Across Tennessee, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**SENATORS:** Marsha Blackburn and Bill Hagerty

### Key Facts
- **217,516 or 25%** Renter Households that are extremely low income
- **$25,750** Maximum income of 4-person extremely low income households (state level)
- **-116,172** Shortage of rental homes affordable and available for extremely low income renters
- **$36,587** Annual household income needed to afford a two-bedroom rental home at HUD’s Fair Market Rent.
- **66%** Percent of extremely low income renter households with severe cost burden

### Extremely Low Income Renter Households

- **39%** In Labor Force
- **24%** Disabled
- **22%** Senior
- **9%** School
- **3%** Single-adult caregiver
- **3%** Other

### Affordability and Available Homes Per 100 Renter Households

- **At 100% of AMI**: 107
- **At 80% of AMI**: 103
- **At 50% of AMI**: 68
- **At ELI**: 47

### Housing Cost Burden by Income Group

- **83.5%** Cost Burdened
- **66.2%** Severely Cost Burdened
- **73.0%** Very Low Income (31%-50% of AMI)
- **28.4%** Low Income (51%-80% of AMI)
- **13.7%** Middle Income (81%-100% of AMI)

Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2019 ACS PUMS.

**Extremely Low Income** = 0-30%* of AMI  
**Very Low Income** = 31%-50%* of AMI  
**Low Income** = 51%-80% of AMI  
**Middle Income** = 81%-100% of AMI  
*Or poverty guideline, if higher.