Cost-burdened Renters	7,520	6,109	365,901
Percentage of Renters who are Cost-Burdened	43.9%	36.3%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	5,327	4,759	225,432
\$20-35,000	1,850	1,265	107,281
\$35-50,000	188	62	24,979
>\$50,000	154	23	8,210

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.

Population and Housing¹

Housing	Sumner County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	66,383	61,661	2,821,797
Occupied Units	60,835	57,714	2,475,195
Vacant Units	5,548	3,947	346,602
Vacancy Rate	8.4%	6.4%	12.3%
Population			
Total Population	163,724	151,874	6,402,387
Percentage Non-Hispanic White	86.7%	88.1%	75.3%
Percentage Non-Hispanic Black	6.7%	6.1%	16.7%
Percentage Asian	1.2%	1.0%	1.5%
Percentage Hispanic/Latino	4.0%	3.1%	4.7%

Housing Affordability

All Households	Sumner County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$55,509	\$54,708	\$44,298
Total Cost-Burdened Households ²	18,492	16,639	767,633
Percentage of Households that are Cost-Burdened	30.4%	28.8%	31.0%
Homeowners			
Total Owner Households	44,346	43,162	1,677,205
Ownership Rate	72.9%	74.8%	67.8%
Median Income	\$67,150	\$64,190	\$55,788
Median Housing Value	\$176,600	\$164,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,402	\$1,304	\$1,202
Median Housing Cost as % of Household Income	23.6%	23.0%	23.1%
Cost-burdened Owners	11,353	10,560	401,731
Percentage of Owners who are Cost-Burdened	25.6%	24.5%	24.0%
Renters			
Total Renter Households	16,489	14,552	797,990
Median Income	\$34,744	\$30,641	\$26,231
Median Gross Rent	\$840	\$723	\$742
Median Housing Cost as % of Household Income	28.9%	27.7%	30.9%
Cost-burdened Renters	7,140	6,079	365,901
Percentage of Renters who are Cost-Burdened	43.3%	41.8%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	3,694	3,672	225,432
\$20-35,000	2,424	1,929	107,281
\$35-50,000	857	333	24,979
>\$50,000	165	145	8,210

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.

Population and Housing¹

Housing	Tipton County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	23,238	22,941	2,821,797
Occupied Units	21,574	21,323	2,475,195
Vacant Units	1,664	1,618	346,602
Vacancy Rate	7.2%	7.1%	12.3%
Population			
Total Population	61,298	57,543	6,402,387
Percentage Non-Hispanic White	76.5%	76.9%	75.3%
Percentage Non-Hispanic Black	18.1%	17.8%	16.7%
Percentage Asian	0.7%	0.6%	1.5%
Percentage Hispanic/Latino	2.2%	1.9%	4.7%

Housing Affordability

All Households	Tipton County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$52,423	\$51,138	\$44,298
Total Cost-Burdened Households ²	5,967	5,802	767,633
Percentage of Households that are Cost-Burdened	27.7%	27.2%	31.0%
Homeowners			
Total Owner Households	15,960	16,015	1,677,205
Ownership Rate	74.0%	75.1%	67.8%
Median Income	\$63,004	\$60,338	\$55,788
Median Housing Value	\$139,100	\$132,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,262	\$1,187	\$1,202
Median Housing Cost as % of Household Income	22.1%	22.2%	23.1%
Cost-burdened Owners	3,575	3,545	401,731
Percentage of Owners who are Cost-Burdened	22.4%	22.1%	24.0%
Renters			
Total Renter Households	5,614	5,308	797,990
Median Income	\$26,208	\$23,300	\$26,231
Median Gross Rent	\$752	\$668	\$742
Median Housing Cost as % of Household Income	29.8%	29.8%	30.9%
Cost-burdened Renters	2,392	2,257	365,901
Percentage of Renters who are Cost-Burdened	42.6%	42.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,628	1,593	225,432
\$20-35,000	556	601	107,281
\$35-50,000	140	63	24,979
>\$50,000	67	0	8,210

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.

Population and Housing¹

Housing	Trousdale County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	3,374	3,384	2,821,797
Occupied Units	2,899	2,896	2,475,195
Vacant Units	475	488	346,602
Vacancy Rate	14.1%	14.4%	12.3%
Population			
Total Population	7,843	7,682	6,402,387
Percentage Non-Hispanic White	85.8%	85.4%	75.3%
Percentage Non-Hispanic Black	11.3%	8.9%	16.7%
Percentage Asian	2.4%	0.0%	1.5%
Percentage Hispanic/Latino	0.1%	2.9%	4.7%

Housing Affordability

All Households	Trousdale County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$43,034	\$44,764	\$44,298
Total Cost-Burdened Households ²	995	769	767,633
Percentage of Households that are Cost-Burdened	34.3%	26.6%	31.0%
Homeowners			
Total Owner Households	2,186	2,345	1,677,205
Ownership Rate	75.4%	81.0%	67.8%
Median Income	\$49,255	\$49,875	\$55,788
Median Housing Value	\$115,500	\$104,100	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,021	\$1,018	\$1,202
Median Housing Cost as % of Household Income	25.3%	23.6%	23.1%
Cost-burdened Owners	745	604	401,731
Percentage of Owners who are Cost-Burdened	34.1%	25.8%	24.0%
Renters			
Total Renter Households	713	551	797,990
Median Income	\$27,139	\$27,569	\$26,231
Median Gross Rent	\$605	\$541	\$742
Median Housing Cost as % of Household Income	27.3%	22.7%	30.9%
Cost-burdened Renters	250	165	365,901
Percentage of Renters who are Cost-Burdened	35.0%	29.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	222	157	225,432
\$20-35,000	28	8	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Unicoi County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,804	8,605	2,821,797
Occupied Units	7,601	7,296	2,475,195
Vacant Units	1,203	1,309	346,602
Vacancy Rate	13.7%	15.2%	12.3%
Population			
Total Population	18,254	17,686	6,402,387
Percentage Non-Hispanic White	94.3%	95.4%	75.3%
Percentage Non-Hispanic Black	0.7%	0.7%	16.7%
Percentage Asian	0.2%	0.0%	1.5%
Percentage Hispanic/Latino	3.9%	3.0%	4.7%

Housing Affordability

All Households	Unicoi County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$32,292	\$34,686	\$44,298
Total Cost-Burdened Households ²	1,880	1,566	767,633
Percentage of Households that are Cost-Burdened	24.7%	21.5%	31.0%
Homeowners			
Total Owner Households	5,705	5,410	1,677,205
Ownership Rate	75.1%	74.2%	67.8%
Median Income	\$40,030	\$38,718	\$55,788
Median Housing Value	\$115,900	\$101,200	\$139,200
Median Monthly Owner Cost (with mortgage)	\$900	\$930	\$1,202
Median Housing Cost as % of Household Income	23.0%	23.6%	23.1%
Cost-burdened Owners	1,147	1,090	401,731
Percentage of Owners who are Cost-Burdened	20.1%	20.1%	24.0%
Renters			
Total Renter Households	1,896	1,886	797,990
Median Income	\$19,891	\$22,456	\$26,231
Median Gross Rent	\$568	\$481	\$742
Median Housing Cost as % of Household Income	29.8%	25.6%	30.9%
Cost-burdened Renters	734	476	365,901
Percentage of Renters who are Cost-Burdened	38.7%	25.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	540	394	225,432
\$20-35,000	169	82	107,281
\$35-50,000	25	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Union County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	8,976	9,096	2,821,797
Occupied Units	7,406	7,718	2,475,195
Vacant Units	1,570	1,378	346,602
Vacancy Rate	17.5%	15.1%	12.3%
Population			
Total Population	19,177	18,927	6,402,387
Percentage Non-Hispanic White	96.9%	97.1%	75.3%
Percentage Non-Hispanic Black	0.1%	0.0%	16.7%
Percentage Asian	0.1%	0.5%	1.5%
Percentage Hispanic/Latino	1.3%	1.0%	4.7%

Housing Affordability

All Households	Union County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,399	\$31,226	\$44,298
Total Cost-Burdened Households ²	2,027	2,060	767,633
Percentage of Households that are Cost-Burdened	27.4%	26.7%	31.0%
Homeowners			
Total Owner Households	6,049	6,138	1,677,205
Ownership Rate	81.7%	79.5%	67.8%
Median Income	\$39,644	\$36,838	\$55,788
Median Housing Value	\$95,800	\$91,400	\$139,200
Median Monthly Owner Cost (with mortgage)	\$893	\$849	\$1,202
Median Housing Cost as % of Household Income	24.7%	23.6%	23.1%
Cost-burdened Owners	1,488	1,390	401,731
Percentage of Owners who are Cost-Burdened	24.6%	22.6%	24.0%
Renters			
Total Renter Households	1,357	1,580	797,990
Median Income	\$16,811	\$18,740	\$26,231
Median Gross Rent	\$516	\$524	\$742
Median Housing Cost as % of Household Income	31.0%	29.6%	30.9%
Cost-burdened Renters	539	670	365,901
Percentage of Renters who are Cost-Burdened	39.7%	42.4%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	468	504	225,432
\$20-35,000	71	146	107,281
\$35-50,000	0	20	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Van Buren County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	2,647	2,588	2,821,797
Occupied Units	2,097	2,048	2,475,195
Vacant Units	550	540	346,602
Vacancy Rate	20.8%	20.9%	12.3%
Population			
Total Population	5,562	5,423	6,402,387
Percentage Non-Hispanic White	96.3%	98.3%	75.3%
Percentage Non-Hispanic Black	0.8%	0.6%	16.7%
Percentage Asian	0.4%	0.0%	1.5%
Percentage Hispanic/Latino	0.3%	0.1%	4.7%

Housing Affordability

All Households	Van Buren County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,547	\$30,359	\$44,298
Total Cost-Burdened Households ²	457	501	767,633
Percentage of Households that are Cost-Burdened	21.8%	24.5%	31.0%
Homeowners			
Total Owner Households	1,790	1,641	1,677,205
Ownership Rate	85.4%	80.1%	67.8%
Median Income	\$37,635	\$32,055	\$55,788
Median Housing Value	\$77,400	\$76,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$771	\$698	\$1,202
Median Housing Cost as % of Household Income	21.3%	22.8%	23.1%
Cost-burdened Owners	337	352	401,731
Percentage of Owners who are Cost-Burdened	18.8%	21.5%	24.0%
Renters			
Total Renter Households	307	407	797,990
Median Income	\$19,250	\$12,981	\$26,231
Median Gross Rent	\$484	\$363	\$742
Median Housing Cost as % of Household Income	34.6%	32.7%	30.9%
Cost-burdened Renters	121	149	365,901
Percentage of Renters who are Cost-Burdened	39.4%	36.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	92	149	225,432
\$20-35,000	29	0	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Warren County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	17,792	17,475	2,821,797
Occupied Units	15,366	14,986	2,475,195
Vacant Units	2,426	2,489	346,602
Vacancy Rate	13.6%	14.2%	12.3%
Population			
Total Population	39,861	39,915	6,402,387
Percentage Non-Hispanic White	87.0%	86.9%	75.3%
Percentage Non-Hispanic Black	2.7%	3.0%	16.7%
Percentage Asian	0.6%	0.7%	1.5%
Percentage Hispanic/Latino	8.2%	8.1%	4.7%

Housing Affordability

All Households	Warren County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,641	\$34,261	\$44,298
Total Cost-Burdened Households ²	3,904	3,776	767,633
Percentage of Households that are Cost-Burdened	25.4%	25.2%	31.0%
Homeowners			
Total Owner Households	10,748	10,833	1,677,205
Ownership Rate	69.9%	72.3%	67.8%
Median Income	\$43,031	\$40,362	\$55,788
Median Housing Value	\$92,400	\$87,500	\$139,200
Median Monthly Owner Cost (with mortgage)	\$906	\$872	\$1,202
Median Housing Cost as % of Household Income	22.2%	23.9%	23.1%
Cost-burdened Owners	2,279	2,523	401,731
Percentage of Owners who are Cost-Burdened	21.2%	23.3%	24.0%
Renters			
Total Renter Households	4,618	4,153	797,990
Median Income	\$19,695	\$19,467	\$26,231
Median Gross Rent	\$554	\$517	\$742
Median Housing Cost as % of Household Income	26.7%	24.2%	30.9%
Cost-burdened Renters	1,626	1,253	365,901
Percentage of Renters who are Cost-Burdened	35.2%	30.2%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,288	1,179	225,432
\$20-35,000	337	74	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Washington County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	57,552	52,815	2,821,797
Occupied Units	51,771	46,676	2,475,195
Vacant Units	5,781	6,139	346,602
Vacancy Rate	10.0%	11.6%	12.3%
Population			
Total Population	123,891	116,750	6,402,387
Percentage Non-Hispanic White	90.0%	91.6%	75.3%
Percentage Non-Hispanic Black	3.7%	3.7%	16.7%
Percentage Asian	1.4%	0.8%	1.5%
Percentage Hispanic/Latino	3.0%	2.2%	4.7%

Housing Affordability

All Households	Washington County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$42,075	\$41,107	\$44,298
Total Cost-Burdened Households ²	15,240	12,090	767,633
Percentage of Households that are Cost-Burdened	29.4%	25.9%	31.0%
Homeowners			
Total Owner Households	34,209	32,040	1,677,205
Ownership Rate	66.1%	68.6%	67.8%
Median Income	\$53,644	\$52,931	\$55,788
Median Housing Value	\$145,300	\$129,700	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,108	\$1,057	\$1,202
Median Housing Cost as % of Household Income	22.4%	22.2%	23.1%
Cost-burdened Owners	7,355	6,686	401,731
Percentage of Owners who are Cost-Burdened	21.5%	20.9%	24.0%
Renters			
Total Renter Households	17,562	14,636	797,990
Median Income	\$21,892	\$23,954	\$26,231
Median Gross Rent	\$662	\$589	\$742
Median Housing Cost as % of Household Income	30.6%	26.3%	30.9%
Cost-burdened Renters	7,885	5,404	365,901
Percentage of Renters who are Cost-Burdened	44.9%	36.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	5,883	4,141	225,432
\$20-35,000	1,458	1,039	107,281
\$35-50,000	386	134	24,979
>\$50,000	158	90	8,210

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.

Population and Housing¹

Housing	Wayne County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	7,241	7,109	2,821,797
Occupied Units	6,093	5,822	2,475,195
Vacant Units	1,148	1,287	346,602
Vacancy Rate	15.9%	18.1%	12.3%
Population			
Total Population	16,996	16,592	6,402,387
Percentage Non-Hispanic White	91.1%	90.1%	75.3%
Percentage Non-Hispanic Black	5.9%	6.3%	16.7%
Percentage Asian	0.2%	0.1%	1.5%
Percentage Hispanic/Latino	1.6%	1.1%	4.7%

Housing Affordability

All Households	Wayne County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$33,198	\$31,697	\$44,298
Total Cost-Burdened Households ²	1,383	1,226	767,633
Percentage of Households that are Cost-Burdened	22.7%	21.1%	31.0%
Homeowners			
Total Owner Households	5,035	4,750	1,677,205
Ownership Rate	82.6%	81.6%	67.8%
Median Income	\$40,337	\$37,863	\$55,788
Median Housing Value	\$74,700	\$72,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$780	\$806	\$1,202
Median Housing Cost as % of Household Income	22.6%	23.1%	23.1%
Cost-burdened Owners	1,098	867	401,731
Percentage of Owners who are Cost-Burdened	21.8%	18.3%	24.0%
Renters			
Total Renter Households	1,058	1,072	797,990
Median Income	\$18,041	\$15,455	\$26,231
Median Gross Rent	\$484	\$506	\$742
Median Housing Cost as % of Household Income	25.8%	30.8%	30.9%
Cost-burdened Renters	286	359	365,901
Percentage of Renters who are Cost-Burdened	27.0%	33.5%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	249	326	225,432
\$20-35,000	37	33	107,281
\$35-50,000	0	0	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	Weakley County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	15,481	15,741	2,821,797
Occupied Units	13,797	13,860	2,475,195
Vacant Units	1,684	1,881	346,602
Vacancy Rate	10.9%	11.9%	12.3%
Population			
Total Population	34,779	33,389	6,402,387
Percentage Non-Hispanic White	87.5%	87.9%	75.3%
Percentage Non-Hispanic Black	9.0%	6.8%	16.7%
Percentage Asian	0.4%	2.1%	1.5%
Percentage Hispanic/Latino	2.1%	1.7%	4.7%

Housing Affordability

All Households	Weakley County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$35,273	\$33,506	\$44,298
Total Cost-Burdened Households ²	3,583	3,641	767,633
Percentage of Households that are Cost-Burdened	26.0%	26.3%	31.0%
Homeowners			
Total Owner Households	9,053	9,386	1,677,205
Ownership Rate	65.6%	67.7%	67.8%
Median Income	\$46,692	\$46,805	\$55,788
Median Housing Value	\$88,400	\$80,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$954	\$904	\$1,202
Median Housing Cost as % of Household Income	19.5%	19.9%	23.1%
Cost-burdened Owners	1,657	1,498	401,731
Percentage of Owners who are Cost-Burdened	18.3%	16.0%	24.0%
Renters			
Total Renter Households	4,744	4,474	797,990
Median Income	\$20,759	\$15,896	\$26,231
Median Gross Rent	\$566	\$494	\$742
Median Housing Cost as % of Household Income	29.3%	32.4%	30.9%
Cost-burdened Renters	1,926	2,143	365,901
Percentage of Renters who are Cost-Burdened	40.6%	47.9%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,599	1,830	225,432
\$20-35,000	318	308	107,281
\$35-50,000	9	5	24,979
>\$50,000	0	0	8,210

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.

Population and Housing¹

Housing	White County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	11,478	10,704	2,821,797
Occupied Units	9,729	9,315	2,475,195
Vacant Units	1,749	1,389	346,602
Vacancy Rate	15.2%	13.0%	12.3%
Population			
Total Population	25,986	24,897	6,402,387
Percentage Non-Hispanic White	94.5%	95.2%	75.3%
Percentage Non-Hispanic Black	1.8%	1.0%	16.7%
Percentage Asian	0.0%	0.7%	1.5%
Percentage Hispanic/Latino	1.8%	1.5%	4.7%

Housing Affordability

All Households	White County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$34,474	\$32,678	\$44,298
Total Cost-Burdened Households ²	2,573	2,132	767,633
Percentage of Households that are Cost-Burdened	26.4%	22.9%	31.0%
Homeowners			
Total Owner Households	7,217	7,189	1,677,205
Ownership Rate	74.2%	77.2%	67.8%
Median Income	\$40,537	\$37,869	\$55,788
Median Housing Value	\$98,000	\$91,800	\$139,200
Median Monthly Owner Cost (with mortgage)	\$897	\$860	\$1,202
Median Housing Cost as % of Household Income	23.4%	23.6%	23.1%
Cost-burdened Owners	1,516	1,461	401,731
Percentage of Owners who are Cost-Burdened	21.0%	20.3%	24.0%
Renters			
Total Renter Households	2,512	2,126	797,990
Median Income	\$18,482	\$18,545	\$26,231
Median Gross Rent	\$584	\$513	\$742
Median Housing Cost as % of Household Income	31.8%	27.8%	30.9%
Cost-burdened Renters	1,058	671	365,901
Percentage of Renters who are Cost-Burdened	42.1%	31.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	809	561	225,432
\$20-35,000	211	81	107,281
\$35-50,000	38	20	24,979
>\$50,000	0	9	8,210

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.

Population and Housing¹

Housing	Williamson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	69,636	60,656	2,821,797
Occupied Units	66,364	57,490	2,475,195
Vacant Units	3,272	3,166	346,602
Vacancy Rate	4.7%	5.2%	12.3%
Population			
Total Population	188,935	165,526	6,402,387
Percentage Non-Hispanic White	86.3%	87.2%	75.3%
Percentage Non-Hispanic Black	4.3%	4.3%	16.7%
Percentage Asian	3.1%	2.2%	1.5%
Percentage Hispanic/Latino	4.5%	4.1%	4.7%

Housing Affordability

All Households	Williamson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$89,779	\$88,358	\$44,298
Total Cost-Burdened Households ²	18,085	14,340	767,633
Percentage of Households that are Cost-Burdened	27.3%	24.9%	31.0%
Homeowners			
Total Owner Households	53,979	47,859	1,677,205
Ownership Rate	81.3%	83.2%	67.8%
Median Income	\$102,092	\$99,854	\$55,788
Median Housing Value	\$334,900	\$327,900	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,970	\$1,884	\$1,202
Median Housing Cost as % of Household Income	22.3%	21.9%	23.1%
Cost-burdened Owners	12,685	10,614	401,731
Percentage of Owners who are Cost-Burdened	23.5%	22.2%	24.0%
Renters			
Total Renter Households	12,385	9,631	797,990
Median Income	\$43,248	\$42,186	\$26,231
Median Gross Rent	\$1,078	\$1,000	\$742
Median Housing Cost as % of Household Income	29.3%	27.5%	30.9%
Cost-burdened Renters	5,400	3,726	365,901
Percentage of Renters who are Cost-Burdened	43.6%	38.7%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	1,920	1,415	225,432
\$20-35,000	1,783	1,225	107,281
\$35-50,000	916	808	24,979
>\$50,000	780	278	8,210

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.

Population and Housing¹

Housing	Wilson County		Tennessee
	2009-2013	2005-2009	2009-2013
Total Units	46,365	42,562	2,821,797
Occupied Units	42,800	40,149	2,475,195
Vacant Units	3,565	2,413	346,602
Vacancy Rate	7.7%	5.7%	12.3%
Population			
Total Population	116,948	106,472	6,402,387
Percentage Non-Hispanic White	87.2%	88.6%	75.3%
Percentage Non-Hispanic Black	6.6%	6.3%	16.7%
Percentage Asian	1.2%	0.7%	1.5%
Percentage Hispanic/Latino	3.4%	2.5%	4.7%

Housing Affordability

All Households	Wilson County		Tennessee
	2009-2013	2005-2009	2009-2013
Median Household Income	\$60,390	\$61,179	\$44,298
Total Cost-Burdened Households ²	12,556	10,213	767,633
Percentage of Households that are Cost-Burdened	29.3%	25.4%	31.0%
Homeowners			
Total Owner Households	33,877	32,809	1,677,205
Ownership Rate	79.2%	81.7%	67.8%
Median Income	\$70,608	\$68,818	\$55,788
Median Housing Value	\$190,100	\$180,000	\$139,200
Median Monthly Owner Cost (with mortgage)	\$1,430	\$1,354	\$1,202
Median Housing Cost as % of Household Income	22.9%	22.7%	23.1%
Cost-burdened Owners	8,130	7,380	401,731
Percentage of Owners who are Cost-Burdened	24.0%	22.5%	24.0%
Renters			
Total Renter Households	8,923	7,340	797,990
Median Income	\$29,714	\$31,352	\$26,231
Median Gross Rent	\$864	\$729	\$742
Median Housing Cost as % of Household Income	32.5%	27.7%	30.9%
Cost-burdened Renters	4,426	2,833	365,901
Percentage of Renters who are Cost-Burdened	49.6%	38.6%	45.9%
<i>Number of Cost-Burdened Households by Income</i>			
<\$20,000	2,266	1,596	225,432
\$20-35,000	1,588	921	107,281
\$35-50,000	464	233	24,979
>\$50,000	107	83	8,210

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.