



# TACIR

The Tennessee Advisory Commission  
on Intergovernmental Relations



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## **MEMORANDUM**

**TO:** Commission Members

**FROM:** Cliff Lippard  
Executive Director

**DATE:** 27 September 2023

**SUBJECT:** Housing Affordability – Panel

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At its June 2023 meeting, the Commission adopted to the work program a study requested by House Resolution 139 by Representative Sparks of the factors behind housing affordability in the state. By most any measure, housing affordability has grown worse in recent years. While from 1980 to 1999, the national median home price tended to be between 3.1 and 3.4 times the median household income, as of this year that ratio had reached approximately 5.8 in Tennessee. Meanwhile, as of 2021, roughly one in four Tennessee households were paying at least 30% of their income towards housing, a level at which they are considered cost burdened. Simply put, many Tennesseans are now either unable to buy a home, or else can barely afford the one they have.

Staff will present a draft report at the December 2023 Commission meeting, and the final report in January 2024. Because of the size and scope of the issue, Commission staff has organized two panels on housing affordability. Today, six panelists will discuss housing issues that they and their communities are confronting:

- Ben Bentley, Executive Director, Knoxville Community Development Corporation
- Joe Carr, County Mayor, Rutherford County
- Jens Christensen, Chief Executive Officer, Habitat for Humanity of Greater Chattanooga
- Scott Conger, Mayor, City of Jackson, Tennessee
- Angela Hubbard, Director, Housing Division, Nashville Planning Department
- John Zeanah, Director, Memphis and Shelby County Division of Planning and Development