

# ***Haunted Housing*** 2025

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THE REALITY OF BEING A RENTER IN MEMPHIS



## Introduction

Over the years of providing legal services to renters, we have observed that while eviction dominates public discussions about rental housing, most requests for assistance we receive concern poor housing conditions. In fact, the majority of our eviction calls stem from problems with housing quality.

We were unable to find local data to help us better understand this pattern and guide effective interventions, so we set out to create it ourselves. Memphis Public Interest Law Center conducted this study to collect and analyze data about local housing conditions and the ways in which our rental housing systems are - and are not - meeting the needs of Memphis renters. **This study sought answers to three key questions:**

- What are the conditions of rental housing in Memphis?
- When renters experience problems with their housing conditions, what steps do they take to address them?
- How do poor housing conditions—and the efforts to remedy them—impact Memphis renters?

During the summer of 2025, more than 70 renters signed up to share their experiences, and we were able to complete 41 interviews between June and July. Combining qualitative and quantitative data, the study confirmed what we hear anecdotally every week:

- Poor housing conditions are a significant problem in Memphis.
- Overwhelmingly, Memphis renters are doing what the law requires them to do when these conditions arise - but repairs rarely follow.
- Poor housing conditions and the broken systems that allow them to persist are making Memphis renters sick.

This report offers a renter-centered perspective on our housing crisis - which has long been missing from our conversations about our housing problems, and it raises critical questions about accountability. But reports don't change systems - **people do**. We hope you'll read the report, reflect on the questions it raises, and connect with us to explore opportunities to collaborate on how we build a housing system that works for everyone.

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Memphis Public Interest Law Center is a non-profit public interest law firm formed to fill the gap in legal services in the Memphis area. The Housing Project is our grassroots advocacy project designed to address our rental housing crisis through renter-centered research, education, and advocacy in and out of the courtroom.

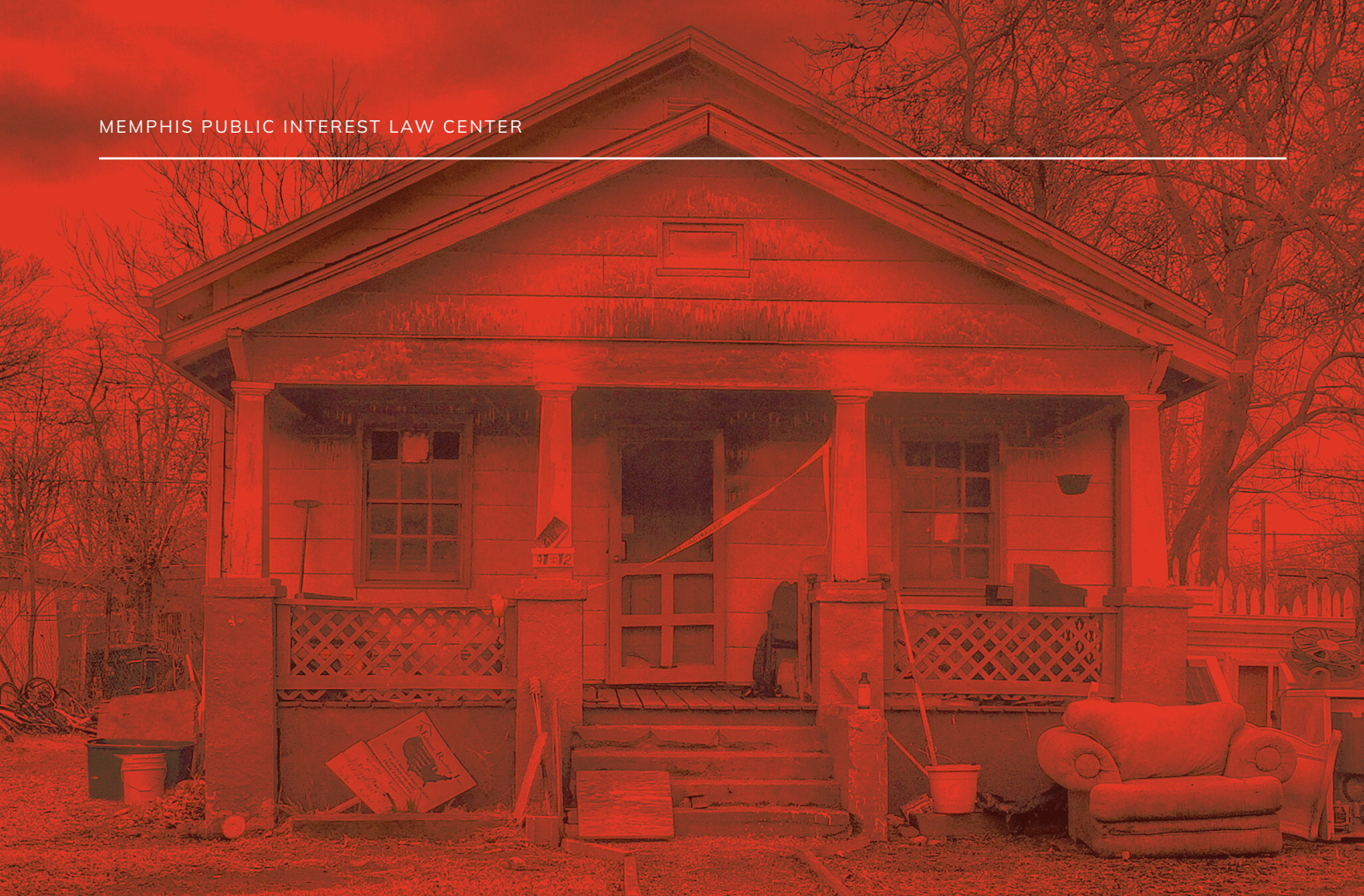
The project is a collaboration between the Memphis Public Interest Law Center (MPILC), Dragonfly Studio, and the R4A Lab at Rhodes College.



DRAGONFLY







# Part 1: Housing Conditions



## What are the rental housing conditions facing Memphis renters?

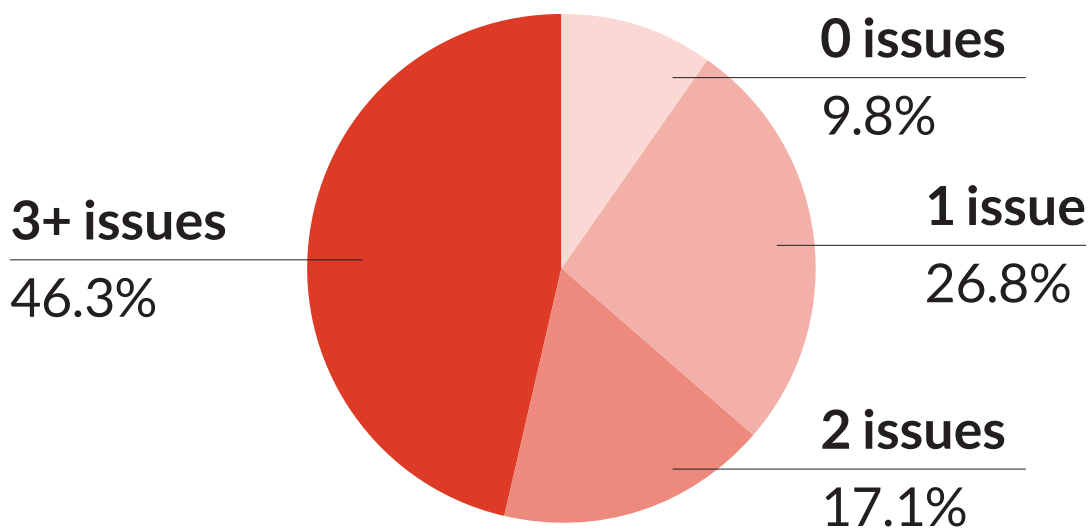
The interviews our research team conducted with Memphis renters illuminate a rental housing market in which substandard conditions are a recurring part of many renters' lives rather than rare incidents. While legal disputes and eviction filings often capture public attention, a less visible but possibly more insidious problem is the physical environment renters endure every day. Families across the city pay for housing that fails to meet even the most basic standards of safety and habitability.

*"It's incredibly stressful trying to adjust your life and your balance when your basic needs are no longer present."*

### A. Number of Issues

Renters were asked "In the past few years, what problems have you experienced with the condition of any rental home you've lived in?" Ninety percent of participants described at least one habitability issue in their home. Most renters reported having multiple issues at the same time. **Forty-six percent of renters reported that they had three or more issues.**

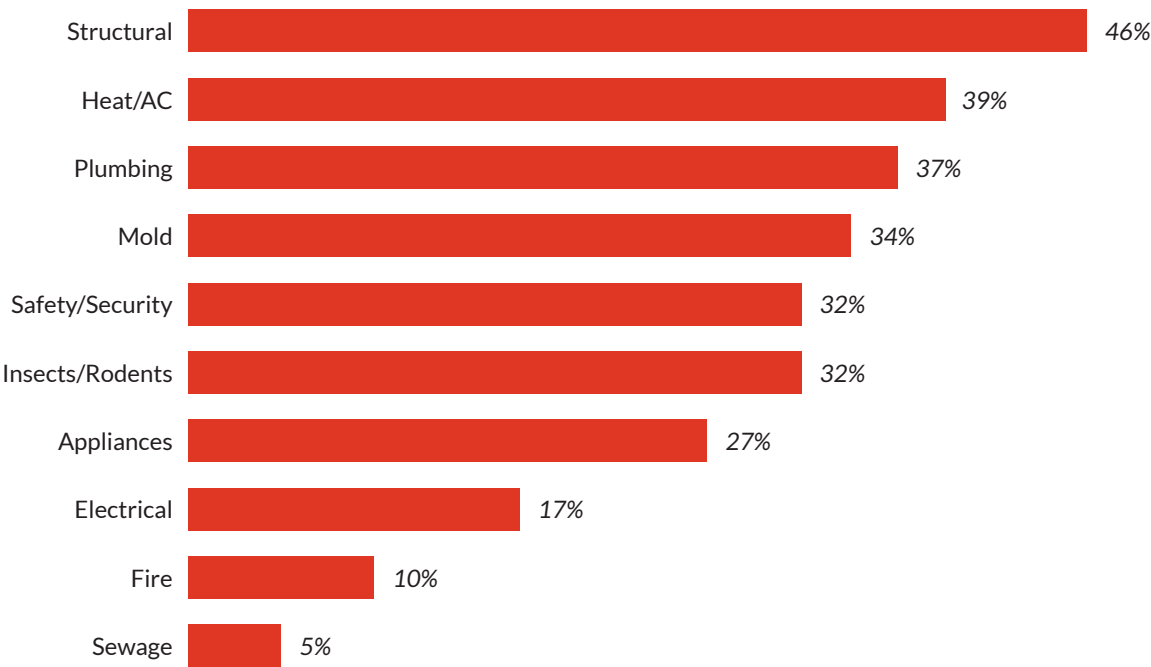
Chart 1. Number of Habitability Issues Reported



## B. Types of Issues

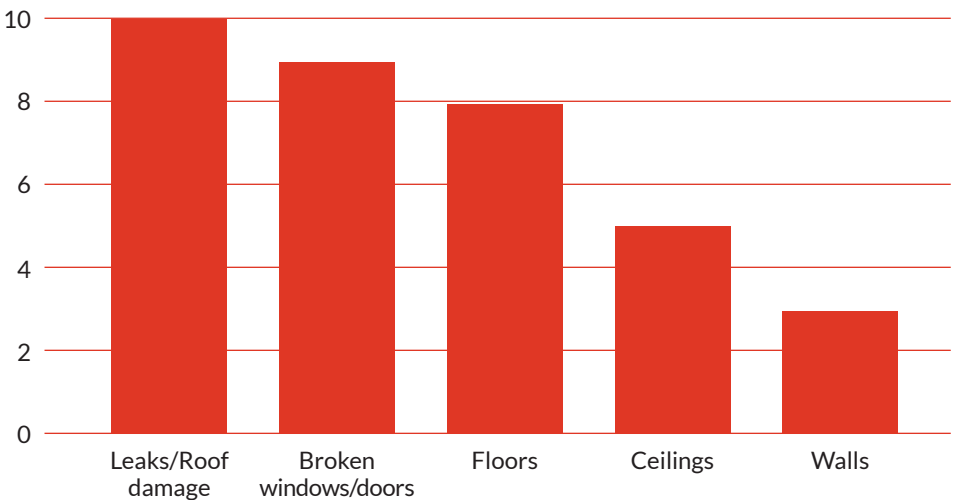
The **top three housing issues** renters encountered were structural damage, heating and air conditioning failures, and plumbing problems. Mold followed closely behind.

Chart 2. Housing Condition Problems by Percentage of Interviewees



We asked renters who identified structural problems to specify the type of structural problem. The **top three structural problems** renters cited were roof damage, broken windows and doors, and damaged floors.

Chart 3. Structural Problems by Number of Interviewees



## C. Persistence of Issues

Conditions in substandard housing were rarely short-lived. Many interviewees reported living with these conditions for **months or years**. For a number of interviewees, the problems were present from the day they moved in until the day they left, if they were lucky enough to be able to leave.

Oftentimes, renters were forced to move because landlords did not fix the problems. Some families moved repeatedly in search of better conditions, only to encounter similar problems elsewhere. Others stayed put, weighing the risks of unsafe housing against the disruptions of uprooting their families yet again. Roughly **40% of renters** with whom we spoke reported active housing condition issues; **75%** of those renters were seriously considering moving because of those conditions.



*Actual photo of rental property in Memphis.*



## HB's Story

When she left Arkansas to come to Memphis, HB thought she was starting fresh. Her first rental quickly and literally crumbled around her. Holes in the walls, broken heating and air conditioning, and mold spreading through the unit made it hard to live and sleep in the space. The problems began just months after she signed the lease and persisted until she was finally able to move out a year and a half later. She accepted the conditions for a while, believing “everywhere at a certain income level has mold and mild insects.”

Her second –and current– rental has turned out to be an even bigger nightmare. Each time the upstairs neighbor uses the shower or toilet, sewage water floods out of the ceiling in HB's hall closet and onto the AC unit and her floor. She has to bleach the floors three times a day, but the smell still makes her family nauseous. Other major appliances do not work: their refrigerator does not cool. Milk once became sour and exploded inside the refrigerator. The dishwasher is broken too. With no working appliances, the family eats from cans or take-out. They store all utensils in sealed plastic tubs to try to keep bugs away.

Violence adds another layer of danger. The complex was shot up during a fight at a neighbor's, and her unit has been broken into twice. Despite lodging repeated complaints about safety concerns, the property management has never responded to her. Neighbors have already contacted Code Enforcement with no results, so she hasn't bothered. She has resigned herself to living in fear. “It's better to just prepare,” she explained.

Through it all, she has never withheld rent. She pays \$900 a month on a household income of about \$1,500 per month, leaving little to spare. Breaking the lease would cost thousands—two months' rent plus a lease break penalty equal to another two months rent. When asked what changes could help renters like her, she said, “Nobody cares if you don't have a lot of money so there is really nothing that can be done.”

At 40, she is a Black woman raising a young child in a home that is neither safe nor stable, feeling that she has no other options.

## D. Issues by Income

One of the most striking findings from our interviews is that unsafe housing in Memphis is not confined to the lowest-income renters. Of those who reported their income, over 45% fell into middle-income or higher brackets.<sup>1</sup> Even these relatively high-earning renters often described feeling powerless to demand repairs or find better options. Half reported three or more habitability issues, and of those who reported their issues to their landlord, half said that they received threats, eviction notices, or other retaliatory responses. One person making \$85,000 per year described several problems. First, the landlord did not pay bills so the water was shut off for three days. Next, a neighbor's sewage backed up into their apartment. Then, uncleaned gutters caused flooding that rotted the floors, which made the room completely uninhabitable and made it difficult to heat or cool the entire home. When asked if he had reported these problems to the landlord, this renter said he had contacted his landlord "almost incessantly, with no response." This challenges the common assumption that poor housing conditions are only a problem for the very poor.



*Actual photo of rental property in Memphis.*



*Actual photo of rental property in Memphis.*

# Part 2: Tenant Action



## What do Memphis renters do when they have problems with their housing conditions?

### A. The Law . . . What *Should* Happen

The Tennessee Uniform Residential Landlord and Tenant Act (URLTA) is the primary law that governs rental housing conditions in Tennessee. Enacted in 1975, one of its stated purposes is to “Encourage landlord and tenant to maintain and improve the quality of housing.”<sup>2</sup> A second purpose is to “promote equal protection to all parties.”<sup>3</sup> To accomplish this, URLTA drafters articulated rights and obligations of landlords and tenants.<sup>4</sup> As it relates to housing conditions, the URLTA sets up a scheme wherein landlords have obligations to provide housing that meets certain standards. However, to trigger a legal consequence for the landlord’s failure to meet those standards, tenants must communicate that there is a problem to the landlord.

Two URLTA sections discuss a landlord’s obligation related to housing conditions. The first section, “Maintenance by Landlord,” requires landlords to comply with building and housing codes and to make the property “fit and habitable” prior to renting a property *and* throughout the time the property is rented. (See Section 66-28-304 of the Tennessee Code Annotated.)<sup>5</sup> The remedies for a landlord’s failure to follow the law are found in another section of the URLTA, Section 66-28-501, entitled “Noncompliance with rental agreement by landlord.” The remedies are filing a lawsuit for damages, an injunction, possible attorney’s fees, and termination of the rental agreement.

#### **66-28-304. Maintenance by Landlord.**

(a) The landlord shall:

- (1) Comply with requirements of applicable building and housing codes materially affecting health and safety;
- (2) Make all repairs and do whatever is necessary to put and keep the premises in a fit and habitable condition;
- (3) Keep all common areas of the premises in a clean and safe condition; and
- (4) In multi-unit complexes of four (4) or more units, provide and maintain appropriate receptacles and conveniences for the removal of ashes, garbage, rubbish and other waste from common points of collection subject to § 66-28-401(3)

The second section, “Failure to Supply Essential Services,” defines essential services and delineates an alternative set of remedies for renters to pursue when the problematic condition(s) involve essential services. These more robust remedies have the potential to occur on a faster timeline with more renter control and more financial consequence.

Both sections require renters to provide written notice to their landlords before their respective remedies are triggered.<sup>6</sup>

**66-28-502. Failure to supply essential services.**

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(a)

(1) If the landlord deliberately or negligently fails to supply essential services, the tenant shall give written notice to the landlord specifying the breach and may do one (1) of the following:

(A) Procure essential services during the period of the landlord’s noncompliance and deduct their actual and reasonable costs from the rent;

(B) Recover damages based upon the diminution in the fair rental value of the dwelling unit, provided tenant continues to occupy premises; or

(C) Procure reasonable substitute housing during the period of the landlord’s noncompliance, in which case the tenant is excused from paying rent for the period of the landlord’s noncompliance.

*Please note: this is what the law says, and not what is playing out every day on the ground or in our Courts. Renters who attempt to use these remedies often end up with a judgment for possession (eviction) and/or monetary damages against them. We strongly recommend that anyone who is interested in pursuing these remedies consult with an attorney to make sure they are aware of the risks and limitations of pursuing their rights under this law and that they are following the proper legal procedures.*



*Actual photo of rental property in Memphis.*

## B. What Actually Happens

**Overwhelmingly**, the renters we talk to are following the law; their landlords are not.

**Overwhelmingly**, the systems in place to enforce these laws are failing.

*“It feels like we are fighting with sticks against a fortress that has been put in place over decades and has been reinforced with lots of money and metal.”*

### 1. Repair Requests to Landlords

Renters are doing exactly what the law requires. **Ninety-seven percent** of renters who had housing condition problems reported their problems to their landlord. Despite this high level of reporting compliance, most renters said that their compliance did not result in landlords making repairs. Instead, many renters described a persistent and frustrating lack of communication and accountability from landlords. Requests for basic repairs—such as fixing leaks, restoring heat, or addressing pest infestations—were often met with delays, temporary fixes, or complete silence. For some renters, these problems persisted throughout their tenancy, forcing them to live with unresolved hazards which threatened their health and safety—and that of their families.

*“It’s just like I was emailing nobody.”*

One renter repeatedly contacted their landlord about a broken heating system and unresolved water leak for nearly a year, but received no responses. When her landlord finally contacted her, it was to give her notice of an extra charge for a pet fee that she had already paid.



In some cases, landlords openly stated they did not care about repairs, while others used stalling tactics or retaliated against tenants who pressed for action. **Forty-two percent** of renters who reported problems to their landlord said that their landlord responded with **threats, eviction notices, and/or other retaliation.**

Several respondents discussed the heavy burden renters bear to prove there was a problem the landlord was required to fix. They specifically mentioned the volume of documentation required and the limited times during which they had to “catch management.” One renter explained that she only got responses when she labeled issues as a “fire hazard” or “health issue” and listed every prior request with dates. Even then, she had to assemble a packet of forms and photos, only to be told the relevant employee was not available and no one else would speak with her. Another renter described work orders marked “completed” when no one had shown up: *“Every time I tell them something, they didn’t do it. They’ll sign the ticket saying that they did, and they haven’t... They say they sent people... I’ve been at home all day...nobody came.”* When she went to the office in person to resolve it, “they pushed me back out the door.”

Some landlords only became responsive when faced with legal interventions—such as a Code Enforcement inspection, a lawyer’s letter, or the spectre of having to attend court. Even then, repairs were often minimal or temporary, and failed to meet basic habitability standards.

**42% of renters we interviewed said their landlord responded to complaints or requests about the condition of their home with threats, eviction notices, and/or other retaliatory action.**

Renters also expressed frustration with high turnover of property managers, noting “they come a dime a dozen.” Tenants reported that when there is a revolving door of property managers, more repair requests go unanswered.

## 2. External Requests for Help

When communication with management stalled or turned hostile, some tenants looked outward to city agencies, legal aid agencies, and other non-profits for a path forward. Renters reached out hoping to find advocacy assistance, legal enforcement, and other forms of support. When we asked renters to tell us about their experience when they contacted outside services for help, **several themes** emerged:

1. Knowledge gaps: renters were unsure where to start or what each agency could actually do.
2. Fragmentation: even well-documented cases stalled because no central organization took responsibility for follow-through.
3. Risk: tenants feared that escalating their complaints would make things worse with management.

*Renters who looked for external help contacted the following organizations:*

<b>Table 1. Organizations Contacted for Assistance</b>	<b>#</b>
City of Memphis, Code Enforcement	15
Legal Aid Agencies <sup>7</sup>	13
Out Memphis	3
Memphis Light, Gas and Water	3
Metropolitan Inter-Faith Association	2
Memphis Housing Authority	2
Better Business Bureau	2
The Works	1
Faith-based system	1

**Thirty-eight percent** of respondents who contacted an outside organization reported no improvement in the condition that precipitated the contact. Many renters contacted organizations that had no ability to hold landlords accountable. **Common barriers to effective service included: eligibility criteria, slow or no follow-up, being sent back and forth between multiple offices, and heavy documentation burdens.**

### 3. Code Enforcement

The renters we interviewed most often turned to Code Enforcement (“Code”) for help.<sup>8</sup> Those who called Code had mixed results.

Code Enforcement is the local agency responsible for enforcing minimum housing standards and addressing unsafe housing conditions.<sup>9</sup> Fifteen out of 41 interviewees contacted Code. Only **3 of the 15 renters** who called Code said that contacting Code resulted in their landlord addressing the problematic condition. Unfortunately, even when calling Code led to the landlord addressing the condition, it usually soured the tenant’s relationship with the landlord. One tenant said her landlord refused to talk to her or acknowledge her in-person or over the phone after she contacted Code. Another said *“it felt like harassment every time”* she called her property management after the Code visit. Only one person reported a completely positive experience with Code: her stove was not working, so she called Code. A Code Inspector came to her home and ultimately required the landlord to replace the stove. After that, the landlord was “lenient” towards her, she thought perhaps because they feared being brought to court.

One renter shared that they “feel like Code Enforcement was complicit in this problem” because Code let the landlord push back the court date for the Code proceeding long enough that the landlord was able to evict her in a different courtroom. As a result, the Code violation complaint was never adjudicated. Other renters shared this impression. Another renter called Code regarding plumbing problems. However, when Code sent an Inspector to the property, “the guy that came out was more so worried about my porch not having a rail” than the bathroom, which was so backed up with sewage that the family had to find other places to bathe and go to the bathroom.

Another common experience among renters was mistreatment by landlords after reaching out to Code. One renter called Code because squirrels were chewing through their roof. Code required the landlord to replace the roof, but after that, the landlord threatened to call the police if the renter ever came to the office again. *“I know they hated me after that, and they told me, ‘don’t come back up to the office or else we will call a policeman.’”*

Fifteen percent of renters said that fear of retaliation from a landlord stopped them from reaching out to Code. One renter shared, *“Code Enforcement said that they would have to talk to my landlord to be able to come inspect and which meant reporting that I had reported them. And again, while I was living there. I really didn’t want to because they lived right upstairs the main house. I was really trying to not add to the harassment, so I backed down from having Code Enforcement come out.”*



## C. Barriers to Resolution

### 1. Retaliation and Eviction Threats

Unsafe housing was rarely just about leaks, mold, or broken heating. When tenants asked for repairs, management often answered with threats, harassment, or notice of violations unrelated to the original complaint. Retaliation seemed to be the default response to renters' persistence, making renters feel unsafe in their homes. This dynamic punishes renters for doing exactly what the law tells them to do and creates a reality wherein tenants have to endure and keep quiet about poor conditions to keep a roof over their heads.

**97% of renters who reported housing condition problems asked their landlord to make repairs. Forty-two percent said they faced threats, eviction notices, or other forms of harassment after pressing for repairs.**

One tenant said, *"They basically gave me an eviction notice when I told them for the second time there was mold growing."* Another tenant put it bluntly: *"Very hostile energy... I felt retaliated against for speaking out."* One in three tenants who contacted Code reported being targeted afterward through sudden eviction filings, lockouts, or harassment.

For some, retaliation came cloaked in **manufactured tenant violations**. One tenant who documented months of rat and roach infestations said management finally responded by citing her for a dog she did not own, blaming her for a broken window that pre-dated her tenancy, and threatening to evict her. Another renter was accused of double parking after she called Code. Her car was towed multiple times, and when she warned a neighbor about the conditions, management left notes telling her not to "bother" other tenants.

## 2. Financial Constraints

Lack of financial resources gives people no choice but to accept harsh rental conditions. Nearly two-thirds of renters we interviewed said the **cost of moving** was the single biggest reason they stayed in their homes, despite poor conditions. Moving requires additional deposits, application fees, and double rent, and often involves time off of work, which further reduces access to the extra funds required to move. When one renter tried to look for a new home, the search alone drained her budget. *“I’ve spent at least \$500 already trying to do application fees... some of the places don’t even contact you back.”*

Of the renters who shared their rent and income, **at least 35%** are cost-burdened. In the context of housing, cost-burden means that a renter is paying more than 30% of their income on rent.<sup>10</sup> Another 10% were “close” to the cost-burden threshold. Twenty percent were not sure where they fell on the spectrum. One journal article observes that cost-burden is a growing issue and that:

*Research indicates a host of detrimental impacts associated with this phenomenon, including constrained consumption of other household necessities, lower life satisfaction, higher stress, higher mobility, lower housing quality, and negative outcomes for children. Moreover, higher housing cost burdens also theoretically crowd out other important household expenditures, with households foregoing important long-term investments in human capital or health because “the rent eats first.”<sup>11</sup>*

*“I was making \$52,000... but after taxes, insurance and everything else... \$850 was really all I could afford . . . I’m gonna... move with my grandmother... because I just don’t want to be in this position anymore to where I’m living paycheck to paycheck.”*

Thirty-seven percent of respondents reported receiving rental assistance. People reported that rental assistance helped, but didn’t solve their housing problems. Even for those who received rental assistance, the cost of moving still kept them from getting out of a bad situation.

Assistance did not reach many of those who most need it. Thirty-nine percent of renters we interviewed who are low income do not receive rental assistance. Even when those who need assistance receive it, it does not always solve the problem; several renters reported that landlords refused to accept rental assistance payments.

## CL's Story

CL did everything right. She went to school, worked multiple jobs, and rented the best apartment she could afford. But the home wasn't safe. A soft floor hidden under carpet. Bad plumbing. No air conditioning. Heat failed in winter. Loose windows anyone could pry open. Squirrels chewing their way into her apartment. Maintenance always took months – if they came at all. When a maintenance person assaulted her in her own apartment, the company refused to cooperate with police.

Then COVID cost her her job. She secured rental assistance from a local organization so that she would not miss a rent payment, but her landlord refused to accept it. She was forced to move. She was pregnant at the time.

Even where rental companies accept housing vouchers on paper, they seem to often set prices just out of reach. One renter described a pattern that effectively nullifies her housing voucher. *"My voucher's for \$1,076... all the two-bedrooms even in the horrible parts of town are \$1,100. There's no way that's coincidental."* For parents, the stakes are higher. Another renter now pays \$1,300 per month compared to her move-in rent of \$895 per month. As a single parent of three children, it has been difficult to navigate constantly escalating rent, fees, and deposits.

*"They want deposit, first month rent, all of these other fees... it's a lot." Even month-to-month "flexibility" became its own budget line-item: "They raised it up... just for me to go month to month... and they only [allow] it for three months and they raised the rent up again."*

With paychecks that don't cover basic needs and children's school stability to protect, the "choice" to move is often no choice at all.

By the time tenants pick up the phone to apply somewhere new to escape poor conditions, they are often already underwater emotionally and financially. Application fees that vanish without a call back; the cost of deposits on top of movers, utility service fees, and prorated rent; rent that increases when you ask for a shorter lease; and pricing that floats just above voucher limits – each factor seems small on its own, but together they pin people in place. These renters do not stay because things are fine; they stay because leaving costs more than they can spare.

### 3. Management Changes

At least half of respondents reported experiencing a change in management that led to drastically different landlord behavior. Several tenants discussed how their homes were liveable until a new landlord took over, often a much larger company, resulting in tenants having *“nothing but issues...but just with this [new] company”* at previously well-maintained homes. One renter was even blamed for the damages to their home, despite photos showing the property was damaged prior to move-in. Others said that promised repairs were superficial, often as minor as a new coat of paint. One long-term resident, who has lived in the same apartment for over 22 years without any major problems, was looking into moving because at the time of the interview, the air conditioning had been out for over two months during the summer. Though this renter did not want to move, the new management refused to fix it.

Our team also learned that management changes often involve significant communication problems that impede renters’ ability to address poor housing conditions. During management transitions there is confusion over whom to pay, how to pay, and where to pay rent. Renters often do not know that new management has taken over, much less how to get in touch with them, pay rent, report problems or follow-up on repair requests.

*“We’re stuck. We don’t know who to send our money to. Y’all are telling us to keep sending our money, but y’all aren’t over the company anymore. Y’all are telling us that ‘the company closed. There’s a new agent coming out.’”  
So when are we going to meet them? What are we supposed to do?”*

One renter shared that, while informed of a management change, they were not instructed where to pay the rent. The new company took multiple months to set up an electronic payment system, yet was never in the office for residents to drop off their rent in-person. With legal assistance, the participant was able to track down their new landlord—a large property management company based in Texas with many complaints on online forums from properties across the south.

Even after she contacted them, the property management company was still unresponsive. By the time the payment system was finally set up, the company expected renters to pay three months’ rent at once, trapping them in an unresponsive and poorly managed property until the debt was cleared.



## 4. Widespread Lack of Knowledge

Many renters do not know what to do or where to turn when their landlord refuses to make a repair; what Code actually does; or which organization could provide assistance.

Of renters with problems that their landlords would not address, half said they had never heard of Code, and nearly a third believed calling would do more harm than good. Renters' responses in the follow-up questions provide useful context for those numbers. One renter stated it very plainly. *"I really don't know who to contact."* Moments later she added, *"I've heard of Code Enforcement, but I don't know exactly what they do."* Another renter reflected on why he didn't call Code Enforcement: *"Tennessee's law, the only remedies I would really be allowed is to... terminate my lease, and move somewhere else... I don't know of any... remedies at the county or city level... potent enough to sufficiently improve our situation."* Even for renters who had heard of Code Enforcement, not knowing more about what they do, how they do it, and if it would make the situation worse kept some renters from calling.

Lack of knowledge about the advocacy process and how to effectively advocate also creates uncertainty that leads to delays or inaction. One renter described what he wished he had known at the beginning of the process, recounting that he "learned the hard way" and that a better understanding of what to do would have spared him months of stress. He now tells neighbors to document from the first day there's an issue, photograph and date every defect, submit all requests through email or the portal, and keep confirmations and case numbers together. He discourages phone calls because they leave no paper trail and recommends saving copies of every exchange in a single folder so timelines are easy to show if a dispute arises. For at least one renter, not understanding the process initially kept her from seeking outside help when the landlord refused to make repairs. However, when the problem persisted, she was compelled to act even though she did not know exactly where to turn or what would happen. She recounted that she finally told management, *"I'm going straight to rental rights... you talk to rental rights, whoever my lawyer gonna be."* She explained, *"People are afraid to call rental rights on people because they're scared [the landlord] just gonna put them out. But I stepped out on faith. I had to get some help. I'm tired of going through it."*

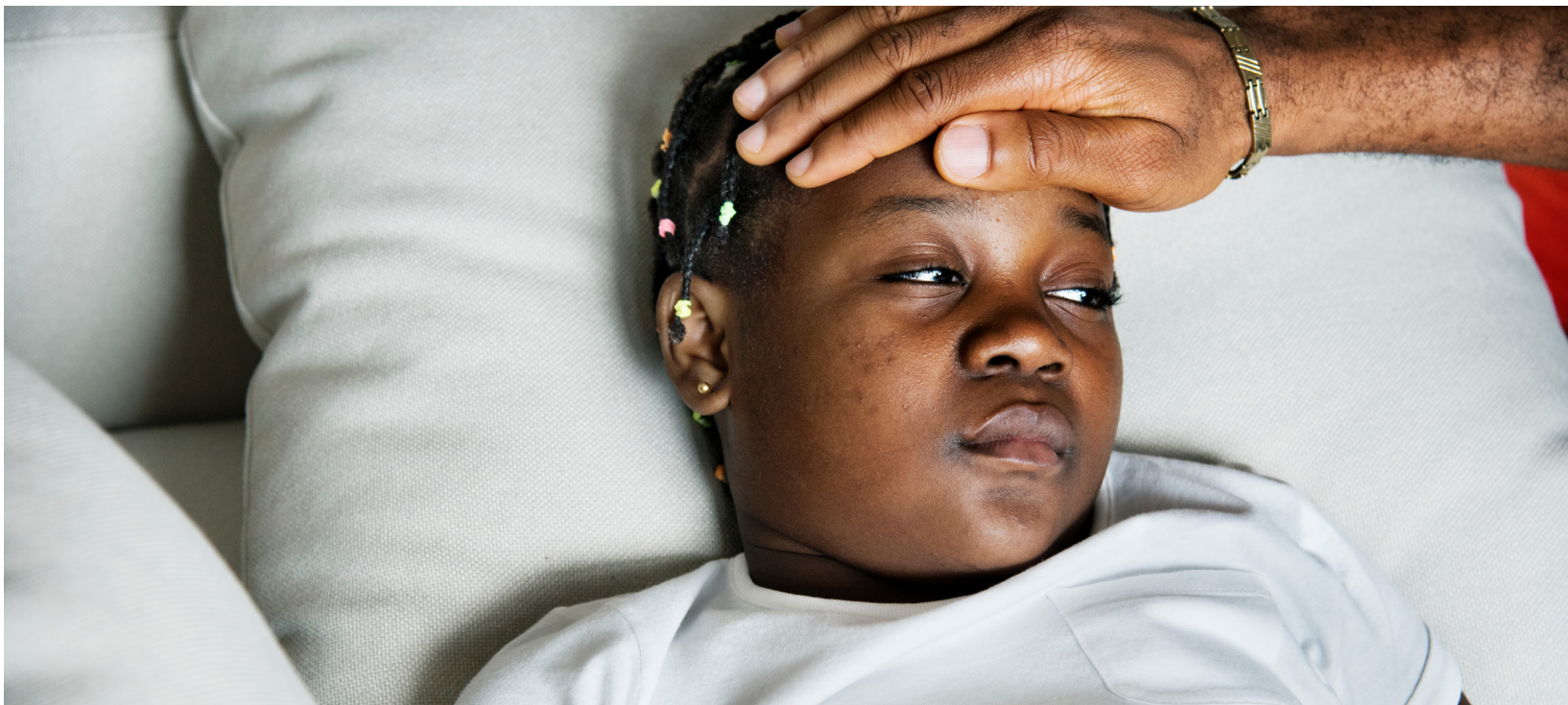
*Actual photo of rental property in Memphis.*

# Part 3: Impact

## How do poor housing conditions—and the efforts to address them—impact Memphis renters?

Most Americans spend approximately **90%** of their time indoors, and an estimated two-thirds of that time is spent in the home.<sup>12</sup> Children before school age and the elderly spend even more time at home, making them especially vulnerable to poor housing conditions. Substandard housing contributes to various negative physical health outcomes, including the exacerbation of chronic diseases and the spread of infectious diseases. Additionally, substandard housing is closely linked with poor mental health.<sup>13</sup> **One hundred percent of the people we interviewed who had problems with their housing conditions reported that it affected their family's mental or physical health.** From hospitalization for aggravated asthma to developing major depressive disorder, the lived experiences shared by our interviewees demonstrate the strong relationship between housing and health, revealing that home is, in fact, where the health is.

**100% of the people we interviewed who had problems with their housing conditions reported that it negatively impacted their health.**



## I. Physical Health

### A. Heating and Cooling Failures

Extreme heat is a growing public health threat in Memphis. Lack of air conditioning in poor-quality housing intensifies the risks associated with extreme heat.<sup>14</sup> High summer temperatures increase mortality, particularly from cardiovascular and respiratory conditions.<sup>15</sup> Memphis's high humidity amplifies the heat, pushing heat index values even higher and prolonging exposure risk.<sup>16</sup>

For households without working air conditioning, extreme heat translates into sleepless nights, increased dehydration, higher risk of heat exhaustion, and worsening of chronic conditions such as asthma, hypertension, and heart disease.<sup>17</sup> Though it receives less attention, extreme cold also poses serious risks. Research demonstrates that cold homes also contribute to respiratory illness, cardiovascular strain, and death.<sup>18</sup> Indoor temperatures below 61 °F impair lung function and increase blood pressure, while temperatures below 54 °F are associated with hypothermia and heightened cardiovascular risk.<sup>19</sup> According to the Centers for Disease Control and Prevention, vulnerable groups—including children, older adults, and those with chronic respiratory conditions—face the most risk.<sup>20</sup>

**Forty percent of interviewees reported inadequate heating or air conditioning in their homes.** From acute illnesses to the development of chronic ones, survey respondents confirmed the immediate physical health dangers of inadequate heating and cooling. Respondents described enduring entire winters without heat, leaving them unable to sleep and more susceptible to illness. One person attributed catching the flu directly to a broken heater, while another reported being “constantly sick and stressed” from mold and broken air conditioning. For families with young children and individuals with compromised immune systems, these failures were especially devastating. One parent described the stress of keeping children safe in freezing indoor conditions and the physical deterioration that came with that. The survey data and broader evidence show that the lack of reliable heating and air conditioning in Memphis's low-quality housing is not just a matter of comfort but a driver of illness.

### B. Plumbing and Sanitation Failures

The advent of indoor plumbing over 100 years ago is arguably one of the greatest achievements in public health history, and yet many Memphis renters still suffer the effects of inadequate plumbing and sanitation. In fact, 38% of residents in our study reported plumbing problems in their homes. HB described nausea and stress from eating only canned goods and incessantly bleaching floors due to regularly flooding sewage. Another renter spoke about the constant worry that the perpetually leaking pipes were increasing her water bill and causing mold growth that affects her family's health. A different renter discussed having to find her family another place to bathe due to sewage back-ups.



The public health impacts of inadequate plumbing are well-documented. Households without reliable plumbing face higher rates of gastrointestinal illness,<sup>21</sup> urinary tract infections,<sup>22</sup> and respiratory illness<sup>23</sup> due to mold and dampness caused by leaks. Lack of access to safe drinking water, sanitation facilities, and as a result proper hygiene, are also tied to poor bladder health and unhealthy coping behaviors, such as fluid restriction, which contribute to additional physical and psychological stress.<sup>24</sup> Research shows inadequate access to safe water and sanitation disproportionately affects renters, low-income households, and people of color.<sup>25</sup> For Memphis renters in poor-quality housing, these findings are lived realities.

## C. Gas and Electrical Failures

Faulty electrical systems can lead to fires and power outages, increasing the risk of harm and even death. Electrical failures entail a range of issues, including circuit failures, transformer fires, and power surges. These failures can be due to dilapidated infrastructure, aging components, wear and tear, and lack of maintenance. They can disrupt power, damage appliances, and cause life-threatening fires.

The harrowing stories of our survey participants bring to life these research findings on the impacts of gas and electrical failures. For example, one participant experienced a gas leak. After MLGW declared the property uninhabitable, the renter was forced to move out. Their landlord refused to return their security deposit despite the gas leak being deemed the landlord's fault. The renter developed anxiety that manifested in poor physical health. A different renter shared another troubling and traumatic experience related to an electrical fire: *"It was in the wall, and the kids caught it. It kind of got me, there's something going to blast, you know, it flashed in the wall, and so we cut everything off, and I called the fire department."* The experience triggered past trauma that resulted in chronic nightmares. Another participant described experiencing electrical shocks whenever they touched the shower knobs. After much back and forth with an unsympathetic and skeptical landlord, the renter purchased an electrical current reader to supply proof. Only then did the landlord acknowledge that maintenance had "messed something up" while working on another unit, which led to the repeated electrocution of this renter.



Actual photo of rental property in Memphis.

## D. Structural Failures

Older and neglected homes present a range of problems that can cause immense stress and physical concerns for renters. Many structural failures result from deferred maintenance. Pest infestations are one of the most pernicious effects of deferred maintenance. Unsurprisingly, many respondents found the presence of pests unnerving. **Twenty-seven percent** of interview participants mentioned they had issues with insects or rodents, including roaches, rats, and squirrels. One participant described an abundant infestation of rats, along with no heat during the winter. This participant highlighted the trauma of not being able to sleep at night due to the presence of rodents. A different renter worried about their children's safety due to exposure to mice living in their home. Another renter who had recently moved to Memphis recalled her first Memphis apartment experience: she was disturbed by ongoing sounds on the roof, until the first face poked through and she finally realized it was a squirrel. *"I had squirrels literally chewing through my roof. I could see the squirrels peeking through the ceiling!"*

In addition to pest infestations, structural deficiencies in housing—such as deteriorating roofs and ventilation systems—can increase indoor allergens that contribute to the development or worsening of respiratory conditions like asthma.<sup>26</sup> Interview participants reflected this reality when our team asked whether any of their housing issues affected their or their family's mental or physical health. Problems with mold also emerged in renters' responses. Indoor mold is a well-documented trigger for asthma, releasing mycotoxin-containing spores that can inflame pulmonary tissue and precipitate asthma attacks. Several participants reported serious health consequences. One described their children requiring professional medical support for worsening asthma; another recounted frequent hospital visits for their daughter's asthma attacks; and, one family reported life-threatening outcomes—including a stroke and congestive heart failure—linked to mold poisoning in their home.



## II. Mental Health

Housing provides more than shelter—it is a foundational determinant of physical and psychological well-being. A substantial body of research has established that inadequate housing is closely linked to poor mental health outcomes.<sup>27</sup> Among those we interviewed, **anxiety, depression, trauma, and chronic stress were common**. Some renters also reported severe emotional distress.

Poor housing conditions such as structural deterioration, mold and pests, insufficient heating/cooling, and poor air quality are common stressors in substandard housing that lead to chronic stress and anxiety.<sup>28</sup> Individuals living in these conditions often experience heightened stress responses due to constant exposure to environmental irritants in conjunction with the inability to feel secure in their home. In the words of one participant who experienced perpetual flooding, *“I just couldn’t keep any of my objects in that room. It was very stressful. It was a pain to deal with.”* Another participant spoke of her stress and emotional depletion as a result of spending so much money on rent for a sub-standard apartment, and barely getting by with the remainder: *“You’re stressed out. Almost like you’re going crazy. Like, am I really sick? Am I having a cold because it’s cold and flu season? Or am I really sick because of the vents in here? Am I sick because of this? Am I sick because of that? Mentally, it takes a toll.”* One participant experienced increased anxiety and stress and elevated blood pressure due their back door not properly working and the resulting fear of knowing that anyone could come in at any time.

Poor housing quality and the instability that often accompanies it has been directly linked to adverse impacts on childhood development.

*Much of the association between poor quality and unstable housing and children’s well-being operated through parents. The stress and strain of living in poor quality homes or having to move multiple times in a few short years took its toll, leading to symptoms of depression and anxiety, and to less stable family routines. This in turn helped to explain children’s diminished functioning.<sup>29</sup>*

Anticipatory anxiety is also a common byproduct of substandard, unpredictable living environments, especially due to the financial strain they often cause. One participant recalled, *“It definitely affected my mental health, which in turn affected my physical health. I wasn’t performing well.”* This participant later explained, *“And rent is a lot, so knowing that that money could have been spent better elsewhere was very mentally damaging.”* For most respondents, coming home provided little comfort or respite from the stress of the workday. *“It was consuming... incredibly stressful. Incredibly destabilizing. Very much affected my relationships and my ability to concentrate at work. It made coming home, being home very stressful.”* One participant who works with young adults described the immense stress placed on young adults who are navigating the world as adults for the first time, especially when housing instability and trauma are at play.



*“They don’t really know quite how to deal with that situation, or have the experience of writing an email to [property management] and documenting and taking pictures, and figuring out who the owner of the property is . . . the mental health of trying to maintain your full time job, and then also have to somehow, factor in the mental energy to go back and forth through email or phone or in person with property management, I know for sure took a toll... we talked about it often, just them being stressed and frustrated and scared, because a lot of times they are addressing these things and then hoping that they don’t get put out for being so firm with what they need.”*





### III. Cumulative Effects

Poor housing isn't just unpleasant—it poses a significant public health risk. Long-term exposure to substandard conditions exacerbates health inequities and conditions and deepens cycles of disadvantage. Over time, the psychological burden of stress, fear, and depression converge, often resulting in severe outcomes like substance abuse disorders, cardiovascular strain related to chronic stress, and social withdrawal.<sup>30</sup> Poor housing not only exacerbates existing mental health conditions, but it also increases the likelihood of new onset disorders.

The intersectional nature of housing—its ties to income, race, urban planning, and healthcare access—means that the mental health impact(s) of housing is neither isolated nor easily mitigated. Rather, the impacts accumulate throughout life, affecting multiple domains of functioning and reverberating through families and communities.<sup>31</sup> An example of this intersectionality involves the stress an expectant mother's body was under as she gestated her baby with heart defects. In her words, *"My body will start trying to force me... to have my baby early because I was so stressed out... So it wasn't a peaceful place for me during and it was [not] a peaceful state of mind at all. So it caused a lot of stress on me and took a toll on my mental well-being, as well as my body. And I believe all this stress is due to my baby having a heart defect that she was born with, knowing that she's still battling."*



## Closing

### The Bad News

We have long had data that shows we have a severe housing shortage and an unsustainable number of evictions. This report illuminates two additional facets of our housing crisis: poor housing conditions have caused a public health problem, and unlawful landlord conduct is a primary cause of this problem.

- 88% of renters reported serious problems with the conditions of their homes;
- 97% of renters who had housing condition problems asked their landlord to repair the problem;
- 42% of renters who asked for repairs report their landlord responded with threats of eviction and/or other retaliation.
- 100% of renters with problems reported that the poor conditions impacted their health.

These findings mirror what our organization has seen year after year. The largest number of calls we receive come from renters struggling with poor housing conditions. The second largest is calls about eviction - and over half of those cases begin as problems with housing conditions. And, most jarring, **more than 80% of the calls we receive involve unlawful landlord conduct.** The message could not be clearer: our housing crisis is not just about affordability - it is about accountability.

### The Good News

This problem is the result of choices. And we have the power to choose differently. We have strong laws and regulations that require landlords to provide safe, habitable homes. We have courts designed to enforce these laws; we have two different court systems designed to address housing conditions! We have a City agency charged with upholding building and housing codes, and a County public health department responsible for promoting and protecting the health of our community. The framework and infrastructure for healthy housing and accountability are already in place. We just need the collective will to use it.

And there's even better news. Our data - from this survey and years of on-the-ground work - show that renters are ready to be involved with that change. Overwhelmingly, they want to be part of the solution, not just for themselves but for their neighbors and their city. When we asked interviewees if they wanted to get involved, 85% said they wanted to get involved with at least one opportunity offered, and more than 60% of renters wanted to get involved with 5 or more of the 9 opportunities we offered. The response to this project also made that clear. More renters signed up to participate than we could accommodate, far exceeding what people warned us was a typical response rate for this type of project.

This level of engagement reflects both the depth of the problem and the strength of the community's determination to create something better. Here's some of what we heard:

*"I want to help with whatever y'all want me to help with. If my car was up today, y'all said 'come tomorrow', I'd come tomorrow."*

*"I would be willing to do all of this if I feel like we'll have a voice in it if they will actually listen and take action"*

*"There's been a great injustice with my housing situation and... I don't feel like anyone else should have to go through it."*

## Next Steps

This was a small sample. We need to know more. Let's expand our data collection and listen to more renters so we can fully understand the patterns shaping our housing landscape. Let's take a closer look at our housing ecosystem to identify why it isn't working as it should. We should also examine how we allocate our resources. Let's look at our budget and redirect funds from ineffective programs into strategies that work.

The work ahead belongs to all of us. If you'd like to get involved, share your story, or partner in this effort, reach out to Housing Team at [info@mpilc.org](mailto:info@mpilc.org). **Real change begins with connection.**

## Methodology

### Participant Selection

This study draws on qualitative and quantitative data collected through structured phone interviews with former MPILC clients who sought legal assistance between January 6, 2021 and July 24, 2025. Eligible participants previously provided consent to be contacted for research or advocacy purposes.

### Data Collection Procedures

We contacted a total of 446 former clients for participation. Of these, 71 scheduled interviews (15.9%), and 41 completed an interview (9.2% of those contacted; 57.6% of those scheduled). Phone interviews were conducted by trained Research for Action staff between June 16 and July 31, 2025.

We collected data using a structured interview guide designed to elicit comparable information across participants. The structured interview guide included questions organized around three primary areas of inquiry:

1. Housing conditions experienced within the past five years.
2. Actions taken by tenants to remedy poor housing conditions.
3. The impact on renters of both the poor housing conditions and their efforts to remedy those conditions.

Prior to each interview, participants provided verbal consent to take part in the study and to be audio recorded. Interviewers informed participants that they could decline to answer any question or discontinue the interview at any time without consequence.

### Data Analysis

We employed a mixed-methods approach that integrated qualitative and quantitative techniques. Qualitative data were analyzed thematically. We developed a codebook based on themes that emerged from the interviews and pulled representative quotes and stories under each theme. We categorized and summarized quantitative data from close-ended responses to identify frequencies and trends across the sample.



## End Notes

<sup>1</sup> According to HUD, low income is considered at or below 80% of the Area Median Income (AMI). The AMI of Memphis is \$51,211 for 2019-2023 according to the U.S. Census Bureau, which means that low income in Memphis is considered below \$40,968.

<sup>2</sup> Tennessee Code Annotated 66-28-103, “Purposes – Rules of Construction” states:

“Underlying purposes and policies of this chapter are to:

- (1) Simplify, clarify, modernize and revise the law governing the rental of dwelling units and the rights and obligations of landlord and tenant;
- (2) Encourage landlord and tenant to maintain and improve the quality of housing;
- (3) Promote equal protection to all parties; and
- (4) Make uniform the law in Tennessee.

Tenn. Code. Ann. § 66-28-103.

<sup>3</sup> *Id.*

<sup>4</sup> “Tenant” and “renter” are used interchangeably in this report.

<sup>5</sup> Tennessee Code Annotated 66-28-304, “Maintenance by Landlord,” states: a) The landlord shall:

- (1) Comply with requirements of applicable building and housing codes materially affecting health and safety;
- (2) Make all repairs and do whatever is necessary to put and keep the premises in a fit and habitable condition;
- (3) Keep all common areas of the premises in a clean and safe condition; and
- (4) In multi-unit complexes of four (4) or more units, provide and maintain appropriate receptacles and conveniences for the removal of ashes, garbage, rubbish and other waste from common points of collection subject to § 66-28-401(3).

Tenn. Code. Ann. § 66-28-304.

<sup>6</sup> ... (c) The rights under this section do not arise until the tenant has given written notice to the landlord and has shown that the condition was not caused by the deliberate or negligent act or omission of the tenant, a member of the tenant’s family, or other person on the premises with the tenant’s consent. Tenn. Code. Ann. § 66-28-502(c).

<sup>7</sup> Five people contacted Memphis Area Legal Services; three people contacted West TN Legal Services; and, one person contacted Community Legal Center. An additional four people reported that they contacted “Legal Services.”

<sup>8</sup> After Code Enforcement, the most common type of assistance people sought was legal. Renters with problems contacted local legal service entities almost as frequently as they contacted Code Enforcement. See Footnote 7, above.

<sup>9</sup> “The purpose of the Department of Housing Code Enforcement is to protect the public health, safety, and welfare in existing buildings used for dwelling purposes. The department administers and enforces Ordinance No. 5708, the International Property Maintenance Code of the City of Memphis Code of Ordinances. These ordinances regulate: ... Minimum housing standards for existing dwellings, and environmental conditions which may contribute to deterioration in the community ... For housing condition emergencies, e.g., no running water, no heat, raw sewage etc., the Department of Housing Code Enforcement can also be contacted at 901-636-7464 to file a complaint regarding unsafe housing conditions.” <https://memphistn.gov/code-enforcement/>

<sup>10</sup> United States. Census Bureau. *Nearly Half of Renter Households are Cost-Burdened, Proportions Differ by Race*. 2024. <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>.

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<sup>12</sup> U.S. Environmental Protection Agency. 2025. “Improving Your Indoor Environment.” EPA. <https://www.epa.gov/indoor-air-quality-iaq/improving-your-indoor-environment>.

<sup>13</sup> Ankur Singh et al., “Housing Disadvantage and Poor Mental Health: A Systematic Review.” *American Journal of Preventive Medicine*. (2019). [doi.org/10.1016/j.amepre.2019.03.018](https://doi.org/10.1016/j.amepre.2019.03.018).

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*Actual photo of rental property in Memphis.*



Housing security is fundamental to the success of individuals, families, and communities. Numerous studies document the impact poor housing has on health, education, and employment.

This report is part of The Housing Project, a project designed by the Memphis Public Interest Law Center to address Memphis' rental housing crisis through renter-centered research, education, and advocacy.

For more information, to provide support, or to partner with us, you can email us at [info@mpilc.org](mailto:info@mpilc.org) or visit our website at [www.mpilc.org](http://www.mpilc.org).