

Help Habitat make home affordability a reality

In Tennessee,



# 1 IN 9 HOUSEHOLDS

spend more than half of their income on housing.



Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens, with housing requiring either 30 percent of their income (cost-burdened) or 50 percent (severely cost-burdened). These burdens leave more than 38 million households with little income to afford the cost of food, health care and other basic necessities. With nearly 19 million severely cost-burdened households in the U.S., advocating for affordable housing for homeowners and renters is as important as ever.

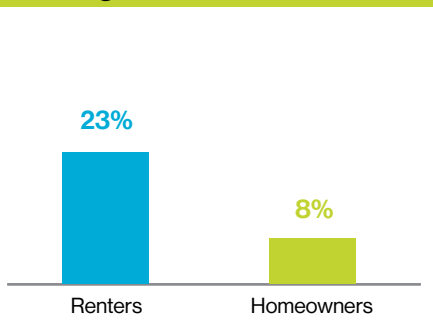
**\$15.74/hour or  
\$32,749 annually**

Wage required to afford fair market rent for a two-bedroom apartment in Tennessee (\$819), working 40 hours per week  
*(State minimum wage: \$7.25/hour, or \$15,080 annually)*

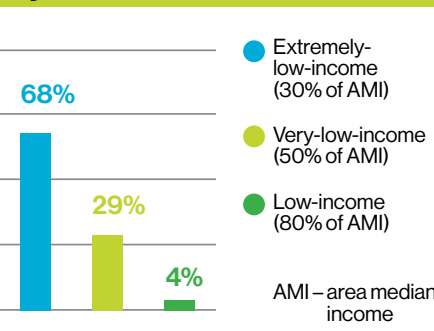
**-133,581**

Shortage of affordable and available households for extremely low-income renters in Tennessee

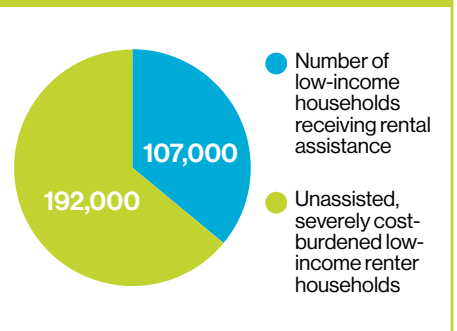
### Households spending more than half of their income on housing in Tennessee



### Households spending more than half of their income on housing by income level in Tennessee



### Most qualified Tennessee households cannot access rental assistance



Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live. Through our first U.S. advocacy campaign, Habitat for Humanity is addressing the need for affordable housing by promoting policies that support expanding resources for affordable home production, increasing inclusive access to credit, enabling equitable access to land, and developing communities of opportunity. Learn more at [habitat.org/about/advocacy](http://habitat.org/about/advocacy).

# 2018 State of Affordable Housing



## Habitat for Humanity

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a nonconfrontational, nonpartisan way.

## Housing in the nation

Families all across the United States are paying too high a price to cover the cost of home. Rents and homeownership costs are skyrocketing, while wages are not keeping pace. Far too often, families struggle to make ends meet. Everywhere you look — cities, suburbs, rural areas — the stability that home should bring remains out of reach for far too many families. At Habitat for Humanity, we know that a family should never have to spend more than 30 percent of their income on a home. But consider that today nearly 19 million U.S. households pay half or more of their income on a place to live.

## U.S. advocacy campaign

Building on its strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of Habitat's network of over 1,200 U.S. affiliates, Habitat will engage housing advocates; Habitat homeowners, volunteers and supporters; and federal, state and local policymakers to advance access to safe, decent and affordable homes through its first U.S. advocacy campaign, launching in summer 2019.

Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs. This campaign will improve housing affordability by promoting policy and systems change in four key areas: affordable home production, access to credit, equitable land use, and communities of opportunity. Over the next five years, Habitat will influence policy and systems at the local, state and national levels to increase housing affordability for 10 million people, including substantial increases in low-income homeownership opportunities.

## Learn more

To learn more about Habitat's advocacy, visit [habitat.org/about/advocacy](http://habitat.org/about/advocacy).

### Sources:

*2018 State Housing Profiles.* National Low Income Housing Coalition. <http://nlihc.org/library/shp>. (2018).

*National and State Housing Fact Sheets and Data.* Center on Budget and Policy Priorities. <https://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>. (2017).

*Out of Reach.* National Low Income Housing Coalition. <http://nlihc.org/oor>. (2018).

*Renter Cost Burdens, States.* Joint Center for Housing Studies of Harvard University. [http://www.jchs.harvard.edu/ARH\\_2017\\_cost\\_burdens\\_by\\_state\\_total](http://www.jchs.harvard.edu/ARH_2017_cost_burdens_by_state_total) (2017).

*The State of the Nation's Housing 2018.* Joint Center for Housing Studies of Harvard University. [http://www.jchs.harvard.edu/sites/default/files/Harvard\\_JCHS\\_State\\_of\\_the\\_Nations\\_Housing\\_2018.pdf](http://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf) (2018).



INTERNATIONAL HEADQUARTERS

322 W. Lamar St. Americus, GA 31709-3543 (800) 422-4828 fax (229) 924-6541

publicinfo@habitat.org habitat.org

GOVERNMENT RELATIONS AND ADVOCACY 1310 L St. NW, Suite 350 Washington, DC 20005