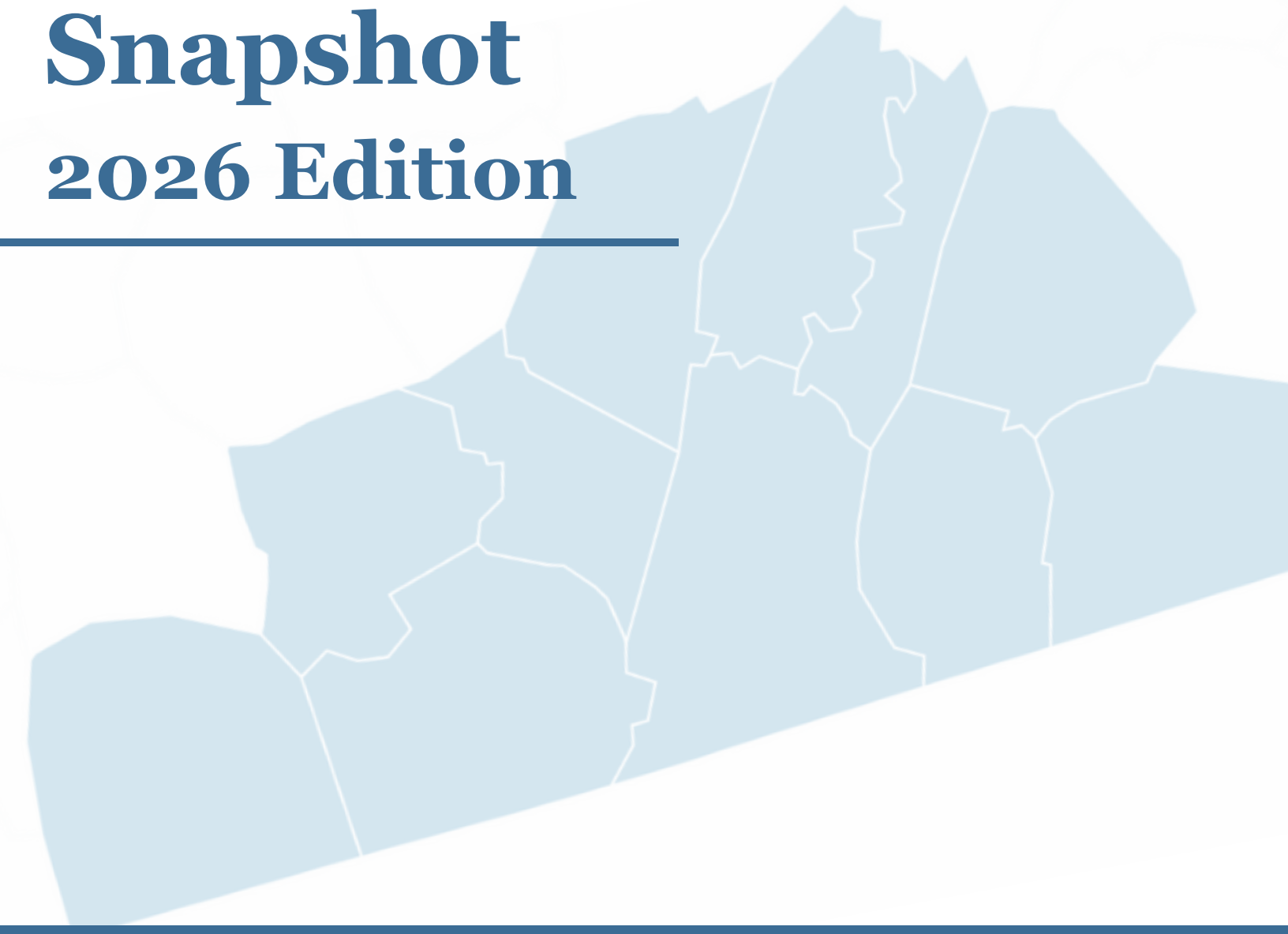
Southeast Tennessee State of Homelessness Snapshot

2026 Edition



Prepared by the Chattanooga Regional Homeless Coalition

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Executive Summary

The 2026 State of Homelessness Snapshot provides a concise overview of homelessness in Southeast Tennessee, highlighting trends, emerging challenges, and areas of continued need across the region. The Chattanooga Regional Homeless Coalition (CRHC) will release this report annually, alternating between comprehensive reports and condensed editions focused on key findings and emerging trends. This report provides a data-driven snapshot of homelessness and the system's strengths and challenges. The analysis draws on multiple data sources, including the By-Name List (BNL), Point-in-Time (PIT) Count, and Housing Inventory Count (HIC), to better understand who is experiencing homelessness, the resources available, and where critical gaps remain.

Key Takeaways

Sustained Need Despite Declining Counts

The 2026 PIT Count recorded 939 people experiencing homelessness, a 14% decrease from 2025. While the overall count declined, significant challenges remain. The number of people experiencing chronic homelessness increased from 265 to 286, highlighting the continued need for long-term housing solutions and supportive services. Families with children remain an important population to watch, representing 137 people and 49 households experiencing homelessness.

High Levels of Unsheltered Homelessness

Nearly two-thirds (65%) of people counted were living in unsheltered locations, underscoring the ongoing need for additional housing interventions, shelter options, outreach, and housing-focused services throughout the region.

Housing and System Capacity Challenges

The region's Housing Inventory Count showed a decline in available beds compared to the previous year, while utilization rates remained high. Preliminary system performance data indicate that more work is needed to increase permanent housing exits and strengthen pathways to long-term housing stability.

Data-Informed Policy Solutions

The report outlines recommendations across the homelessness response system, including expanding housing and shelter capacity, investing in preventioin and diversion, incentivizing landlord participation, increasing affordable housing opportunitites, and strengthening local government investment in provevn housing solutions.

This report is both a reflection on current conditions and a roadmap for future action. The data demonstrate that meaningful progress is possible, but sustained investment, regional coordination, and evidence-based strategies remain essential. By working together to expand housing opportunitites, strengthen system capacity, and address the needs of the most vulnerable households, Southeast Tennessee can move closer to making homelessness rare, brief, and nonrecurring.

At a Glance

939
people counted

14%
decrease from 2025

65%
unsheltered (607 people)

The 2026 Point-in-Time (PIT) Count recorded 939 people experiencing homelessness across Southeast Tennessee, down 14% from 1,092 in 2025 and below the 2024 count of 975. Both sheltered and unsheltered totals fell, though unsheltered homelessness still accounts for most of those counted (about 65%). While the 2026 count declined, one year of change does not establish a longer-term trend. PIT Counts are a snapshot of one point in time, so year-to-year comparisons should be interpreted carefully.

Measure	2026	2025	Change
People experiencing homelessness	939	1,092	-153 (-14.0%)
Sheltered	332	436	-104 (-23.9%)
Unsheltered	607	656	-49 (-7.5%)
Households	820	923	-103 (-11.2%)

Who is Experiencing Homelessness?

The PIT Count helps show how homelessness is changing among populations that may experience it differently.

Population	2026	2025	Change
Veterans	31	43	-12 (-27.9%)
Chronically Homeless	286	265	+21 (+7.9%)
Families with Children	137	156	-19 (-12.2%)
Unaccompanied Youth	31	35	-4 (-11.4%)

Veterans

Fewer veterans were counted than in 2025. The decrease was among veterans in shelter, while the number of unsheltered veterans was about the same (19 to 21). Counts for this group are small, so changes of a few people can look large.

Chronically Homeless

286 people were counted as chronically homeless in 2026, about 30% of everyone counted. About two in three (194 of 286) were unsheltered. The count was 166 in 2024 and 265 in 2025.

Unaccompanied Youth

The number of unaccompanied youth counted has declined for a second year in a row (42 in 2024, 35 in 2025, 31 in 2026). Because the group is small, these counts can be hard to measure.

Share of People Counted

Group	2024	2025	2026	Change from 2025
People Under 25	149 of 975 (15.3%)	148 of 1,092 (13.6%)	128 of 939 (13.6%)	About the same
Seniors (Age 55+)	226 of 975 (23.2%)	281 of 1,092 (25.7%)	257 of 939 (27.4%)	Increased slightly

Families with Children

Families with children continue to experience homelessness across Southeast Tennessee, although PIT Count numbers have declined over the past three years. On the night of the 2026 PIT Count, 137 people in 49 households with children were experiencing homelessness, including 82 children under the age of 18.

Most families counted were staying in sheltered locations. 42 households, representing 117 people including 71 children, were sheltered, while 7 households, representing 20 people including 11 children, were identified in unsheltered locations.

The number of people experiencing homelessness in households with children has steadily decreased from 163 in 2024 to 156 in 2025 and 137 in 2026. During the same period, the number of family households fluctuated from 51 to 56 and then 49, while the number of children under age 18 decreased from 103 to 93 and then 82.

While these trends are encouraging, PIT Count data provides only a one-night snapshot of homelessness and does not capture all families who experience a housing crisis throughout the year. Many families may lose housing and regain stability between annual counts, and changes in PIT data alone cannot explain the factors driving increases and decreases in family homelessness.

In 2026, people experiencing homelessness in households with children represented approximately 15% of the total PIT Count population, accounting for 137 of the 939 people identified across the region.

Measure	2024	2025	2026
People in families	163	156	137
Family households	51	56	49
Children under 18 in families	103	93	82
Sheltered family households	38	45	42
Unsheltered family households	13	11	7
People sheltered / unsheltered	126 / 37	134 / 22	117 / 20
Children sheltered / unsheltered	81 / 22	82 / 11	71 / 11

What We're Watching

To understand family homelessness beyond a single night, we are watching three things: how many families are newly entering the homeless response system, how many families are placed into housing, and how long it takes famiiles to reach pemanent housing. The PIT Count does not measure these, and this Snapshot does not yet report family-specific figures for them.

Health & Disabling Conditions

Disabling conditions were reported among a portion of individuals experiencing homelessness during the 2026 PIT Count. Among adults counted, 133 (15.5%) were identified as having a serious mental illness, 25 (2.9%) were reported as having a substance use disorder, and 3 (0.4%) were reported as living with HIV/AIDS.

These categories are not mutually exclusive, and some individuals may have been counted in more than one category. Additionally, these figures do not capture all people experiencing homelessness who may have disabling conditions. Differences in reporting practices, data collection methods, and shelter participation can affect year-to-year comparisons and should be considered when interpreting trends.

Condition	2024	2025	2026
Serious Mental Illness	142 (16.3%)	97 (9.7%)	133 (15.5%)
Substance Use Disorder	23 (2.6%)	41 (4.1%)	25 (2.9%)
HIV/AIDS	9 (1.0%)	6 (0.6%)	3 (0.4%)
Adults counted (18+)	872	999	857

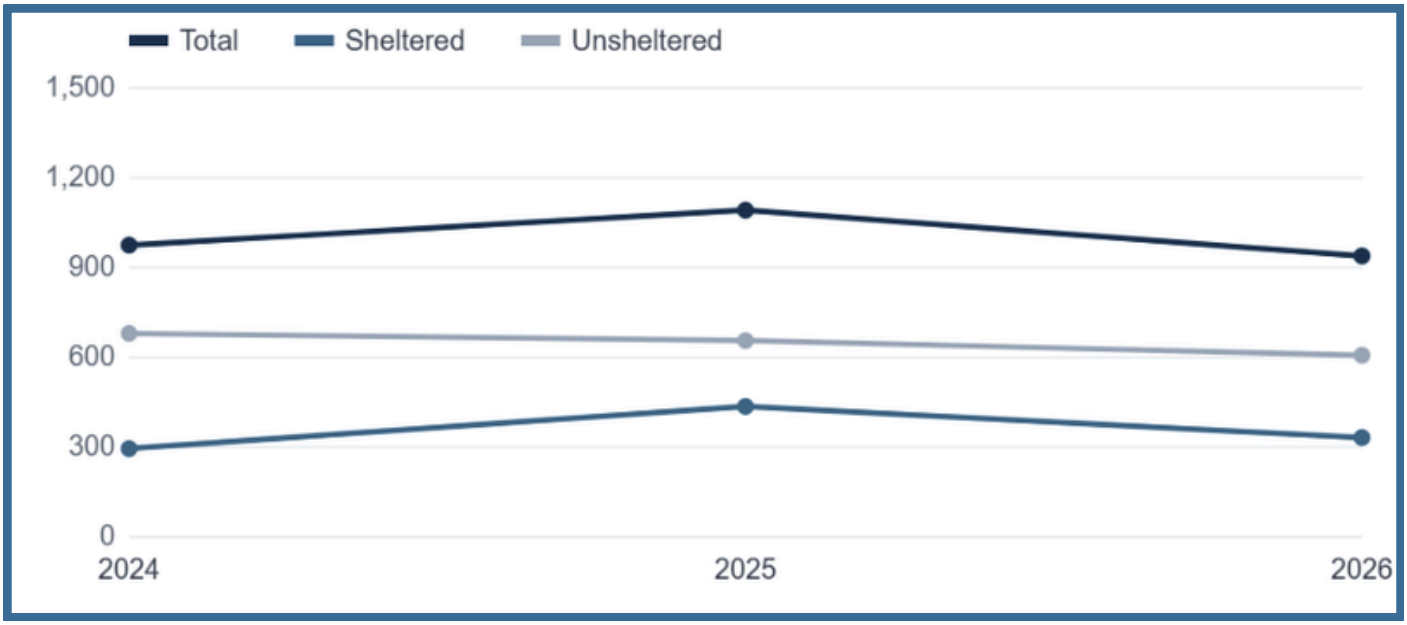
Population to Watch

Families with Children

The 2026 PIT Count identified 137 people in the Families with Children population: 117 sheltered and 20 unsheltered.

Measure	2026	2025	Change
Total	137	156	-19 (-12.2%)
Sheltered	117	134	-17 (-12.7%)
Unsheltered	20	22	-2 (-9.1%)

PIT Trends



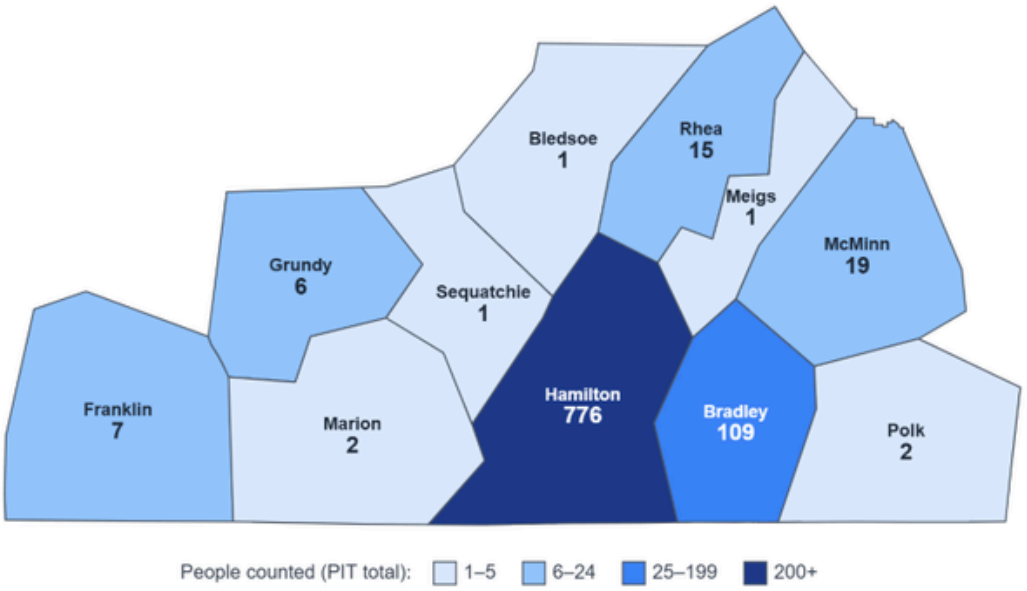
Year	Total	Sheltered	Unsheltered
2024	975	295	680
2025	1,092	436	656
2026	939	332	607

Sheltered vs. Unsheltered

Setting	People	Share of total
Sheltered	332	35.40%
Unsheltered	607	64.60%

Homelessness Across Southeast Tennessee

In 2026, the PIC Count identified 939 people experiencing homelessness across Southeast Tennessee, down from 1,092 in 2025 and below the 2024 count of 975. About 65% of people counted (607) were unsheltered. Hamilton County accounts for about 83% of the regional total (776 people). The other counties have much smaller counts, so a change of a few people can look large and should be read with caution. The PIT Count is a one-night snapshot taken in January and does not capture everyone who experiences homelessness during the year.



County	Sheltered	Unsheltered	Total	Change
Total (all counties)	332	607	939	-153 (-14.0%)
Hamilton	239	537	776	-100 (-11.4%)
Bradley	68	41	109	-23 (-17.4%)
McMinn	5	14	19	3
Rhea	9	6	15	1
Franklin	6	1	7	0
Grundy	5	1	6	1
Polk	0	2	2	-17
Marion	0	2	2	-7
Sequatchie	0	1	1	-10
Meigs	0	1	1	0
Bledsoe	0	1	1	-1

Housing Inventory & Capacity

Measure	2026	2025	Change
Total beds	991	1,128	-137 (-12.1%)
Beds occupied (PIT night)	913	1,009	-96 (-9.5%)
Utilization rate	92.10%	89.50%	+2.6 percentage points
Project count	40	41	-1 (-2.4%)

Housing inventory declined bewtween 2025 and 2026, driven by reductions in both year-round and overflow capacity. The Housing Inventory Count (HIC), conducted on the same night as the PIT Count, measures the number of beds dedicated to serving people experiencing homelessness. Total inventory includes both year-round beds and overflow beds, which are temporary accommodations that may fluctuate significantly from year to year.

Between 2025 and 2026, the total number of beds reported in the HIC decreased from 1,128 to 991. Overflow capacity declined from 190 beds to 97 beds, while year-round inventory decreased from 938 beds to 894 beds. The factors contributing to these reductions have not yet been confirmed.

It is important to note that the HIC and PIT Count measure different aspects of a community's homeless response system and should not be directly compared. The HIC includes beds in permanent housing programs, many of whose residents are no longer considered homeless under federal definitions and therefore are not counted in the PIT Count. As a result, occupied HIC beds will not align with the number of sheltered individuals reported in PIT data.

Current System Performance

Preliminary FY2026 System Performance Measures (SPMs) provide an early snapshot of homelessness system outcomes in Southeast Tennessee. These results were calculated using the Homeless Management Information System's SPM report and are preliminary. The data has not yet been submitted to HUD and remains subject to change as data quality review and cleanup efforts continue.

Preliminary FY2026 results show an average length of homelessness of 74.8 days and a permanent housing exit rate of 51.9%. By comparison, the most recent official HUD-submitted SPM results from FY2025 reported an average length of time homeless of 80.6 days and 63% of exits to permanent housing.

Because FY2026 results are preliminary and have not yet been finalized or submitted to HUD, differences between the two reporting periods should be interpreted with caution. At this stage, the data is intended to provide an early snapshot of system performance and should not be viewed as evidence of improvement or decline until final reporting is complete.

Measure	FY2026	FY2025
Avg Length Homeless	74.8 days	80.6 days
Median Length Homeless	50.0 days	44.0 days
% Exits to Permanent Housing	51.90%	63.00%
First-Time Homeless	450	510

Official FY2025 HUD System Performance Results

The results below represent the most recent SPMs officially submitted to HUD. SPMs use HMIS data to evaluate key outcomes across the homeless response system, including the length of time people experience homelessness, returns to homelessness, exits to permanent housing, and the number of people experiencing homelessness for the first time.

These FY2025 results provide the most recent finalized and HUD-reported measures available at the time of this report and serve as an important benchmark for understanding system performance.

Measure	Result
Avg Length Homeless	80.6 days
Median Length Homeless	44.0 days
Returns (0–180 days)	6.13% (35 returns)
Returns (181–365 days)	4.73% (27 returns)
Returns (366–730 days)	2.28% (13 returns)
% Exits to Permanent Housing	63.00%
First-Time Homeless	510

What is Happening Now

The September 2026 By-Name List (BNL) included 524 active client records representing 787 individuals across Southeast Tennessee currently experiencing homelessness. Client records are not equivalent to verified households, and the total number of people represented may include additional household members associated with those records.

Shelter status is reported at the client-record level rather than the household level. Of the active records, 296 were identified as unsheltered, 157 as sheltered, 18 as residing in transitional housing, and 53 as other.

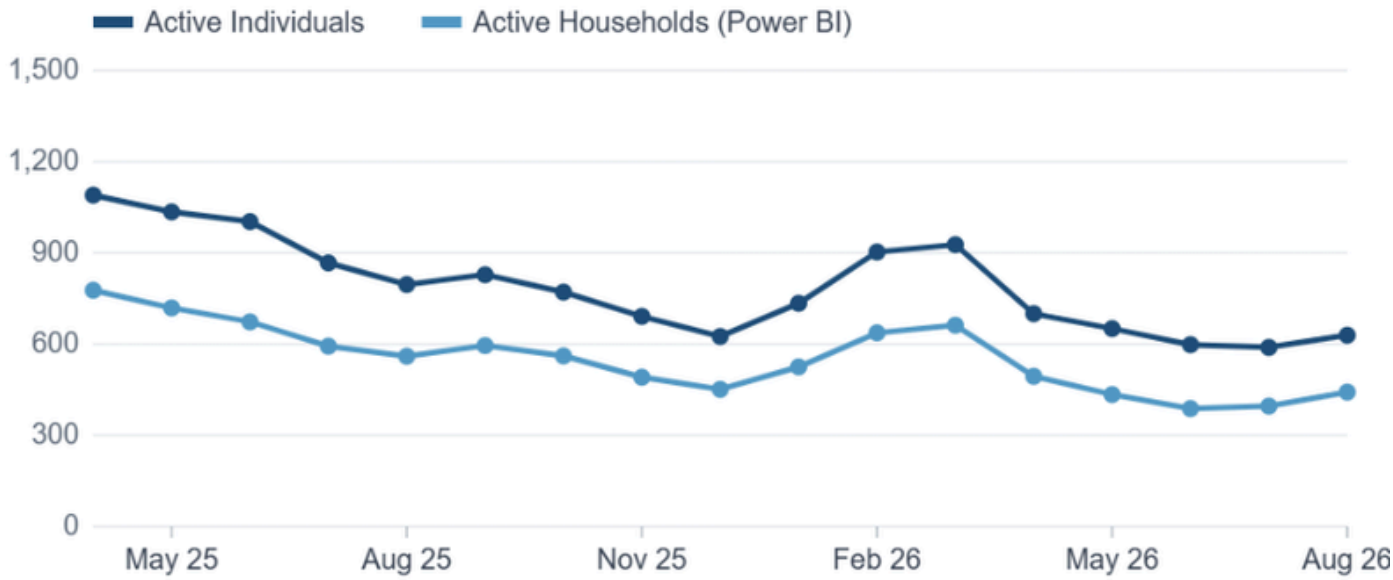
The By-Name List also tracks inflow and outflow activity. During September 2026, 130 inflow events and 128 outflow events were recorded. Inflow and outflow reflect movements into and out of the active BNL and represent events rather than unique people or households. As a result, one person may account for more than one inflow or outflow event during a reportinig period.

Measure	Sept 2026
Active Client Records	524
People Represented	787
Inflow (Events)	130
Outflow (Events)	128
Housing Placements	9
Net Change (Records)	2

Status of Active Client Records

Status	Client Records
Sheltered	157
Transitional	18
Unsheltered	296
Other / Unclassified	53

Historical Active BNL Trend - Through August 2026



Month	Active Individuals	Active Households
Apr 2025	1,090	777
May 2025	1,035	719
Jun 2025	1,003	673
Jul 2025	867	593
Aug 2025	796	560
Sep 2025	828	595
Oct 2025	771	561
Nov 2025	691	491

Month	Active Individuals	Active Households
Dec 2025	625	451
Jan 2026	734	525
Feb 2026	903	637
Mar 2026	927	662
Apr 2026	700	494
May 2026	651	434
Jun 2026	598	388
Jul 2026	589	396
Aug 2026	629	442

What the Data Tells Us

What Changed in 2026?

The 2026 Point-in-Time Count identified 939 people experiencing homelessness, a 14% decrease from 2025. Both sheltered and unsheltered counts were lower than the previous year. However, differences in counting methods and shelter participation should be considered when comparing results across years.

Key Takeaways

While the overall number of people experiencing homelessness declined, unsheltered homelessness remained prevalent. Nearly two-thirds of individuals counted were unsheltered, and 286 people were experiencing chronic homelessness.

Preliminary FY2026 System Performance Measures show that 51.9% of exits were to permanent housing. Because these results have not yet been finalized or submitted to HUD, they should be viewed as an early snapshot rather than a measure of improvement or decline.

Housing inventory data also showed fewer year-round and overflow beds than were reported in 2025, highlighting the importance of monitoring system capacity alongside changes in homelessness counts.

Looking Ahead

Future PIT Counts, finalized FY2026 System Performance Measures, and ongoing By-Name List data will provide additional context for understanding whether recent changes reflect lasting trends. Continued attention to unsheltered homelessness, chronic homelessness, housing availability, and permanent housing outcomes will be improtant for evaluating the region's progress toward making homelessness rare, brief, and nonrecurring.

Next Steps & Policy Recommendations

Homelessness in Southeast Tennessee is not inevitable. The data in this report highlights both the strengths of the region's homelessness response system and the gaps that remain. The following recommendations provide actionable, data-informed strategies to improve housing stability, strengthen system capacity, and ensure resources are targeted to those with the greatest needs. Together, they offer a roadmap for making homelessness rare, brief, and nonrecurring.

As the lead agency for the TN-500 Continuum of Care, CRHC is committed to working alongside local governments, service providers, housing partners, and community members to advance these recommendations. Meaningful progress will require coordinated action, sustained investment, ,and a shared commitment to housing-focused solutions.

Policy Recommendations (County & Municipal Governments)

1. Expand Housing Capacity (RRH and PSH)

- **Action:** Commit to investing in and adding 100 new RRH beds and 150 new PSH beds across the CoC over the next 3 years.
- **Model:** Houston, TX scaled up PSH through coordinated federal/local investment, reducing homelessness by over 60% since 2011.
- **Local Adaptation:** The TN-500 CoC could prioritize chronically homeless individuals with disabilities for PSH expansion, producing immediate cost offsets in ER and jail usage.

2. Scale Low-Barrier Shelter Access

- **Action:** Require that all shelters receiving county and municipal funds adopt low-barrier policies (e.g., allow pets, partners, storage; reduce ID requirements).
- **Model:** San Francisco's or Denver's 24/7 Navigation Centers increased utilization rates by 30% when barriers were removed.
- **Local Adaptation:** Adopt scattered-site, low barrier shelters with wraparound services included as part of a navigation center model across the CoC. Repurpose underutilized municipal buildings in varied, accessible locations to promote equitable distribution of resources and avoid concentrating need in specific areas.

3. Increase Affordable Housing Supply

- **Action:** Pass inclusionary zoning ordinances requiring 10–15% of units in new multifamily developments to be affordable at ≤50% AMI, with density bonuses or expedited permitting for developers. Additionally, incentivize development of multifamily housing.
- **Model:** Charlotte, NC paired inclusionary housing with tax incentives, producing 800+ affordable units in 3 years.
- **Local Adaptation:** Launch pilot districts across the CoC in varied, accessible areas to ensure affordable and accessible housing are distributed equitably regionwide.

4. Landlord Incentive Program

- Action: In partnership with CRHC, invest in a risk mitigation and signing bonus fund for landlords participating in RRH/PSH programs.
- Model: Portland, OR's Landlord Guarantee Fund covered damages/unpaid rent, resulting in 1,500 placements in two years.
- Local Adaptation: In collaboration with CRHC, create a public registry of "Housing Partners"—landlords who lease to RRH/PSH tenants, boosting transparency and trust.

5. Designate Safe, Sanctioned Spaces

- **Action:** Authorize a manageable number of sanctioned encampments and/or safe parking zones, with sanitation, case management, and on-site outreach across the CoC.
- **Model:** Santa Barbara's Safe Parking Program has operated for 18 years, providing secure lots for vehicle dwellers, now replicated across California.
- **Local Adaptation:** Partner with faith-based organizations or city- or county-owned lots to host monitored spaces, paired with diversion and outreach services.

6. Prevention & Diversion Expansion

- **Action:** In partnership with CRHC, increase the HFF budget to $3.2 million annually to meet demand for the entire CoC, covering rental arrears, deposits, and move-in costs.
- **Model:** CRHC partnership with City of Chattanooga has served thousands of individuals in the last several years, providing a quick off ramp from homelessness into housing.
- **Local** Adaptation: In collaboration with CRHC, encourage county and municipal governments to invest, proportionally, in a regional HFF as the City of Chattanooga has for Hamilton County residents.

7. Integrate Housing into Workforce Development

- **Action:** Amend local workforce plans to include housing stability support (rental subsidies, emergency funds, housing navigation).
- **Model:** Houston's Workforce Solutions integrated job training with housing, reducing repeat homelessness.
- **Local Adaptation:** Municipal governments could pilot this policy through workforce development boards or Chambers of Commerce and scale.

8. Dedicated Government Funding

- **Action:** Commit a percentage of general fund budgets to housing solutions.
  - Beginning with just 0.5% on average of all county and municipal general fund budgets (totaling roughly $6.35 million) would not only address all diversion needs but a significant portion of eviction prevention needs.
  - If county and municipal governments across the TN-500 CoC contributed 2.3% of their budgets annually to housing on average, homelessness could functionally be ended.
- **Model:** Salt Lake County, UT redirected public safety and health savings into PSH expansion, demonstrating net cost reductions.

Action Steps for Nonprofits

1. Expand Low-Barrier Services

- **Action:** Ensure all shelters and service sites adopt low-barrier, housing-first practices (allowing for pets, partners, storage, low paperwork).
- **Model:** San Francisco Navigation Centers saw utilization increase by 30% when barriers were reduced.

2. Partner on Workforce + Housing Integration

- **Action:** Collaborate with workforce boards to co-locate housing navigators in job training programs.
- **Model:** Houston's Workforce Solutions integrated housing supports and significantly reduced returns to homelessness.

3. Expand Data-Sharing & Coordination

- **Action:** If not already participating, join HMIS and CE to improve service tracking and de-duplication. Where already adopted, improve communication and data quality so no individual falls through the cracks.

4. Innovate Medical Respite and Specialized Shelter

- **Action:** Pilot sustained respite programs for medically fragile individuals, in partnership with hospitals and health systems.
- **Model:** Boston's Barbara McInnis House reduced ER visits and improved recovery outcomes through medical respite. RecoveryWorks in Lakewood, CO also provides a model for respite paired with navigation services.

Action Steps for Faith-Based Organizations

1. Support Prevention & Diversion Funds

- **Action:** Partner with CRHC to collect designated offerings or provide grants to expand the Housing Forward Fund.
- **Model:** Churches often receive requests for rent, utilities, etc. from individuals and families who are non-congregants. Contributing to and directing these requests toward the centralized HFF removes the administrative burden on local congregations and ensures no services are duplicated.

2. Host Safe, Sanctioned Spaces

- **Action:** Partner with local municipalities to provide land or parking lots for safe encampments or safe parking sites with sanitation and monitoring.
- **Model:** Seattle's church-based "tent cities" successfully provided stability and pathways to housing for hundreds of people each year.

3. Participate in Scaled Sheltering Opportunitites

- **Action:** Partner with local municipalities to open small-scale shelter options in sanctuaries, fellowship halls, etc.- particularly during inclement or freezing weather- across the CoC.
- **Model:** Denver's church-based cold weather shelters rotate space and volunteers across congregations, maximizing community resources. Kansas City Cold Weather Shelter also has a unique and replicable model. [26]

5. Public Advocacy

- **Action:** Use the trusted voice of clergy and faith leaders to advocate for housing-first policies, zoning reforms, and funding commitments.
- **Model:** Interfaith coalitions in Minneapolis played a key role in passing tenant protections and funding affordable housing bonds.
- **Local Adaptation:** Reach out to CRHC if you are interested in learning more about specific advocacy opportunities at the local, state, and federal levels.

Community Member Action Steps

While systems-level change often requires policy shifts, community members can still actively contribute to this work in tangible ways: Advocate and volunteer by contacting local officials to support affordable housing initiatives, Housing First policy, inclusionary zoning, and increased shelter/housing funding.

Additionally, combating myths, educating our community, and cultivating compassion are all needed. Having conversations with family members, friends, and neighbors that address the complexity of homelessness can be an effective way to maximize impact.

Landlord Partnerships

If you own rental property, consider partnering with local housing programs to rent your property to individuals exiting homelessness with rental subsidies, Section 8 vouchers, etc.

Data Sources & Methodology

Reporting Periods. This report combines several measures that cover different time periods. Point-in-Time (PIT) Count and Housing Inventory Count (HIC) figures reflect a single night, January 28, 2026. System Performance Measures (SPMs) cover the federal fiscal year, October 1 through September 30. By-Name List (BNL) figures represent monthly reporting periods. Because these measures capture different populations and time frames, their totals should not be directly compared.

Point-in-Time (PIT) Count. A one-night count of people experiencing homelessness in shelters and in unsheltered locations across the 11 counties of the TN-500 Continuum of Care. It is a snapshot, not a count of everyone who experiences homelessness during ayear, and counts can be affected by weather and count-night conditions.

Housing Inventory Count (HIC). An annual count of beds and units dedicated to people experiencing homelessness, taken on the same night as the PIT Count. Total beds include year-round and overflow beds. Overflow beds are temporary, so changes in total beds do not necessarily reflect changes in year-round capacity.

System Performance Measures (SPM). HUD-defined measures of how well the local system helps people exit homelessness. FY2026 results are preliminary, locally calculated, and have not been submitted to or finalized through HUD. FY2025 results are provided for reference.

By-Name List (BNL). This report uses the finalized September 2026 BNL, a monthly list of people actively experiencing homelessness who are known to Coordinated Entry. Counts are client records, not verified households, and People Represented is the number of people those records represent. Inflow and outflow count movement events during the month, so the same person may be counted more than once. September 2026 uses the current CE methodology. Historical BNL data produced under a different methodology is shown separately and is not directly compared with September 2026. The BNL is a different measure from the PIT Count and should not be compared directly with PIT totals.

Dataset	Period and source
Data platform	Southeast Tennessee Housing & Homelessness Data Hub (SETN H²)
PIT Count & HIC	2026 count, count night Jan 28, 2026; compared with the 2025 count
System Performance (current)	FY2026 (Oct. 1, 2025–Sept. 30, 2026); Preliminary, not submitted to HUD
System Performance (prior-year / official)	FY2025 (Oct. 1, 2024–Sept. 30, 2025); Submitted to HUD
By-Name List	September 2026; Coordinated Entry By-Name List (CE Central); finalized Oct 7, 2026
Age bands & Families with Children	Original HUD PIT exports for 2024, 2025, 2026: age-band detail (People Under 25, Seniors 55+) and Families with Children child counts and shelter-status detail. Overall totals come from the PIT Count.
Health & disability-related conditions	Original HUD PIT exports for 2024, 2025, 2026; adults age 18+; HUD category names. Sheltered/unsheltered breakdowns are shown only when both numbers are 10 or more.
This export	Generated October 20, 2026 (Snapshot status: Draft). Figures are read from H² at export time through this Snapshot's pinned reporting periods; newer periods are never substituted.