



# 2024

## INVESTMENTS *and* IMPACTS



Tennessee Housing  
Development Agency

**THDA.ORG**



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The benefits of affordable housing programs administered by the Tennessee Housing Development Agency (THDA) extend beyond just providing individuals and families the opportunity to live in safe, sound, affordable homes. Money spent through THDA programs has an economic multiplier, or “ripple” effect on the broader economy.<sup>1</sup> A multiplier effect measures the creation of additional jobs, income, and spending in the local economy as a result of THDA programs. Furthermore, the additional economic activity induced by THDA adds to state and local revenues.

In this study, we developed a comprehensive framework to estimate the economic impact of THDA activities by reviewing THDA spending and allocations to determine the scope and monetary flows of each program's activities. Affordable housing programs are not limited to subsidies that reduce housing costs to levels that low- and moderate-income households can afford. In addition to subsidy programs such as the Low-Income Housing Credit (LIHC) Program, we also considered the impacts of programs and policies that reduce housing-related expenses and provide sound mortgage products to low- and moderate-income households.

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## ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN 2024

The total economic impact described in this report is the sum of direct THDA spending, indirect business-to-business transactions in Tennessee's economy, and additional employee spending.

### Business Revenue

- The total contribution of THDA-related activities to Tennessee's economy in 2024 is estimated at \$2 billion.
- Of this total, THDA-related activities were responsible for a direct infusion of \$1 billion into the economy.
- Every \$100 of THDA-related activities generated an additional \$95 in business revenues.

### Personal Income

- THDA-related activities generated \$828 million in wages and salaries in 2024.
- Every \$100 of personal income produced an additional \$67 of wages and salaries in the local economy.

### Employment / Job Creation

- THDA-related activities created 11,653 jobs in 2024.
- Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 72 additional jobs throughout the local economy.

### State and Local Taxes

- THDA-related activities accounted for \$70 million in state and local taxes in 2024.

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<sup>1</sup> We used the IMPLAN input-output model to calculate these “ripple” effects. For more information, please see <https://thda.org/pdf/2024-THDA-Activities-Economic-Impact.pdf>

## Homeownership and Maintenance Programs

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The **Great Choice** and **New Start Homeownership Loan Programs** created 2,412 first-time homeowners totaling \$553.9M in home loans. **Great Choice Plus DPA Loans** helped 2,380 borrowers with \$23.8M in downpayment assistance (DPA).

The **Homebuyer Education Program** provided area agencies \$675,100 to counsel 2,404 families in their home purchase. The **STEP In Program** provided pre-purchase education opportunities to 148 state employees, which has saved them \$10,952.

The **Foreclosure-Rehab Program** used \$779,642 to rehabilitate 13 foreclosed properties for first-time homebuyers. Since its inception, THDA has a net positive gain of \$5,484 from this program.

The **Homeowner's Assistance Fund Program** has issued a cumulative \$55.2M in grants to 2,602 homeowners for delinquent mortgage expenses as well as ongoing assistance for homeowners facing COVID-19 related hardships, including a reduction or loss of employment or income.

The **HOME Program** awarded \$13.5M to local governments and non-profit organizations to provide rehabilitation, homeownership, and rental services to 126 households.

The **Tennessee Housing Trust Fund** supports several homeownership and home maintenance programs.

- The **Emergency Repair Program** provided \$2.5M in home repair assistance for 168 eligible elderly or disabled households.
- The **Habitat for Humanity of Tennessee Program** provided \$500,000 to local Habitat affiliates to help 20 low-income home buyers.
- The **Home Modifications and Ramps Program** provided \$151,646 to make 100 homes accessible for persons with disabilities.
- The **Capacity Building Program** awarded \$60,000 to seven non-profit organizations for the development of strategic and/or succession management plans. \$1,440,000 was awarded to 24 non-profit organizations for the construction, acquisition, and/or rehabilitation of office or program delivery space and/or for IT system improvement or expansion.

Lenders received **Community Investment Tax Credits** on \$8.3M in below-market loans or contributions made to eligible non-profit agencies to create or preserve 163 units of owner-occupied affordable housing.

The **Weatherization Assistance Program** used \$2.6M to help 405 low-income homeowners reduce their energy bills by making their homes more energy efficient. Of these homeowners, 200 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$25.5M to non-profits serving Tennessee to assist 33,746 low-income homeowners with their heating and cooling expenses.

The **Low Income Household Water Assistance Program** awarded \$1.3M to non-profits serving Tennessee to assist 3,576 low-income homeowners with their household water and wastewater needs.

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State programs are in **red**. Federal programs are in **blue**.



## Rental Development and Assistance Programs

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The **Emergency Rental Assistance Program** has provided a cumulative \$266.2M of assistance to 109,725 renters who were struggling to pay rent, utilities, or other home energy costs due to loss of wages or income as a result of the COVID-19 pandemic, since its inception in 2021.

The Tennessee Housing Trust Fund's **Competitive Grants Program** awarded \$4M to seven non-profit organizations to develop affordable rental housing across Tennessee, serving 94 households.

The **National Housing Trust Fund** awarded \$3M to Public Housing Authorities, non-profit entities for the production and preservation of 15 affordable rental housing units serving extremely low-income households.

**Low Income Housing Credits** in the amount of \$804.4M were allocated to create or rehabilitate 4,826 affordable rental units. Of these, 2,971 units utilized \$461.8M in **Multi-Family Bond Authority** to assist in financing the deal.

Lenders received **Community Investment Tax Credits** on \$558.4M in below-market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 2,587 households through a range of housing services and to create or preserve units of affordable rental housing.

**Section 8 Rental Assistance** helped 39,855 households with \$325.1M in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$53.8M aided 6,581 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 43 families received housing choice vouchers utilizing \$278,010 in voucher assistance to make mortgage payments rather than rental payments.
- **The Family Self Sufficiency Program** helped 192 Housing Choice Voucher Program participants work toward self-sufficiency through education, training, and case management. The program helped participants save a total of \$595,733 in escrow/savings. 10 participants graduated from the program and received a total of \$52,476 in escrow disbursements.
- **Project-based assistance** of \$271M helped 33,231 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

The **Weatherization Assistance Program** used \$271,184 to help 40 low-income renters reduce their energy bills by making their homes more energy efficient. Of these households, 20 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$53.4M to non-profits serving Tennessee to assist 71,369 low-income renters with paying heating and cooling expenses.

The **Low Income Household Water Assistance Program** awarded \$2M to non-profits serving Tennessee to assist 4,825 low-income renters with their household water and wastewater needs.

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State programs are in **red**. Federal programs are in **blue**.

## Homelessness Assistance and Prevention

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The **Emergency Solutions Grant Program** awarded 2.2M to non-profits serving Tennessee to support area emergency shelters, domestic violence shelters, rapid re-housing and homelessness prevention programs, street outreach services, and other essential supportive services. In 2024, ESG funding assisted an estimated 3,187 households who were experiencing homelessness or at risk of entering homelessness.

The **HOME-ARP Supportive Services Program** awarded just over \$3.7M to nonprofits serving Tennessee to support rapid re-housing and homelessness prevention programs, and provide an array of essential supportive services to help households gain stability in permanent housing. In 2024, HOME-ARP Supportive Services funding assisted an estimated 3,297 households who were experiencing homelessness or at risk of entering homelessness.

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State programs are in **red**. Federal programs are in **blue**.

PROGRAM, YEAR STARTED	2024 Units/ HHS.	2024 Dollars	Cumulative Units/ HHS.	Cumulative Dollars
Great Choice Home Loans <sup>1</sup> , 1974	2,412	\$553.9M	138,639	\$11.6B
Great Choice Plus Loans, 2013	2,380	\$23.8M	24,266	\$197.3M
<i>Homebuyer Education Program, 2003</i>	2,404	\$675,100	41,557	\$9.1M
<i>New Start Loan Program, 2001</i>	54	\$9.7M	1,599	\$137.9M
<i>Foreclosure Rehab, 2022</i>	13	\$779,642	30	\$1.6M
Homeowner's Assistance Fund Program, 2021	--	--	2,602	\$55.2M
HOME, 1992	126	\$13.5M	13,059	\$435M
Homeownership	100	\$10M	--	--
Rental	26	\$3.5M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	382	\$8.7M	12,992	\$126.6M
<i>Competitive Grants</i>	94	\$4M	3,956	\$67.4M
<i>Emergency Repair Program</i>	168	\$2.5M	4,517	\$32.5M
<i>Habitat for Humanity of Tennessee</i>	20	\$500,000	278	\$6.1M
<i>Home Modifications and Ramps</i>	100	\$151,646	2,463	\$2.5M
<i>Capacity Building Program</i>	--	\$1.5M	--	\$2.5M
National Housing Trust Fund, 2016	15	\$3M	589	\$33.4M
Emergency Rental Assistance Program, 2021	--	--	109,725	\$266.2M
<i>Community Investment Tax Credits, 2005</i>	2,832	\$566.8M	33,541	\$2.7B
<i>Homeownership</i>	245	\$8.3M	--	--
<i>Rental</i>	2,587	\$558.4M	--	--
Low Income Housing Credits, 1987	4,826	\$804.4M	97,818	\$7.2B
Multi-Family Bond Authority <sup>2</sup> , 1993	2,971	\$461.8M	52,642	\$4.2B
Section 8 Rental Assistance, 1978	39,855	\$325.1M	--	--
Tenant-Based Rental	6,581	\$53.8M	--	--
Tenant-Based Homeownership	43	\$278,010	--	--
Project-Based	33,231	\$271M	--	--
Emergency Solutions Grant Program, 1988	--	\$2.2M	--	--
HOME-ARP Supportive Services, 2024	--	\$3.7M	--	--
Weatherization Assistance Program, 1976	445	\$2.8M	4,205	\$34.5M
Homeownership	405	\$2.6M	--	--
Rental	40	\$271,184	--	--
Low-Income Home Energy Assistance Program, 1981	105,115	\$78.9M	1.1M	\$702.4M
Homeownership	33,746	\$25.5M	--	--
Rental	71,369	\$53.4M	--	--
Low-Income Household Water Assistance Program, 2023	8,401	\$3.3M	46,076	\$17.5M
Homeownership	3,576	\$1.3M	17,348	\$6.4M
Rental	4,825	\$2M	28,723	\$11.1M

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 393 homebuyers in the amount of \$93.8M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 55 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TENNESSEE IN 2024 WAS \$2B.**

## Community Investment Tax Credit (CITC)

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Financial institutions may obtain a credit against the total taxes obligated by the Franchise Tax Law and Excise Tax Law. The tax credit may occur when qualified loans, investments, grants, or contributions are extended to eligible nonprofit organizations, development districts, public housing authorities, or THDA for activities that create or preserve affordable housing, help low-income Tennesseans obtain affordable housing, or build the capacity of eligible nonprofit organizations that improve housing opportunities for low-income Tennesseans. The households served are those who have an income at or below 80 percent of the area median income as determined by the U.S. Department of Housing and Urban Development (HUD) for the Housing Choice Voucher Program.

## Emergency Rental Assistance (ERA) Program

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The ERA program makes funding available to assist households in paying rent, utilities, or other home energy costs due to loss of wages/income as a result of the COVID-19 pandemic. Funding is available to households for payment of delinquent utility costs and past-due or current rent expenses. In addition, eligible households may use funds to cover eligible future rent. THDA provides assistance to eligible applicants in all areas of Tennessee.

## Emergency Solutions Grants (ESG) Program

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THDA administers the federally funded Emergency Solutions Grants (ESG) Program on behalf of the State of Tennessee to improve the housing stability of individuals and families who are experiencing homelessness or are “at risk” of entering homelessness. Funds may be used to help meet the costs of operating and maintaining emergency shelters and providing essential services to shelter residents. Funds may also be used to provide emergency intervention services to unsheltered individuals and families experiencing homelessness through street outreach, rental assistance and supportive services to promote self-sufficiency and prevent homelessness, and rapid rehousing services to move individuals and families into permanent housing quickly. ESG funds are awarded annually through a competitive process to non-profit organizations and local governments across the state of Tennessee.

## Homeowner's Assistance Fund (HAF) Program

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The HAF Program was established under Section 3206 of The American Rescue Plan Act of 2021. After administering a pilot program with Tennessee Housing Development Agency (THDA) mortgage holders, the program opened to the public in January 2022 for eligible homeowners who experienced a financial hardship related to the COVID-19 pandemic. The state of Tennessee was allocated \$168,239,035. Reinstatement Assistance was directed towards the prevention of mortgage delinquencies, foreclosures, and defaults. Funds were used to provide a principal reduction of amortizing secondary liens originated by an eligible non-profit agency as down payment assistance, along with other related housing expenses. Additionally, funds were used to supplement other loss mitigation options offered by the servicer under investor requirements or instances in which, without HAF, the homeowner would not qualify for these loss mitigation options. The reinstatement options for this program closed as of August 2023. Currently, reduction or extinguishment of partial claims through FHA, VA or USDA loans that were used as part of a COVID loss mitigation resolution through the applicant's service provider remains the only option available.

## HOME Program

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THDA administers the federally funded HOME Program on behalf of the State of Tennessee to promote the production, preservation and rehabilitation of housing for homeownership by low-income individuals and families. THDA's HOME funds are awarded annually through a competitive application process open to cities, counties, non-profit organizations, and public housing authorities serving communities that do not receive their own allocation of HOME funds from the U.S. Department of Housing and Urban Development. Additionally, Community Housing Development Organizations (CHDOs) serving any community in Tennessee may also receive funding through the state's HOME program. Four programs comprise HOME.

### Urban/Rural

The HOME Urban/Rural program provides funding to local governments to provide rehabilitation and reconstruction services. Approximately 45% of funds are made available to urban counties, with the remaining allocated to rural counties in the state.

### CHDO Homeownership

THDA makes HOME funds available to non-profit organizations that meet the designation of a Community Housing Development Organization ("CHDO") through a competitive application process. THDA expects that the grantees will shepherd the homebuyer through the home buying process and foster an on-going relationship with the homebuyer. This responsibility includes facilitating additional homeowner counseling, verifying homeowner occupancy requirements on an annual basis, and monitoring mortgage loan default issues.

### Rental

The HOME Rental Housing Development Program is targeted towards the new construction and/or acquisition and rehabilitation of rental housing projects that consist of no more than a total of 11 units.

### HOME-ARP

THDA was allocated federal funds appropriated under Section 3205 of the American Rescue Plan Act of 2021 to provide homelessness assistance and supportive services through the HOME-American Rescue Plan Program ("HOME-ARP"). Program funding was administered as grants through a competitive application process for acquisition, construction and rehabilitation of affordable rental housing for qualifying and low-income household located in any Tennessee county.

## HOME-ARP Supportive Services Program

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THDA administers the federally funded HOME-ARP Supportive Services Program on behalf of the State of Tennessee to improve the housing stability of individuals and families who are experiencing homelessness or are “at risk” of entering homelessness. Funds may be used for security deposits, rental assistance and for providing essential services to individuals and families. Funds may also be used to provide emergency intervention services to unsheltered individuals and families experiencing homelessness through street outreach, rental assistance and supportive services to promote self-sufficiency and prevent homelessness, and rapid rehousing services to move individuals and families into permanent housing quickly. HOME-ARP funding is a one-time funding allocation through the American Rescue Plan.

## National Housing Trust Fund (NHTF)

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THDA administers the federally funded National Housing Trust Fund (NHTF) to expand the production and preservation of affordable rental housing for households with extremely low incomes. NHTF Loans are targeted towards proposals for permanent Supportive Housing and proposals for multifamily housing in Rural Counties. Eligible recipients are local public housing authorities and entities in partnership with non-profit organizations. There is a 30-year affordability period requirement.

## Homebuyer Education Program

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Since the home purchase process can be costly and complex, THDA recognizes the value of homebuyer education for all of its mortgage applicants. The purpose of homebuyer education is to assist people with purchasing homes and help them become successful homeowners. THDA works with approved providers of homebuyer education by supplying materials to teach first-time homebuyer education classes and hosts annual trainings, which allow providers to obtain and maintain their certification. All THDA homebuyer education providers are now HUD Certified Housing Counselors. THDA also maintains a calendar of approved classes on its website and a county-specific list of certified homebuyer educators who can help consumers through the process of purchasing a home. The STEP In Program offers a discount to employees of select employers to pursue Homebuyer Education courses. In August 2024, THDA increased the reimbursement rate to counsel borrowers for homebuyer education services.

## Low-Income Home Energy Assistance Program (LIHEAP)

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THDA administers the federally funded Low-Income Home Energy Assistance Program (LIHEAP) that assists qualified households (those below 60 percent of the state median income) in meeting their home energy needs and improving the energy efficiency of their homes. LIHEAP provides regular and crisis assistance across Tennessee in partnership with community service agencies and local governments. Prioritization of recipients and the level of assistance is based on the energy burden, income, household size, and the presence of the elderly, individuals with disabilities, and young children. LIHEAP funds are also provided to meet the health and safety needs of homes receiving assistance under the state’s Weatherization Assistance Program.

## Low-Income Household Water Assistance Program (LIHWAP)

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The Low-Income Household Water Assistance Program (LIHWAP) is administered by the Tennessee Housing Development Agency (THDA) and funded by the U.S. Department of Health and Human Services (HHS). The program is designed to assist eligible low-income households in meeting their immediate household water and wastewater needs. The LIHWAP is administered through a network of 19 local agencies that reach all 95 counties. Priority assistance is based on households with water services that have been shut off, have a shut off notice, or are past due on payments.

## Low-Income Housing Credit (LIHC)

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The Low-Income Housing Credit provides a tax incentive to investors, which offsets federal income tax liability in exchange for an equity investment in affordable rental housing. The credit was designed to provide a funding source to create and preserve safe and affordable rental housing for low-income households. The amount of credit is based on reasonable costs of development, as determined by THDA, and the number of qualified affordable units.

## Multifamily Tax-Exempt Bond Authority

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The Multifamily Tax-Exempt Bond Authority program provides financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units. Developers receive an allocation of the state's tax-exempt bond authority and sell bonds through local bond issuers (municipalities, housing authorities, etc.) in support of housing development.

## Section 8 Project-Based Rental Assistance (Contract Administration)

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The Section 8 Contract Administration and Compliance Division provides oversight for the contractor (CGI) who manages Housing Assistance Payment contracts between HUD and Section 8 property owners across the state. To complete this work, CGI processes monthly payments to owners and oversees annual contract renewals and rent adjustments with property agents. CGI also reviews and approves special claims, contract opt-outs and terminations, handles issue calls from residents, and conducts Management and Occupancy Reviews (MORS). In return, Section 8 property owner-agents provide safe, decent and affordable housing units to elderly, disabled, and/or low-income Tennessee households. Unlike the Section 8 Tenant-Based Rental Assistance (also known as Housing Choice Vouchers) program, these performance-based HUD subsidies do not follow tenants directly. Rather, they are tied to units at specific properties under long-term contracts with HUD.

## Section 8 Tenant-Based Rental Assistance (Housing Choice Vouchers)

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The Housing Choice Voucher (HCV) program provides monthly rental assistance to eligible participants who are elderly, disabled, or very low-income. This HUD-funded program enables eligible households or individuals to obtain safe, decent, and sanitary housing by paying a portion of rental costs. Participants are able to find their own housing in the private market, including single-family homes, townhouses, and apartments. The housing subsidy is paid to the landlord directly by THDA on behalf of the participating household. The household then pays the difference, when applicable, between the actual rent charged by the landlord and the amount subsidized by the program. THDA serves households through the HCV program in 72 Tennessee counties. The program is administered in the remaining counties by other public housing agencies (PHAs). A list of these public housing agencies may be found at [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/pha/contacts](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts). All participating HCV households have the option to participate in the Family Self Sufficiency (FSS) program. As part of the program, THDA works with households and interested parties to create step-by-step plans that lead to economic independence. The purpose of

## Great Choice Home Loans & Great Choice Plus DPA

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THDA's Great Choice Home Loan program offers affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders. In addition, borrowers needing downpayment and/or closing costs assistance can receive the Great Choice Plus DPA second mortgage to accompany the Great Choice first mortgage. Homeownership for the Brave and HFA Advantage are both part of the Great Choice Home Loan program. Homeownership for the Brave offers a half percentage point discount to the Great Choice interest rate for those eligible veterans, active duty military, and national guardsmen. In March 2023, THDA expanded the Homeownership for the Brave program to include first responders. This includes firefighters, state & local law enforcement, paramedics and EMTs. HFA Advantage is a conventional Freddie Mac product for income eligible borrowers, which does not have a first-time buyer requirement.

## New Start Loan Program

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The New Start Loan Program is designed to promote the construction of new homes for low- and very low-income Tennesseans. The New Start Loan Program is delivered through non-profit organizations with established programs for the construction of single-family housing for low- and very low-income households. The loans carry a zero percent interest rate.

## Foreclosure-Rehab Program

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THDA implemented a pilot program in June 2022 with the intent of helping first-time homebuyers purchase turn-key ready homes by renovating our foreclosed properties. Since inception, the program has provided 30 first-time home buyers with a move-in ready home. THDA currently partners with six contractors serving the entire state to continue to provide affordable housing to first-time homebuyers.



## Tennessee Housing Trust Fund (THTF)

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The Tennessee Housing Trust Fund (THTF) expands housing options for very low-income Tennesseans by leveraging THDA funds with private sector investment and matching funds from local grantees. The THTF resources are used to fund the following programs:

- The Competitive Grants Program provides grants for the rehabilitation or construction of affordable rental housing for very low-income families and individuals. Applications are accepted through one funding round each year.
- Habitat for Humanity of Tennessee distributes awarded funds to local affiliates for the new construction of single-family homes.
- The Emergency Repair Program provides grants of up to \$24,999 to homeowners who are elderly or disabled to repair or replace essential systems and/or address critical structural problems.
- The Home Modifications and Ramps Program is administered by United Cerebral Palsy of Middle Tennessee to build ramps and improve the accessibility of homes for low-income individuals with disabilities across Tennessee.
- The Rebuild and Recover Program provides resources to local communities impacted by a weather-related incident that does not rise to the level of a presidential or state-declared disaster.
- The Capacity Building program provides grants to non-profit affordable housing developers for the construction, acquisition, and/or rehabilitation of office or program delivery space. Funds may also be used for the improvement of IT systems and the development of strategic and succession management plans.

## Weatherization Assistance Program

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THDA administers the federally funded Weatherization Assistance Program (WAP), which assists households with incomes at or below 200 percent of the federal poverty standards. WAP intends to reduce households' fuel costs while contributing to national energy conservation through increased energy efficiency and consumer education. Examples of common weatherization measures that may be provided include weather stripping, air sealing, caulking, replacing inefficient HVAC units, and adding insulation to attics, walls, and floors. The program is administered with LIHEAP Weatherization resources to reduce health and safety issues in assisted units.

A stylized house icon composed of light blue geometric shapes: a triangle for the roof and a vertical line for the wall, with a horizontal line at the base.

# 2024

## INVESTMENTS *and* IMPACTS

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# Congressional Districts

*Click on the county or state map to visit  
our interactive online mapping tool*



PROGRAM, YEAR STARTED	2024 Units/ HHS.	2024 Dollars	Cumulative Units/ HHS.	Cumulative Dollars
Great Choice Home Loans <sup>1</sup> , 1974	280	\$54.9M	10,995	\$771.9M
Great Choice Plus Loans, 2013	278	\$2.3M	2,260	\$15.4M
<i>Homebuyer Education Program, 2003</i>	290	\$79,300	3,394	\$696,375
<i>New Start Loan Program, 2001</i>	9	\$1.6M	260	\$24.1M
<i>Foreclosure Rehab, 2022</i>	5	\$299,069	9	\$449,483
Homeowner's Assistance Fund Program, 2021	--	--	214	\$3.8M
HOME, 1992	30	\$2.3M	2,116	\$78M
Homeownership	28	\$1.8M	--	--
Rental	2	\$468,008	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$708,850	1,220	\$15.1M
<i>Competitive Grants</i>	--	--	264	\$7.7M
<i>Emergency Repair Program</i>	11	\$207,290	598	\$3.3M
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	32	\$639,922
<i>Home Modifications and Ramps</i>	--	--	98	\$93,691
<i>Capacity Building Program</i>	--	\$451,560	--	\$590,560
National Housing Trust Fund, 2016	--	--	64	\$4.3M
Emergency Rental Assistance Program, 2021	--	--	13,264	\$22.2M
<i>Community Investment Tax Credits, 2005</i>	178	\$18.4M	1,959	\$109.4M
<i>Homeownership</i>	106	\$1.4M	--	--
<i>Rental</i>	72	\$17M	--	--
Low Income Housing Credits, 1987	166	\$22.8M	7,479	\$550.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	114	\$16M	2,185	\$140.5M
Section 8 Rental Assistance, 1978	3,509	\$25.8M	--	--
Tenant-Based Rental	22	\$160,949	--	--
Project-Based	3,487	\$25.7M	--	--
Weatherization Assistance Program, 1976	63	\$324,079	535	\$4.7M
Homeownership	53	\$272,478	--	--
Rental	10	\$51,601	--	--
Low-Income Home Energy Assistance Program, 1981	11,602	\$9M	150,947	\$97.3M
Homeownership	5,206	\$4.1M	--	--
Rental	6,396	\$4.9M	--	--
Low-Income Household Water Assistance Program, 2023	1,413	\$538,407	7,462	\$2.8M
Homeownership	764	\$285,030	3,785	\$1.4M
Rental	649	\$253,378	3,677	\$1.5M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 46 homebuyers in the amount of \$8.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 1 IN 2024 WAS \$157.2M.**



PROGRAM, YEAR STARTED	2024 Units/ HHS.	2024 Dollars	Cumulative Units/ HHS.	Cumulative Dollars
Great Choice Home Loans <sup>1</sup> , 1974	248	\$55.8M	18,301	\$1.4B
Great Choice Plus Loans, 2013	246	\$2.6M	3,103	\$22.8M
<i>Homebuyer Education Program, 2003</i>	267	\$72,800	5,326	\$1.1M
<i>New Start Loan Program, 2001</i>	--	--	273	\$21.6M
<i>Foreclosure Rehab, 2022</i>	--	--	2	\$100,008
Homeowner's Assistance Fund Program, 2021	--	--	309	\$6.5M
HOME, 1992	33	\$4.7M	1,413	\$53.9M
Homeownership	23	\$3.5M	--	--
Rental	10	\$1.2M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	30	\$471,753	1,201	\$14.6M
<i>Competitive Grants</i>	--	--	407	\$8.1M
<i>Emergency Repair Program</i>	17	\$243,165	402	\$2.6M
<i>Habitat for Humanity of Tennessee</i>	4	\$100,000	48	\$923,246
<i>Home Modifications and Ramps</i>	9	\$10,090	127	\$98,942
<i>Capacity Building Program</i>	--	\$118,499	--	\$618,499
National Housing Trust Fund, 2016	--	--	145	\$6.5M
Emergency Rental Assistance Program, 2021	--	--	11,167	\$37.1M
<i>Community Investment Tax Credits, 2005</i>	319	\$46M	5,310	\$406.5M
<i>Homeownership</i>	160	\$1.7M	--	--
<i>Rental</i>	159	\$44.3M	--	--
Low Income Housing Credits, 1987	486	\$98.4M	11,808	\$953.1M
Multi-Family Bond Authority <sup>2</sup> , 1993	367	\$79.1M	7,082	\$652.4M
Section 8 Rental Assistance, 1978	6,198	\$44.9M	--	--
Tenant-Based Rental	347	\$2.8M	--	--
Tenant-Based Homeownership	13	\$74,636	--	--
Project-Based	5,838	\$42.1M	--	--
Weatherization Assistance Program, 1976	100	\$388,217	736	\$5M
Homeownership	92	\$348,490	--	--
Rental	8	\$39,728	--	--
Low-Income Home Energy Assistance Program, 1981	12,779	\$9.4M	140,875	\$87.5M
Homeownership	4,516	\$3.4M	--	--
Rental	8,263	\$6.1M	--	--
Low-Income Household Water Assistance Program, 2023	958	\$399,496	6,232	\$2.3M
Homeownership	483	\$196,202	2,638	\$979,698
Rental	475	\$203,293	3,589	\$1.3M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 46 homebuyers in the amount of \$8.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 2 IN 2024 WAS \$234.2M.**



PROGRAM, YEAR STARTED	2024 Units/ HHS.	2024 Dollars	Cumulative Units/ HHS.	Cumulative Dollars
Great Choice Home Loans <sup>1</sup> , 1974	264	\$58.7M	14,140	\$1.1B
Great Choice Plus Loans, 2013	262	\$2.7M	2,792	\$19.9M
<i>Homebuyer Education Program, 2003</i>	267	\$71,000	4,566	\$977,550
<i>New Start Loan Program, 2001</i>	6	\$659,664	224	\$13.7M
<i>Foreclosure Rehab, 2022</i>	2	\$172,035	6	\$405,008
Homeowner's Assistance Fund Program, 2021	--	--	213	\$4.1M
HOME, 1992	--	--	2,347	\$61.9M
Tennessee's Housing Trust Fund, 2007	86	\$1.7M	2,318	\$15.6M
<i>Competitive Grants</i>	18	\$1.1M	491	\$7.4M
<i>Emergency Repair Program</i>	13	\$284,123	707	\$3.8M
<i>Habitat for Humanity of Tennessee</i>	4	\$100,000	36	\$746,466
<i>Home Modifications and Ramps</i>	51	\$82,368	837	\$863,653
<i>Capacity Building Program</i>	--	\$199,941	--	\$199,941
National Housing Trust Fund, 2016	7	\$1.5M	71	\$3.4M
Emergency Rental Assistance Program, 2021	--	--	19,888	\$47.7M
<i>Community Investment Tax Credits, 2005</i>	459	\$86.7M	2,394	\$177.9M
<i>Homeownership</i>	3	\$565,400	--	--
<i>Rental</i>	456	\$86.1M	--	--
Low Income Housing Credits, 1987	602	\$102.3M	8,947	\$667.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	258	\$49.5M	4,117	\$336M
Section 8 Rental Assistance, 1978	3,698	\$27.2M	--	--
Tenant-Based Rental	86	\$551,007	--	--
Tenant-Based Homeownership	2	\$6,923	--	--
Project-Based	3,610	\$26.7M	--	--
Weatherization Assistance Program, 1976	41	\$304,899	679	\$5.6M
Homeownership	37	\$269,753	--	--
Rental	4	\$35,146	--	--
Low-Income Home Energy Assistance Program, 1981	12,374	\$9.1M	133,485	\$81.2M
Homeownership	4,657	\$3.4M	--	--
Rental	7,717	\$5.6M	--	--
Low-Income Household Water Assistance Program, 2023	1,374	\$476,335	4,934	\$2.3M
Homeownership	552	\$183,169	2,070	\$884,052
Rental	822	\$293,166	2,864	\$1.4M

See Methodology on Page 124 for calculation details.

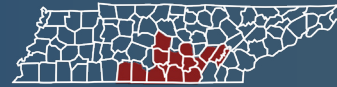
<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 55 homebuyers in the amount of \$12.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 49 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 3 IN 2024 WAS \$104M.**



PROGRAM, YEAR STARTED	2024 Units/ HHS.	2024 Dollars	Cumulative Units/ HHS.	Cumulative Dollars
Great Choice Home Loans <sup>1</sup> , 1974	369	\$93M	16,341	\$1.8B
Great Choice Plus Loans, 2013	366	\$4.1M	3,884	\$35.8M
<i>Homebuyer Education Program, 2003</i>	374	\$107,300	6,093	\$1.4M
<i>New Start Loan Program, 2001</i>	3	\$600,000	134	\$10.7M
<i>Foreclosure Rehab, 2022</i>	1	\$44,318	2	\$95,926
Homeowner's Assistance Fund Program, 2021	--	--	261	\$5.7M
HOME, 1992	17	\$1.6M	2,046	\$58M
Homeownership	7	\$540,000	--	--
Rental	10	\$1.1M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	98	\$2.2M	1,243	\$10.8M
<i>Competitive Grants</i>	56	\$1.7M	202	\$4.4M
<i>Emergency Repair Program</i>	27	\$414,047	470	\$4M
<i>Habitat for Humanity of Tennessee</i>	3	\$75,000	35	\$693,300
<i>Home Modifications and Ramps</i>	12	\$12,538	325	\$307,157
National Housing Trust Fund, 2016	--	--	11	\$900,000
Emergency Rental Assistance Program, 2021	--	--	9,842	\$22.3M
<i>Community Investment Tax Credits, 2005</i>	207	\$48.2M	2,032	\$197.6M
<i>Homeownership</i>	25	\$1.4M	--	--
<i>Rental</i>	182	\$46.8M	--	--
Low Income Housing Credits, 1987	252	\$53.7M	7,564	\$588.7M
Multi-Family Bond Authority <sup>2</sup> , 1993	88	\$15M	2,160	\$141.8M
Section 8 Rental Assistance, 1978	3,388	\$28.5M	--	--
Tenant-Based Rental	400	\$2.7M	--	--
Tenant-Based Homeownership	4	\$26,760	--	--
Project-Based	2,984	\$25.8M	--	--
Weatherization Assistance Program, 1976	54	\$382,441	664	\$5.3M
Homeownership	46	\$319,392	--	--
Rental	8	\$63,049	--	--
Low-Income Home Energy Assistance Program, 1981	10,869	\$8.2M	100,844	\$64.3M
Homeownership	4,508	\$3.4M	--	--
Rental	6,361	\$4.8M	--	--
Low-Income Household Water Assistance Program, 2023	1,176	\$302,658	3,848	\$1.6M
Homeownership	616	\$144,908	1,928	\$703,531
Rental	560	\$157,750	1,920	\$851,242

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 56 homebuyers in the amount of \$15M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are Federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 4 IN 2024 WAS \$58.6M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS..	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	238	\$68.8M	24,418	\$2.4B
Great Choice Plus Loans, 2013	235	\$2.9M	4,299	\$39.5M
<i>Homebuyer Education Program, 2003</i>	230	\$64,600	8,100	\$1.8M
<i>New Start Loan Program, 2001</i>	29	\$5.8M	493	\$52M
<i>Foreclosure Rehab, 2022</i>	1	\$26,309	2	\$64,569
Homeowner's Assistance Fund Program, 2021	--	--	424	\$10.5M
HOME, 1992	17	\$1.4M	810	\$29M
Homeownership	17	\$1.4M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	40	\$650,153	2,164	\$27.6M
<i>Competitive Grants</i>	--	--	1,066	\$20.9M
<i>Emergency Repair Program</i>	14	\$200,886	460	\$2.7M
<i>Habitat for Humanity of Tennessee</i>	4	\$100,000	69	\$1.3M
<i>Home Modifications and Ramps</i>	22	\$39,267	514	\$546,784
<i>Capacity Building Program</i>	--	\$310,000	--	\$671,000
National Housing Trust Fund, 2016	--	--	176	\$10.3M
Emergency Rental Assistance Program, 2021	--	--	14,179	\$45M
<i>Community Investment Tax Credits, 2005</i>	1,331	\$297.7M	15,960	\$1.4B
<i>Homeownership</i>	16	\$1M	--	--
<i>Rental</i>	1,315	\$296.7M	--	--
Low Income Housing Credits, 1987	1,690	\$275.7M	25,915	\$2.2B
Multi-Family Bond Authority <sup>2</sup> , 1993	1,277	\$208.8M	18,423	\$1.9B
Section 8 Rental Assistance, 1978	8,412	\$77.1M	--	--
Tenant-Based Rental	1,342	\$11.7M	--	--
Tenant-Based Homeownership	8	\$58,886	--	--
Project-Based	7,062	\$65.3M	--	--
Weatherization Assistance Program, 1976	82	\$625,135	641	\$5.6M
Homeownership	76	\$573,873	--	--
Rental	6	\$51,262	--	--
Low-Income Home Energy Assistance Program, 1981	10,966	\$8.1M	111,654	\$67.2M
Homeownership	1,735	\$1.3M	--	--
Rental	9,231	\$6.9M	--	--
Low-Income Household Water Assistance Program, 2023	1,050	\$911,094	3,200	\$2M
Homeownership	260	\$214,985	802	\$464,014
Rental	790	\$696,110	2,398	\$1.6M

See Methodology on Page 124 for calculation details.

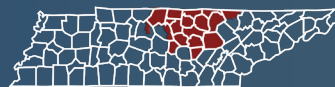
<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 61 homebuyers in the amount of \$17.7M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 5 IN 2024 WAS \$591.2M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	441	\$117.2M	29,757	\$2.9B
Great Choice Plus Loans, 2013	436	\$4.9M	5,725	\$52.7M
<i>Homebuyer Education Program, 2003</i>	426	\$119,700	10,127	\$2.2M
<i>New Start Loan Program, 2001</i>	27	\$5.4M	556	\$53.7M
<i>Foreclosure Rehab, 2022</i>	4	\$156,705	6	\$213,805
Homeowner's Assistance Fund Program, 2021	--	--	493	\$11.8M
HOME, 1992	20	\$2.2M	2,210	\$74.3M
Homeownership	20	\$2.2M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	66	\$634,635	2,537	\$28.9M
<i>Competitive Grants</i>	--	--	803	803
<i>Emergency Repair Program</i>	30	\$470,565	773	773
<i>Habitat for Humanity of Tennessee</i>	4	\$100,000	61	61
<i>Home Modifications and Ramps</i>	32	\$54,070	681	681
<i>Capacity Building Program</i>	--	\$10,000	--	\$371,000
National Housing Trust Fund, 2016	--	--	181	\$10.5M
Emergency Rental Assistance Program, 2021	--	--	18,756	\$51.7M
<i>Community Investment Tax Credits, 2005</i>	1,064	\$224M	15,194	\$1.3B
<i>Rental</i>	1,064	\$224M	--	--
Low Income Housing Credits, 1987	1,775	\$298.1M	29,002	\$2.3B
Multi-Family Bond Authority <sup>2</sup> , 1993	1,253	\$207M	19,435	\$2B
Section 8 Rental Assistance, 1978	3,671	\$32.2M	--	--
Tenant-Based Rental	2,112	\$20.3M	--	--
Tenant-Based Homeownership	8	\$70,040	--	--
Project-Based	1,551	\$11.8M	--	--
Weatherization Assistance Program, 1976	118	\$881,214	782	\$6M
Homeownership	112	\$828,890	--	--
Rental	6	\$52,324	--	--
Low-Income Home Energy Assistance Program, 1981	17,797	\$13.1M	186,754	\$116.3M
Homeownership	5,270	\$3.9M	--	--
Rental	12,527	\$9.2M	--	--
Low-Income Household Water Assistance Program, 2023	2,157	\$1.2M	6,229	\$3.3M
Homeownership	812	\$367,372	2,402	\$1.1M
Rental	1,345	\$855,089	3,827	\$2.2M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 78 homebuyers in the amount of \$21.7M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 6 IN 2024 WAS \$570.8M.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	453	\$122.5M	31,585	\$3B
Great Choice Plus Loans, 2013	440	\$4.8M	5,712	\$50.5M
<i>Homebuyer Education Program, 2003</i>	473	\$135,000	10,512	\$2.4M
<i>New Start Loan Program, 2001</i>	22	\$4.4M	459	\$47.7M
<i>Foreclosure Rehab, 2022</i>	--	--	2	\$92,763
Homeowner's Assistance Fund Program, 2021	--	--	581	\$14.1M
HOME, 1992	14	\$1.1M	1,315	\$44.9M
Homeownership	14	\$1.1M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	44	\$1.2M	2,362	\$28.9M
<i>Competitive Grants</i>	4	\$600,000	1,084	\$21.5M
<i>Emergency Repair Program</i>	16	\$189,048	490	\$2.9M
<i>Habitat for Humanity of Tennessee</i>	3	\$75,000	58	\$1.1M
<i>Home Modifications and Ramps</i>	21	\$36,391	638	\$707,095
<i>Capacity Building Program</i>	--	\$310,000	--	\$310,000
National Housing Trust Fund, 2016	--	--	159	\$8.1M
Emergency Rental Assistance Program, 2021	--	--	17,188	\$47.7M
<i>Community Investment Tax Credits, 2005</i>	1,328	\$302.7M	15,267	\$1.4B
<i>Rental</i>	1,328	\$302.7M	--	--
Low Income Housing Credits, 1987	2,051	\$329.8M	26,995	\$2.4B
Multi-Family Bond Authority <sup>2</sup> , 1993	1,607	\$255.5M	18,936	\$2B
Section 8 Rental Assistance, 1978	3,246	\$25.2M	--	--
Tenant-Based Rental	1,549	\$13.3M	--	--
Tenant-Based Homeownership	9	\$76,339	--	--
Project-Based	1,688	\$11.8M	--	--
Weatherization Assistance Program, 1976	86	\$657,811	552	\$4.3M
Homeownership	82	\$622,883	--	--
Rental	4	\$34,928	--	--
Low-Income Home Energy Assistance Program, 1981	16,536	\$12.3M	163,571	\$100.6M
Homeownership	3,934	\$2.9M	--	--
Rental	12,602	\$9.3M	--	--
Low-Income Household Water Assistance Program, 2023	1,477	\$1.1M	4,961	\$2.9M
Homeownership	425	\$275,856	1,536	\$802,807
Rental	1,052	\$790,635	3,425	\$2.1M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 78 homebuyers in the amount of \$21.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 7 IN 2024 WAS \$700.1M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	511	\$90.9M	35,864	\$2.3B
Great Choice Plus Loans, 2013	505	\$3.9M	3,449	\$22.6M
<i>Homebuyer Education Program, 2003</i>	489	\$141,500	7,205	\$1.7M
<i>New Start Loan Program, 2001</i>	4	\$473,000	127	\$7.8M
<i>Foreclosure Rehab, 2022</i>	1	\$107,515	4	\$280,355
Homeowner's Assistance Fund Program, 2021	--	--	815	\$16.5M
HOME, 1992	11	\$1.5M	2,188	\$81.9M
Homeownership	7	\$810,000	--	--
Rental	4	\$723,528	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	66	\$1.7M	3,001	\$27.4M
<i>Competitive Grants</i>	16	\$600,000	754	\$11M
<i>Emergency Repair Program</i>	47	\$637,038	1,254	\$9.9M
<i>Habitat for Humanity of Tennessee</i>	3	\$75,000	51	\$1.6M
<i>Home Modifications and Ramps</i>	--	--	263	\$192,947
<i>Capacity Building Program</i>	--	\$420,000	--	\$420,000
National Housing Trust Fund, 2016	8	\$1.5M	80	\$4.6M
Emergency Rental Assistance Program, 2021	--	--	23,799	\$46.2M
<i>Community Investment Tax Credits, 2005</i>	377	\$52.7M	4,408	\$220.6M
<i>Homeownership</i>	39	\$3.3M	--	--
<i>Rental</i>	338	\$49.4M	--	--
Low Income Housing Credits, 1987	904	\$129.5M	26,811	\$1.5B
Multi-Family Bond Authority <sup>2</sup> , 1993	513	\$44.9M	15,698	\$771.7M
Section 8 Rental Assistance, 1978	9,546	\$77.9M	--	--
Tenant-Based Rental	1,601	\$10.2M	--	--
Tenant-Based Homeownership	6	\$35,790	--	--
Project-Based	7,939	\$67.7M	--	--
Weatherization Assistance Program, 1976	53	\$442,260	534	\$4.6M
Homeownership	49	\$414,242	--	--
Rental	4	\$28,017	--	--
Low-Income Home Energy Assistance Program, 1981	33,080	\$25.2M	348,557	\$218.8M
Homeownership	8,000	\$6.1M	--	--
Rental	25,080	\$19.1M	--	--
Low-Income Household Water Assistance Program, 2023	1,250	\$354,325	16,400	\$4.6M
Homeownership	422	\$121,877	4,418	\$1.3M
Rental	828	\$232,449	11,982	\$3.4M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 56 homebuyers in the amount of \$10.4M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 8 IN 2024 WAS \$150.4M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	212	\$40.3M	24,105	\$1.6B
Great Choice Plus Loans, 2013	211	\$1.9M	1,826	\$12.6M
<i>Homebuyer Education Program, 2003</i>	200	\$59,600	4,770	\$1.1M
<i>New Start Loan Program, 2001</i>	3	\$333,000	112	\$6.6M
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$19,217
Homeowner's Assistance Fund Program, 2021	--	--	629	\$13.1M
HOME, 1992	--	--	331	\$8.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	39	\$1.4M	1,324	\$14.3M
<i>Competitive Grants</i>	16	\$600,000	481	\$7.2M
<i>Emergency Repair Program</i>	21	\$374,426	370	\$3M
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	47	\$1.6M
<i>Home Modifications and Ramps</i>	--	--	92	\$61,771
<i>Capacity Building Program</i>	--	\$420,000	--	\$420,000
National Housing Trust Fund, 2016	8	\$1.5M	53	\$3.1M
Emergency Rental Assistance Program, 2021	--	--	9,033	\$20.8M
<i>Community Investment Tax Credits, 2005</i>	196	\$22.5M	3,263	\$154.7M
<i>Homeownership</i>	39	\$3.3M	--	--
<i>Rental</i>	157	\$19.2M	--	--
Low Income Housing Credits, 1987	521	\$74.7M	20,415	\$1.1B
Multi-Family Bond Authority <sup>2</sup> , 1993	256	\$21.2M	13,988	\$685.8M
Section 8 Rental Assistance, 1978	6,233	\$56.1M	--	--
Tenant-Based Rental	487	\$3.6M	--	--
Tenant-Based Homeownership	3	\$24,408	--	--
Project-Based	5,743	\$52.5M	--	--
Weatherization Assistance Program, 1976	20	\$162,477	208	\$1.6M
Homeownership	20	\$162,477	--	--
Low-Income Home Energy Assistance Program, 1981	20,858	\$15.7M	217,449	\$136.1M
Homeownership	3,661	\$2.7M	--	--
Rental	17,197	\$13M	--	--
Low-Income Household Water Assistance Program, 2023	882	\$225,843	12,458	\$3.3M
Homeownership	299	\$77,176	3,148	\$838,955
Rental	583	\$148,668	9,310	\$2.4M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 43 homebuyers in the amount of \$8M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 9 IN 2024 WAS \$131.1M.**

A stylized house icon composed of light blue geometric shapes: a triangle for the roof and a vertical line for the wall, with a horizontal line at the base.

# 2024

## INVESTMENTS *and* IMPACTS

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# Counties

*Click on the county or state map to visit  
our interactive online mapping tool*



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	28	\$6.7M	1,997	\$153.4M
Great Choice Plus Loans, 2013	27	\$312,707	451	\$3.3M
<i>Homebuyer Education Program, 2003</i>	28	\$8,200	638	\$126,975
<i>New Start Loan Program, 2001</i>	--	--	18	\$1.2M
<i>Homeowner's Assistance Fund Program, 2021</i>	--	--	24	\$420,179
HOME, 1992	--	--	605	\$10.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$484,711	87	\$1.5M
<i>Competitive Grants</i>	2	\$464,622	7	\$1M
<i>Emergency Repair Program</i>	1	\$20,089	69	\$330,145
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Home Modifications and Ramps</i>	--	--	4	\$2,972
Emergency Rental Assistance Program, 2021	--	--	1,968	\$4.1M
<i>Community Investment Tax Credits, 2005</i>	--	--	27	\$653,276
<i>Low Income Housing Credits, 1987</i>	70	\$18M	1,132	\$92.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	534	\$36.4M
Section 8 Rental Assistance, 1978	603	\$5.5M	--	--
Tenant-Based Rental	57	\$434,860	--	--
Tenant-Based Homeownership	2	\$6,923	--	--
Project-Based	544	\$5M	--	--
Weatherization Assistance Program, 1976	2	\$20,131	62	\$485,471
Homeownership	--	--	--	--
Rental	2	\$20,131	--	--
Low-Income Home Energy Assistance Program, 1981	1,019	\$752,982	11,867	\$7M
Homeownership	347	\$257,562	--	--
Rental	672	\$495,421	--	--
Low-Income Household Water Assistance Program, 2023	38	\$12,729	279	\$112,796
Homeownership	23	\$7,350	139	\$55,636
Rental	15	\$5,378	140	\$57,160

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 11 homebuyers in the amount of \$2.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

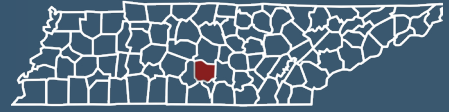


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ANDERSON COUNTY IN 2024 WAS \$2.5M.**

# 2024 INVESTMENTS and IMPACTS



## Bedford County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	37	\$9.7M	791	\$82M
Great Choice Plus Loans, 2013	37	\$448,178	244	\$2.3M
<i>Homebuyer Education Program, 2003</i>	41	\$11,000	290	\$57,575
<i>New Start Loan Program, 2001</i>	--	--	19	\$870,954
Homeowner's Assistance Fund Program, 2021	--	--	16	\$285,357
HOME, 1992	--	--	127	\$4.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	36	\$514,069
<i>Competitive Grants</i>	--	--	10	\$304,000
<i>Emergency Repair Program</i>	--	--	18	\$135,726
<i>Habitat for Humanity of Tennessee</i>	--	--	4	\$66,664
<i>Home Modifications and Ramps</i>	--	--	1	\$1,030
Emergency Rental Assistance Program, 2021	--	--	1,214	\$2.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	81	\$9.3M
Low Income Housing Credits, 1987	--	--	567	\$52M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	108	\$10.5M
Section 8 Rental Assistance, 1978	186	\$1.9M	--	--
Tenant-Based Rental	78	\$493,935	--	--
Project-Based	108	\$1.4M	--	--
Weatherization Assistance Program, 1976	6	\$48,880	72	\$522,234
Homeownership	6	\$48,880	--	--
Low-Income Home Energy Assistance Program, 1981	829	\$642,411	8,406	\$5.5M
Homeownership	281	\$219,011	--	--
Rental	548	\$423,400	--	--
Low-Income Household Water Assistance Program, 2023	--	--	109	\$42,987
Homeownership	--	--	42	\$16,474
Rental	--	--	67	\$26,513

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$1M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BEDFORD COUNTY IN 2024 WAS \$2M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	6	\$1.1M	149	\$8.2M
Great Choice Plus Loans, 2013	6	\$48,015	21	\$144,729
<i>Homebuyer Education Program, 2003</i>	7	\$1,800	22	\$4,775
Homeowner's Assistance Fund Program, 2021	--	--	2	\$64,324
HOME, 1992	--	--	61	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	59	\$606,489
<i>Competitive Grants</i>	--	--	4	\$290,730
<i>Emergency Repair Program</i>	--	--	43	\$270,757
<i>Home Modifications and Ramps</i>	--	--	4	\$8,654
Emergency Rental Assistance Program, 2021	--	--	238	\$233,124
<i>Community Investment Tax Credits, 2005</i>	--	--	101	\$478,764
Low Income Housing Credits, 1987	--	--	189	\$12.4M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	71	\$395,388	--	--
Tenant-Based Rental	11	\$26,095	--	--
Project-Based	60	\$369,293	--	--
Weatherization Assistance Program, 1976	4	\$35,744	19	\$145,978
Homeownership	4	\$35,744	--	--
Low-Income Home Energy Assistance Program, 1981	397	\$306,016	4,008	\$2.6M
Homeownership	246	\$191,116	--	--
Rental	151	\$114,900	--	--
Low-Income Household Water Assistance Program, 2023	23	\$7,178	147	\$49,981
Homeownership	15	\$4,682	101	\$34,149
Rental	8	\$2,497	46	\$15,831

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BENTON COUNTY IN 2024 WAS \$180,801.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$276,728	28	\$2.4M
Great Choice Plus Loans, 2013	2	\$14,950	10	\$64,865
Homebuyer Education Program, 2003	2	\$400	11	\$2,150
New Start Loan Program, 2001	--	--	2	\$105,660
Homeowner's Assistance Fund Program, 2021	--	--	1	\$5,646
HOME, 1992	--	--	115	\$3.3M
Tennessee's Housing Trust Fund, 2007	1	\$1,075	105	\$837,240
Competitive Grants	--	--	55	\$643,050
Emergency Repair Program	--	--	16	\$141,755
Home Modifications and Ramps	1	\$1,075	23	\$17,872
Emergency Rental Assistance Program, 2021	--	--	112	\$177,584
Community Investment Tax Credits, 2005	--	--	48	\$464,850
Low Income Housing Credits, 1987	41	\$4.4M	65	\$4.7M
Project-Based Section 8 Rental Assistance, 1978	119	\$827,922	--	--
Weatherization Assistance Program, 1976	--	--	54	\$326,700
Low-Income Home Energy Assistance Program, 1981	407	\$300,523	3,674	\$2.3M
Homeownership	226	\$168,492	--	--
Rental	181	\$132,032	--	--
Low-Income Household Water Assistance Program, 2023	19	\$5,799	40	\$18,392
Homeownership	10	\$2,830	20	\$9,452
Rental	9	\$2,969	20	\$8,940

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$173,630. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLEDSOE COUNTY IN 2024 WAS \$4.1M.**



# 2024 INVESTMENTS and IMPACTS



## Blount County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	21	\$4.8M	3,180	\$218.8M
Great Choice Plus Loans, 2013	21	\$225,921	411	\$3M
<i>Homebuyer Education Program, 2003</i>	24	\$6,400	676	\$133,800
<i>New Start Loan Program, 2001</i>	--	--	109	\$10.1M
Homeowner's Assistance Fund Program, 2021	--	--	51	\$1.2M
HOME, 1992	4	\$813,200	193	\$7.1M
Homeownership	4	\$813,200	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$48,242	152	\$545,162
<i>Emergency Repair Program</i>	4	\$38,152	64	\$416,093
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Home Modifications and Ramps</i>	9	\$10,090	81	\$65,197
National Housing Trust Fund, 2016	--	--	42	\$1.4M
Emergency Rental Assistance Program, 2021	--	--	2,021	\$3.5M
<i>Community Investment Tax Credits, 2005</i>	--	--	327	\$18.7M
Low Income Housing Credits, 1987	--	--	660	\$46.3M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	100	\$9.5M
Section 8 Rental Assistance, 1978	383	\$2.5M	--	--
Tenant-Based Rental	23	\$139,388	--	--
Tenant-Based Homeownership	3	\$8,807	--	--
Project-Based	357	\$2.3M	--	--
Weatherization Assistance Program, 1976	8	\$38,043	100	\$693,255
Homeownership	6	\$23,175	--	--
Rental	2	\$14,868	--	--
Low-Income Home Energy Assistance Program, 1981	1,212	\$875,906	14,465	\$9.1M
Homeownership	501	\$365,825	--	--
Rental	711	\$510,082	--	--
Low-Income Household Water Assistance Program, 2023	--	--	496	\$193,430
Homeownership	--	--	280	\$106,485
Rental	--	--	216	\$86,945

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$745,520. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLOUNT COUNTY IN 2024 WAS \$1.8M.**

# 2024 INVESTMENTS and IMPACTS



## Bradley County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	60	\$13.3M	3,092	\$236.3M
Great Choice Plus Loans, 2013	60	\$624,743	443	\$3.1M
<i>Homebuyer Education Program, 2003</i>	56	\$14,000	1,006	\$224,225
<i>New Start Loan Program, 2001</i>	3	\$225,000	36	\$2.3M
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$60,707
Homeowner's Assistance Fund Program, 2021	--	--	32	\$600,002
HOME, 1992	--	--	226	\$8M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$268,574	561	\$3.3M
<i>Competitive Grants</i>	--	--	92	\$1.2M
<i>Emergency Repair Program</i>	1	\$31,320	255	\$981,000
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	14	\$291,578
<i>Home Modifications and Ramps</i>	6	\$12,314	176	\$178,679
<i>Capacity Building Program</i>	--	\$199,941	--	\$199,941
National Housing Trust Fund, 2016	--	--	39	\$516,532
Emergency Rental Assistance Program, 2021	--	--	1,940	\$3M
<i>Community Investment Tax Credits, 2005</i>	51	\$10.6M	727	\$31.3M
<i>Homeownership</i>	3	\$565,400	--	--
<i>Rental</i>	48	\$10M	--	--
Low Income Housing Credits, 1987	188	\$22.4M	1,701	\$121.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	92	\$14.5M	769	\$63.4M
Project-Based Section 8 Rental Assistance, 1978	538	\$4.3M	--	--
Weatherization Assistance Program, 1976	4	\$28,146	99	\$845,924
Homeownership	4	\$28,146	--	--
Rental	--	--	--	--
Low-Income Home Energy Assistance Program, 1981	2,026	\$1.5M	18,255	\$11.3M
Homeownership	591	\$430,333	--	--
Rental	1,435	\$1.1M	--	--
Low-Income Household Water Assistance Program, 2023	623	\$139,513	1,313	\$399,363
Homeownership	201	\$46,113	425	\$125,269
Rental	422	\$93,401	888	\$274,094

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 10 homebuyers in the amount of \$2.2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BRADLEY COUNTY IN 2024 WAS \$6.5M.**

# 2024 INVESTMENTS and IMPACTS



## Campbell County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	17	\$3.3M	368	\$32M
Great Choice Plus Loans, 2013	16	\$146,540	143	\$992,851
<i>Homebuyer Education Program, 2003</i>	22	\$5,300	158	\$28,400
<i>New Start Loan Program, 2001</i>	--	--	2	\$92,520
Homeowner's Assistance Fund Program, 2021	--	--	9	\$178,338
HOME, 1992	--	--	285	\$9.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$25,000	129	\$2.3M
<i>Competitive Grants</i>	--	--	24	\$1.5M
<i>Emergency Repair Program</i>	--	--	43	\$232,350
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	6	\$121,664
<i>Home Modifications and Ramps</i>	--	--	3	\$2,635
Emergency Rental Assistance Program, 2021	--	--	944	\$2.4M
<i>Community Investment Tax Credits, 2005</i>	--	--	17	\$400,000
Low Income Housing Credits, 1987	--	--	354	\$19.8M
Section 8 Rental Assistance, 1978	288	\$2M	--	--
Tenant-Based Rental	2	\$15,417	--	--
Project-Based	286	\$2M	--	--
Weatherization Assistance Program, 1976	6	\$43,152	56	\$520,707
Homeownership	4	\$28,136	--	--
Rental	2	\$15,016	--	--
Low-Income Home Energy Assistance Program, 1981	1,020	\$767,057	10,778	\$6.7M
Homeownership	556	\$420,853	--	--
Rental	464	\$346,204	--	--
Low-Income Household Water Assistance Program, 2023	57	\$18,249	240	\$94,828
Homeownership	32	\$10,227	124	\$48,031
Rental	25	\$8,022	116	\$46,797

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$217,550. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*

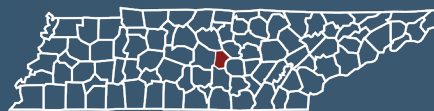


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CAMPBELL COUNTY IN 2024 WAS \$447,969.**

# 2024 INVESTMENTS and IMPACTS



## Cannon County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	13	\$3.4M	194	\$25M
Great Choice Plus Loans, 2013	13	\$152,882	89	\$856,238
<i>Homebuyer Education Program, 2003</i>	13	\$3,500	101	\$19,825
Homeowner's Assistance Fund Program, 2021	--	--	2	\$8,374
HOME, 1992	--	--	80	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	16	\$143,171
<i>Emergency Repair Program</i>	--	--	11	\$122,299
<i>Home Modifications and Ramps</i>	--	--	1	\$576
Emergency Rental Assistance Program, 2021	--	--	229	\$397,440
<i>Community Investment Tax Credits, 2005</i>	--	--	80	\$131,553
Low Income Housing Credits, 1987	--	--	85	\$3.7M
Weatherization Assistance Program, 1976	2	\$7,677	50	\$320,602
Homeownership	2	\$7,677	--	--
Rental	--	--	--	--
Low-Income Home Energy Assistance Program, 1981	245	\$178,041	2,332	\$1.6M
Homeownership	133	\$97,800	--	--
Rental	112	\$80,241	--	--
Low-Income Household Water Assistance Program, 2023	46	\$13,230	75	\$25,531
Homeownership	34	\$8,808	55	\$17,529
Rental	12	\$4,422	20	\$8,002

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$1.3M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CANNON COUNTY IN 2024 WAS \$273,650.**

# 2024 INVESTMENTS and IMPACTS



## Carroll County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.2M	258	\$13.2M
Great Choice Plus Loans, 2013	8	\$53,475	43	\$250,171
<i>Homebuyer Education Program, 2003</i>	8	\$2,000	43	\$8,500
Homeowner's Assistance Fund Program, 2021	--	--	7	\$107,482
HOME, 1992	--	--	88	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,175	88	\$681,362
<i>Competitive Grants</i>	--	--	2	\$172,043
<i>Emergency Repair Program</i>	1	\$7,175	53	\$403,911
<i>Home Modifications and Ramps</i>	--	--	17	\$9,037
Emergency Rental Assistance Program, 2021	--	--	614	\$1.1M
<i>Community Investment Tax Credits, 2005</i>	--	--	29	\$72,409
Low Income Housing Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	55	\$347,700	--	--
Tenant-Based Rental	15	\$57,416	--	--
Project-Based	40	\$290,284	--	--
Weatherization Assistance Program, 1976	--	--	17	\$109,045
Low-Income Home Energy Assistance Program, 1981	687	\$520,488	7,312	\$4.4M
Homeownership	209	\$160,339	--	--
Rental	478	\$360,149	--	--
Low-Income Household Water Assistance Program, 2023	18	\$5,618	91	\$30,872
Homeownership	--	--	14	\$5,268
Rental	18	\$5,618	77	\$25,604

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARROLL COUNTY IN 2024 WAS \$172,431.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	16	\$2.8M	485	\$34.3M
Great Choice Plus Loans, 2013	15	\$117,107	99	\$691,240
<i>Homebuyer Education Program, 2003</i>	14	\$3,400	144	\$26,200
<i>New Start Loan Program, 2001</i>	--	--	17	\$1.4M
<i>Foreclosure Rehab, 2022</i>	1	\$63,604	1	\$63,604
Homeowner's Assistance Fund Program, 2021	--	--	17	\$312,992
HOME, 1992	8	\$738,008	224	\$10M
Homeownership	6	\$270,000	--	--
Rental	2	\$468,008	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$18,800	94	\$463,801
<i>Emergency Repair Program</i>	1	\$18,800	70	\$366,414
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Home Modifications and Ramps</i>	--	--	7	\$6,112
Emergency Rental Assistance Program, 2021	--	--	1,138	\$1.7M
<i>Community Investment Tax Credits, 2005</i>	--	--	121	\$5.8M
Low Income Housing Credits, 1987	--	--	483	\$35.6M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	200	\$18.3M
Project-Based Section 8 Rental Assistance, 1978	410	\$3.3M	--	--
Weatherization Assistance Program, 1976	6	\$33,257	44	\$392,563
Homeownership	6	\$33,257	--	--
Low-Income Home Energy Assistance Program, 1981	897	\$691,039	13,156	\$8.2M
Homeownership	467	\$361,376	--	--
Rental	430	\$329,663	--	--
Low-Income Household Water Assistance Program, 2023	46	\$13,552	643	\$218,849
Homeownership	30	\$8,838	339	\$113,494
Rental	16	\$4,714	304	\$105,355

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$556,175. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARTER COUNTY IN 2024 WAS \$28M.**

# 2024 INVESTMENTS and IMPACTS



## Cheatham County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	22	\$6.3M	934	\$92.2M
Great Choice Plus Loans, 2013	22	\$255,183	206	\$2M
<i>Homebuyer Education Program, 2003</i>	20	\$5,700	261	\$53,150
<i>New Start Loan Program, 2001</i>	--	--	5	\$551,790
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$54,503
Homeowner's Assistance Fund Program, 2021	--	--	7	\$122,193
HOME, 1992	--	--	84	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$601,104	36	\$741,618
<i>Competitive Grants</i>	4	\$600,000	4	\$600,000
<i>Emergency Repair Program</i>	--	--	12	\$67,275
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$30,000
<i>Home Modifications and Ramps</i>	1	\$1,104	13	\$20,922
Emergency Rental Assistance Program, 2021	--	--	326	\$784,079
<i>Community Investment Tax Credits, 2005</i>	--	--	63	\$16.6M
Low Income Housing Credits, 1987	63	\$15.3M	201	\$21.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	41	\$1.8M
Section 8 Rental Assistance, 1978	67	\$677,995	--	--
Tenant-Based Rental	66	\$665,059	--	--
Tenant-Based Homeownership	1	\$12,936	--	--
Weatherization Assistance Program, 1976	4	\$34,692	58	\$361,965
Homeownership	4	\$34,692	--	--
Low-Income Home Energy Assistance Program, 1981	317	\$236,630	2,700	\$1.8M
Homeownership	111	\$82,000	--	--
Rental	206	\$154,630	--	--
Low-Income Household Water Assistance Program, 2023	14	\$5,115	22	\$10,725
Homeownership	8	\$2,887	13	\$6,210
Rental	6	\$2,228	9	\$4,516

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.3M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHEATHAM COUNTY IN 2024 WAS \$17.6M.**

# 2024 INVESTMENTS and IMPACTS



## Chester County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	3	\$548,708	196	\$13.6M
Great Choice Plus Loans, 2013	3	\$18,000	38	\$240,734
<i>Homebuyer Education Program, 2003</i>	4	\$800	41	\$7,800
Homeowner's Assistance Fund Program, 2021	--	--	2	\$39,660
HOME, 1992	--	--	45	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$26,414	34	\$511,195
<i>Competitive Grants</i>	--	--	10	\$335,000
<i>Emergency Repair Program</i>	1	\$26,414	15	\$152,931
<i>Home Modifications and Ramps</i>	--	--	2	\$969
Emergency Rental Assistance Program, 2021	--	--	195	\$248,862
Low Income Housing Credits, 1987	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	221	\$1.7M	--	--
Tenant-Based Rental	25	\$121,499	--	--
Tenant-Based Homeownership	1	\$5,240	--	--
Project-Based	195	\$1.6M	--	--
Weatherization Assistance Program, 1976	2	\$19,502	23	\$178,959
Homeownership	2	\$19,502	--	--
Low-Income Home Energy Assistance Program, 1981	352	\$279,352	3,755	\$2.5M
Homeownership	172	\$137,429	--	--
Rental	180	\$141,924	--	--
Low-Income Household Water Assistance Program, 2023	--	--	119	\$41,676
Homeownership	--	--	56	\$19,875
Rental	--	--	63	\$21,801

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$192,060. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHESTER COUNTY IN 2024 WAS \$114,469.**



# 2024 INVESTMENTS and IMPACTS



## Claiborne County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	10	\$1.8M	208	\$17.5M
Great Choice Plus Loans, 2013	9	\$79,199	65	\$446,219
<i>Homebuyer Education Program, 2003</i>	10	\$2,400	73	\$14,125
<i>New Start Loan Program, 2001</i>	--	--	6	\$538,026
Homeowner's Assistance Fund Program, 2021	--	--	6	\$106,122
HOME, 1992	--	--	123	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$40,903	105	\$554,450
<i>Emergency Repair Program</i>	3	\$40,903	42	\$248,370
<i>Home Modifications and Ramps</i>	--	--	15	\$8,006
Emergency Rental Assistance Program, 2021	--	--	453	\$1.2M
<i>Community Investment Tax Credits, 2005</i>	--	--	37	\$466,685
Low Income Housing Credits, 1987	--	--	277	\$15.7M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	44	\$1.7M
Project-Based Section 8 Rental Assistance, 1978	54	\$194,065	--	--
Weatherization Assistance Program, 1976	6	\$32,098	51	\$366,773
Homeownership	6	\$32,098	--	--
Low-Income Home Energy Assistance Program, 1981	1,024	\$752,059	9,594	\$6.1M
Homeownership	625	\$465,495	--	--
Rental	399	\$286,563	--	--
Low-Income Household Water Assistance Program, 2023	54	\$17,380	209	\$77,691
Homeownership	33	\$10,546	135	\$50,143
Rental	21	\$6,834	74	\$27,548

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$353,953. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
CLAIBORNE COUNTY IN 2024 WAS \$299,124.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$274,689	57	\$3.8M
Great Choice Plus Loans, 2013	2	\$12,000	10	\$82,084
<i>Homebuyer Education Program, 2003</i>	2	\$800	13	\$3,025
Homeowner's Assistance Fund Program, 2021	--	--	2	\$58,846
HOME, 1992	--	--	100	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,935	65	\$562,873
<i>Emergency Repair Program</i>	1	\$11,935	53	\$505,357
<i>Home Modifications and Ramps</i>	--	--	3	\$2,134
Emergency Rental Assistance Program, 2021	--	--	147	\$169,942
Low Income Housing Credits, 1987	--	--	110	\$5M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$7,091	--	--
Weatherization Assistance Program, 1976	--	--	46	\$272,216
Low-Income Home Energy Assistance Program, 1981	355	\$260,016	3,977	\$2.8M
Homeownership	176	\$130,935	--	--
Rental	179	\$129,081	--	--
Low-Income Household Water Assistance Program, 2023	57	\$14,477	156	\$58,753
Homeownership	39	\$9,905	112	\$43,626
Rental	18	\$4,572	44	\$15,127

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAY COUNTY IN 2024 WAS \$56,372.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	19	\$3.8M	325	\$30.6M
Great Choice Plus Loans, 2013	19	\$149,536	114	\$755,500
<i>Homebuyer Education Program, 2003</i>	23	\$6,600	184	\$40,800
Homeowner's Assistance Fund Program, 2021	--	--	12	\$164,620
HOME, 1992	--	--	166	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$16,104	49	\$264,164
<i>Emergency Repair Program</i>	1	\$16,104	38	\$217,038
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Home Modifications and Ramps</i>	--	--	4	\$2,874
Emergency Rental Assistance Program, 2021	--	--	652	\$1.1M
<i>Community Investment Tax Credits, 2005</i>	1	\$210,000	11	\$385,764
<i>Homeownership</i>	1	\$210,000	--	--
Low Income Housing Credits, 1987	--	--	429	\$16.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	72	\$3M
Project-Based Section 8 Rental Assistance, 1978	144	\$631,323	--	--
Weatherization Assistance Program, 1976	--	--	60	\$513,250
Low-Income Home Energy Assistance Program, 1981	931	\$738,441	11,939	\$7.8M
Homeownership	491	\$394,278	--	--
Rental	440	\$344,163	--	--
Low-Income Household Water Assistance Program, 2023	284	\$137,316	769	\$292,617
Homeownership	143	\$66,461	382	\$143,814
Rental	141	\$70,855	387	\$148,803

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$174,592. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

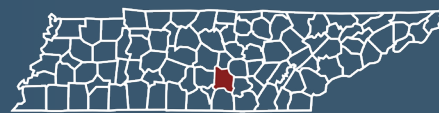


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COCKE COUNTY IN 2024 WAS \$753,628.**

# 2024 INVESTMENTS and IMPACTS



## Coffee County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	43	\$9.8M	891	\$71.3M
Great Choice Plus Loans, 2013	43	\$451,180	210	\$1.9M
<i>Homebuyer Education Program, 2003</i>	47	\$13,400	222	\$46,850
<i>New Start Loan Program, 2001</i>	--	--	1	\$58,167
Homeowner's Assistance Fund Program, 2021	--	--	12	\$264,858
HOME, 1992	--	--	109	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	49	\$601,122	103	\$1.4M
<i>Competitive Grants</i>	48	\$600,000	56	\$1M
<i>Emergency Repair Program</i>	--	--	35	\$264,651
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$33,332
<i>Home Modifications and Ramps</i>	1	\$1,122	4	\$3,508
Emergency Rental Assistance Program, 2021	--	--	1,376	\$3.2M
<i>Community Investment Tax Credits, 2005</i>	48	\$996,732	270	\$14.2M
<i>Rental</i>	48	\$996,732	--	--
Low Income Housing Credits, 1987	--	--	497	\$36.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	398	\$20.3M
Section 8 Rental Assistance, 1978	423	\$3.7M	--	--
Tenant-Based Rental	26	\$115,575	--	--
Tenant-Based Homeownership	1	\$6,433	--	--
Project-Based	396	\$3.5M	--	--
Weatherization Assistance Program, 1976	2	\$15,283	82	\$616,270
Homeownership	2	\$15,283	--	--
Low-Income Home Energy Assistance Program, 1981	819	\$628,541	9,328	\$5.8M
Homeownership	265	\$206,318	--	--
Rental	554	\$422,224	--	--
Low-Income Household Water Assistance Program, 2023	--	--	136	\$53,536
Homeownership	--	--	80	\$31,544
Rental	--	--	56	\$21,992

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 8 homebuyers in the amount of \$1.8M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COFFEE COUNTY IN 2024 WAS \$4.5M.**

# 2024 INVESTMENTS and IMPACTS



## Crockett County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	11	\$2M	250	\$18.9M
Great Choice Plus Loans, 2013	10	\$73,643	66	\$392,694
<i>Homebuyer Education Program, 2003</i>	11	\$3,000	71	\$14,600
Homeowner's Assistance Fund Program, 2021	--	--	3	\$81,829
HOME, 1992	--	--	109	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	39	\$254,900
<i>Emergency Repair Program</i>	--	--	27	\$205,442
<i>Home Modifications and Ramps</i>	--	--	1	\$911
Emergency Rental Assistance Program, 2021	--	--	262	\$432,543
Low Income Housing Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	31	\$131,106	--	--
Tenant-Based Rental	7	\$44,959	--	--
Project-Based	24	\$86,147	--	--
Weatherization Assistance Program, 1976	--	--	34	\$213,999
Low-Income Home Energy Assistance Program, 1981	362	\$274,531	4,066	\$2.6M
Homeownership	165	\$127,434	--	--
Rental	197	\$147,097	--	--
Low-Income Household Water Assistance Program, 2023	20	\$6,242	157	\$52,258
Homeownership	8	\$2,497	71	\$23,703
Rental	12	\$3,745	86	\$28,555

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CROCKETT COUNTY IN 2024 WAS \$210,987.**

# 2024 INVESTMENTS and IMPACTS



## Cumberland County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	16	\$3.2M	417	\$36.3M
Great Choice Plus Loans, 2013	15	\$141,708	103	\$691,713
<i>Homebuyer Education Program, 2003</i>	18	\$5,500	145	\$29,650
<i>New Start Loan Program, 2001</i>	--	--	21	\$1.6M
Homeowner's Assistance Fund Program, 2021	--	--	8	\$227,157
HOME, 1992	8	\$810,000	246	\$7.2M
Homeownership	8	\$810,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,599	84	\$1M
<i>Competitive Grants</i>	--	--	16	\$461,330
<i>Emergency Repair Program</i>	1	\$9,599	51	\$490,582
<i>Home Modifications and Ramps</i>	--	--	5	\$3,313
Emergency Rental Assistance Program, 2021	--	--	944	\$1.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	246	\$5.5M
Low Income Housing Credits, 1987	--	--	440	\$28M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	66	\$299,145	--	--
Weatherization Assistance Program, 1976	4	\$25,616	87	\$540,488
Homeownership	4	\$25,616	--	--
Low-Income Home Energy Assistance Program, 1981	682	\$495,503	8,676	\$5.3M
Homeownership	387	\$284,143	--	--
Rental	295	\$211,361	--	--
Low-Income Household Water Assistance Program, 2023	49	\$12,445	144	\$51,084
Homeownership	34	\$8,635	96	\$33,627
Rental	15	\$3,810	48	\$17,457

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$250,900. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CUMBERLAND COUNTY IN 2024 WAS \$2M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	122	\$36.3M	18,867	\$1.7B
Great Choice Plus Loans, 2013	121	\$1.5M	2,788	\$24.6M
Homebuyer Education Program, 2003	140	\$39,700	5,827	\$1.3M
New Start Loan Program, 2001	21	\$4.2M	406	\$42M
Foreclosure Rehab, 2022	--	--	1	\$38,260
Homeowner's Assistance Fund Program, 2021	--	--	298	\$7.4M
HOME, 1992	--	--	162	\$3.5M
Tennessee's Housing Trust Fund, 2007	20	\$116,929	1,365	\$19M
Competitive Grants	--	--	701	\$15.6M
Emergency Repair Program	--	--	147	\$741,114
Habitat for Humanity of Tennessee	3	\$75,000	47	\$898,246
Home Modifications and Ramps	17	\$31,929	439	\$466,151
Capacity Building Program	--	\$10,000	--	\$10,000
National Housing Trust Fund, 2016	--	--	132	\$5.7M
Emergency Rental Assistance Program, 2021	--	--	6,051	\$16.9M
Community Investment Tax Credits, 2005	1,012	\$212M	13,468	\$1.1B
Homeownership	--	--	--	--
Rental	1,012	\$212M	--	--
Low Income Housing Credits, 1987	1,470	\$240M	21,218	\$1.8B
Multi-Family Bond Authority <sup>2</sup> , 1993	1,253	\$207M	17,187	\$1.8B
Section 8 Rental Assistance, 1978	6,999	\$65.3M	--	--
Tenant-Based Rental	56	\$618,349	--	--
Tenant-Based Homeownership	2	\$20,038	--	--
Project-Based	6,941	\$64.6M	--	--
Weatherization Assistance Program, 1976	62	\$462,739	538	\$4.9M
Homeownership	58	\$427,811	--	--
Rental	4	\$34,928	--	--
Low-Income Home Energy Assistance Program, 1981	8,099	\$6M	84,895	\$50.3M
Homeownership	927	\$660,000	--	--
Rental	7,172	\$5.3M	--	--
Low-Income Household Water Assistance Program, 2023	979	\$889,511	2,744	\$1.8M
Homeownership	231	\$207,426	617	\$391,215
Rental	748	\$682,085	2,127	\$1.5M

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 42 homebuyers in the amount of \$12.1M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
DAVIDSON COUNTY IN 2024 WAS \$657.6M.**

# 2024 INVESTMENTS and IMPACTS



## Decatur County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$426,138	43	\$3.4M
Great Choice Plus Loans, 2013	2	\$17,880	16	\$102,370
<i>Homebuyer Education Program, 2003</i>	2	\$400	20	\$3,600
Homeowner's Assistance Fund Program, 2021	--	--	2	\$24,036
HOME, 1992	--	--	63	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$20,970	30	\$248,116
<i>Emergency Repair Program</i>	3	\$20,970	26	\$241,352
<i>Home Modifications and Ramps</i>	--	--	2	\$1,542
Emergency Rental Assistance Program, 2021	--	--	285	\$113,751
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$234,798
Low Income Housing Credits, 1987	--	--	32	\$2.5M
Section 8 Rental Assistance, 1978	52	\$196,614	--	--
Tenant-Based Rental	2	\$11,964	--	--
Project-Based	50	\$184,650	--	--
Weatherization Assistance Program, 1976	--	--	17	\$116,696
Low-Income Home Energy Assistance Program, 1981	281	\$224,926	2,888	\$2M
Homeownership	173	\$140,273	--	--
Rental	108	\$84,654	--	--

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



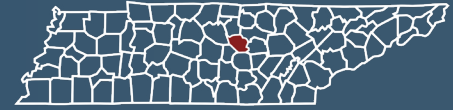
**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DECATUR COUNTY IN 2024 WAS \$74,276.**



# 2024 INVESTMENTS and IMPACTS



## DeKalb County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	16	\$3.8M	291	\$38.1M
Great Choice Plus Loans, 2013	15	\$206,899	165	\$1.5M
<i>Homebuyer Education Program, 2003</i>	18	\$4,700	183	\$35,325
Homeowner's Assistance Fund Program, 2021	--	--	2	\$51,291
HOME, 1992	--	--	81	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,489	44	\$445,568
<i>Emergency Repair Program</i>	1	\$7,489	30	\$373,868
<i>Home Modifications and Ramps</i>	--	--	2	\$1,867
Emergency Rental Assistance Program, 2021	--	--	212	\$165,622
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$202,750
Low Income Housing Credits, 1987	--	--	92	\$8.1M
Section 8 Rental Assistance, 1978	80	\$448,472	--	--
Tenant-Based Rental	8	\$36,341	--	--
Project-Based	72	\$412,131	--	--
Weatherization Assistance Program, 1976	2	\$13,770	60	\$355,859
Homeownership	2	\$13,770	--	--
Low-Income Home Energy Assistance Program, 1981	327	\$239,001	3,793	\$2.5M
Homeownership	175	\$127,902	--	--
Rental	152	\$111,098	--	--

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$436,500. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DEKALB COUNTY IN 2024 WAS \$1.6M.**

# 2024 INVESTMENTS and IMPACTS



## Dickson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	35	\$10.1M	1,480	\$148.6M
Great Choice Plus Loans, 2013	35	\$450,473	328	\$3.2M
<i>Homebuyer Education Program, 2003</i>	34	\$10,100	369	\$72,825
<i>New Start Loan Program, 2001</i>	1	\$200,000	17	\$1.9M
Homeowner's Assistance Fund Program, 2021	--	--	14	\$342,013
HOME, 1992	--	--	118	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	80	\$327,583
<i>Competitive Grants</i>	--	--	12	\$30,000
<i>Emergency Repair Program</i>	--	--	35	\$186,508
<i>Habitat for Humanity of Tennessee</i>	--	--	3	\$63,352
<i>Home Modifications and Ramps</i>	--	--	23	\$23,231
Emergency Rental Assistance Program, 2021	--	--	917	\$1.7M
<i>Community Investment Tax Credits, 2005</i>	65	\$18M	210	\$32M
<i>Rental</i>	65	\$18M	--	--
Low Income Housing Credits, 1987	294	\$38.9M	1,095	\$111.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	294	\$45M	626	\$71.5M
Project-Based Section 8 Rental Assistance, 1978	121	\$722,029	--	--
Weatherization Assistance Program, 1976	--	--	4	\$18,408
Low-Income Home Energy Assistance Program, 1981	734	\$544,015	7,058	\$4.3M
Homeownership	214	\$159,657	--	--
Rental	520	\$384,359	--	--
Low-Income Household Water Assistance Program, 2023	46	\$12,149	241	\$100,613
Homeownership	15	\$3,798	91	\$39,852
Rental	31	\$8,351	150	\$60,760

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$1.1M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DICKSON COUNTY IN 2024 WAS \$10.6M.**

# 2024 INVESTMENTS and IMPACTS



## Dyer County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	60	\$10.5M	1,245	\$76.4M
Great Choice Plus Loans, 2013	59	\$362,935	159	\$944,712
<i>Homebuyer Education Program, 2003</i>	56	\$15,400	171	\$37,400
Homeowner's Assistance Fund Program, 2021	--	--	14	\$265,612
HOME, 1992	--	--	97	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	161	\$653,042
<i>Emergency Repair Program</i>	--	--	69	\$506,724
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$29,916
<i>Home Modifications and Ramps</i>	--	--	76	\$52,992
Emergency Rental Assistance Program, 2021	--	--	1,267	\$2M
<i>Community Investment Tax Credits, 2005</i>	--	--	92	\$6.5M
Low Income Housing Credits, 1987	--	--	250	\$9.2M
Section 8 Rental Assistance, 1978	365	\$2.1M	--	--
Tenant-Based Rental	77	\$339,143	--	--
Tenant-Based Homeownership	1	\$3,691	--	--
Project-Based	287	\$1.8M	--	--
Weatherization Assistance Program, 1976	2	\$12,694	45	\$363,413
Homeownership	2	\$12,694	--	--
Low-Income Home Energy Assistance Program, 1981	753	\$562,213	9,580	\$5.8M
Homeownership	93	\$70,561	--	--
Rental	660	\$491,652	--	--
Low-Income Household Water Assistance Program, 2023	9	\$2,809	211	\$67,890
Homeownership	1	\$312	40	\$13,452
Rental	8	\$2,497	171	\$54,439

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DYER COUNTY IN 2024 WAS \$2M.**

# 2024 INVESTMENTS and IMPACTS



## Fayette County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	6	\$1.3M	311	\$40.4M
Great Choice Plus Loans, 2013	6	\$41,750	89	\$726,757
<i>Homebuyer Education Program, 2003</i>	8	\$2,000	136	\$26,900
Homeowner's Assistance Fund Program, 2021	--	--	13	\$222,066
HOME, 1992	--	--	96	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	101	\$631,777
<i>Emergency Repair Program</i>	--	--	64	\$424,096
<i>Home Modifications and Ramps</i>	--	--	1	\$1,096
Emergency Rental Assistance Program, 2021	--	--	424	\$762,312
<i>Community Investment Tax Credits, 2005</i>	24	\$1.7M	84	\$2.5M
<i>Homeownership</i>	--	--	--	--
<i>Rental</i>	24	\$1.7M	--	--
Low Income Housing Credits, 1987	39	\$2.5M	430	\$26.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	39	\$3.4M	79	\$4.9M
Section 8 Rental Assistance, 1978	279	\$1.7M	--	--
Tenant-Based Rental	62	\$393,521	--	--
Project-Based	217	\$1.3M	--	--
Weatherization Assistance Program, 1976	4	\$26,720	47	\$367,160
Homeownership	2	\$15,297	--	--
Rental	2	\$11,423	--	--
Low-Income Home Energy Assistance Program, 1981	546	\$435,256	5,377	\$3.3M
Homeownership	278	\$223,281	--	--
Rental	268	\$211,976	--	--
Low-Income Household Water Assistance Program, 2023	--	--	149	\$89,599
Homeownership	--	--	61	\$34,520
Rental	--	--	88	\$55,079

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$283,240. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

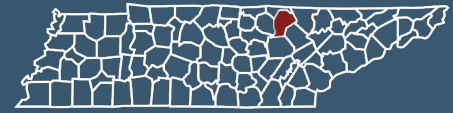


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FAYETTE COUNTY IN 2024 WAS \$172,379.**

# 2024 INVESTMENTS and IMPACTS



## Fentress County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	4	\$622,455	115	\$7.9M
Great Choice Plus Loans, 2013	4	\$28,194	31	\$195,474
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	35	\$6,650
<i>New Start Loan Program, 2001</i>	--	--	1	\$93,750
Homeowner's Assistance Fund Program, 2021	--	--	4	\$56,884
HOME, 1992	--	--	149	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,005	46	\$369,097
<i>Emergency Repair Program</i>	1	\$11,005	32	\$301,701
<i>Home Modifications and Ramps</i>	--	--	3	\$7,784
Emergency Rental Assistance Program, 2021	--	--	241	\$515,061
<i>Community Investment Tax Credits, 2005</i>	--	--	42	\$965,000
Low Income Housing Credits, 1987	--	--	355	\$12.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	72	\$2.9M
Section 8 Rental Assistance, 1978	27	\$43,650	--	--
Tenant-Based Rental	3	\$17,177	--	--
Project-Based	24	\$26,473	--	--
Weatherization Assistance Program, 1976	--	--	59	\$379,640
Low-Income Home Energy Assistance Program, 1981	532	\$387,342	7,517	\$5.1M
Homeownership	351	\$257,126	--	--
Rental	181	\$130,216	--	--
Low-Income Household Water Assistance Program, 2023	36	\$10,011	244	\$97,843
Homeownership	33	\$9,249	200	\$80,872
Rental	3	\$762	44	\$16,970

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FENTRESS COUNTY IN 2024 WAS \$104,574.**

# 2024 INVESTMENTS and IMPACTS



## Franklin County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	30	\$6.4M	572	\$44.7M
Great Choice Plus Loans, 2013	28	\$257,611	137	\$1.2M
<i>Homebuyer Education Program, 2003</i>	29	\$8,800	151	\$32,725
Homeowner's Assistance Fund Program, 2021	--	--	13	\$154,383
HOME, 1992	--	--	69	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$73,921	57	\$470,656
<i>Emergency Repair Program</i>	4	\$48,921	41	\$342,757
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	4	\$88,332
<i>Home Modifications and Ramps</i>	--	--	1	\$1,100
Emergency Rental Assistance Program, 2021	--	--	475	\$437,950
Low Income Housing Credits, 1987	--	--	140	\$9.6M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	40	\$2.1M
Section 8 Rental Assistance, 1978	146	\$1M	--	--
Tenant-Based Rental	4	\$15,709	--	--
Project-Based	142	\$1M	--	--
Weatherization Assistance Program, 1976	2	\$16,001	60	\$442,473
Homeownership	2	\$16,001	--	--
Low-Income Home Energy Assistance Program, 1981	676	\$529,256	7,270	\$4.7M
Homeownership	384	\$301,661	--	--
Rental	292	\$227,595	--	--
Low-Income Household Water Assistance Program, 2023	--	--	73	\$28,980
Homeownership	--	--	37	\$14,868
Rental	--	--	36	\$14,113

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$791,400. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FRANKLIN COUNTY IN 2024 WAS \$3.1M.**

# 2024 INVESTMENTS and IMPACTS



## Gibson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	37	\$6.1M	1,276	\$75.1M
Great Choice Plus Loans, 2013	36	\$236,820	191	\$1.1M
<i>Homebuyer Education Program, 2003</i>	35	\$10,000	211	\$44,150
Homeowner's Assistance Fund Program, 2021	--	--	18	\$342,933
HOME, 1992	--	--	169	\$6.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	264	\$1.9M
<i>Competitive Grants</i>	--	--	34	\$325,000
<i>Emergency Repair Program</i>	--	--	165	\$1.3M
<i>Home Modifications and Ramps</i>	--	--	10	\$10,589
Emergency Rental Assistance Program, 2021	--	--	1,458	\$2.7M
<i>Community Investment Tax Credits, 2005</i>	--	--	74	\$652,343
Low Income Housing Credits, 1987	52	\$2.5M	299	\$16.7M
Multi-Family Bond Authority <sup>2</sup> , 1993	52	\$3.8M	101	\$5.6M
Section 8 Rental Assistance, 1978	285	\$1.6M	--	--
Tenant-Based Rental	68	\$347,418	--	--
Project-Based	217	\$1.2M	--	--
Weatherization Assistance Program, 1976	2	\$16,595	39	\$280,676
Rental	2	\$16,595	--	--
Low-Income Home Energy Assistance Program, 1981	989	\$748,340	11,383	\$6.9M
Homeownership	255	\$193,925	--	--
Rental	734	\$554,415	--	--
Low-Income Household Water Assistance Program, 2023	208	\$64,916	851	\$273,690
Homeownership	51	\$15,917	206	\$66,920
Rental	157	\$48,999	645	\$206,770

See Methodology on Page 124 for calculation details.

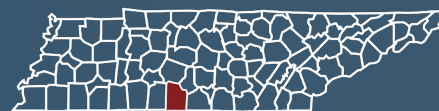
<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$155,685. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GIBSON COUNTY IN 2024 WAS \$822,878.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	10	\$2M	449	\$27.6M
Great Choice Plus Loans, 2013	10	\$94,980	61	\$495,355
<i>Homebuyer Education Program, 2003</i>	9	\$2,600	68	\$12,800
Homeowner's Assistance Fund Program, 2021	--	--	5	\$60,716
HOME, 1992	--	--	103	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$81,129	64	\$417,494
<i>Emergency Repair Program</i>	5	\$81,129	51	\$385,460
<i>Home Modifications and Ramps</i>	--	--	3	\$2,002
Emergency Rental Assistance Program, 2021	--	--	476	\$524,713
<i>Community Investment Tax Credits, 2005</i>	--	--	20	\$1M
Low Income Housing Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	226	\$1.2M	--	--
Tenant-Based Rental	60	\$310,559	--	--
Project-Based	166	\$867,497	--	--
Weatherization Assistance Program, 1976	6	\$43,358	55	\$358,327
Homeownership	4	\$30,862	--	--
Rental	2	\$12,496	--	--
Low-Income Home Energy Assistance Program, 1981	686	\$535,133	6,541	\$4.3M
Homeownership	231	\$180,636	--	--
Rental	455	\$354,497	--	--
Low-Income Household Water Assistance Program, 2023	--	--	81	\$32,396
Homeownership	--	--	36	\$14,225
Rental	--	--	45	\$18,172

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$607,220. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GILES COUNTY IN 2024 WAS \$382,317.**



# 2024 INVESTMENTS and IMPACTS



## Grainger County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	12	\$2.5M	238	\$20M
Great Choice Plus Loans, 2013	12	\$131,204	83	\$540,504
<i>Homebuyer Education Program, 2003</i>	14	\$4,300	101	\$21,375
<i>New Start Loan Program, 2001</i>	--	--	4	\$344,250
Homeowner's Assistance Fund Program, 2021	--	--	8	\$116,809
HOME, 1992	--	--	128	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$4,640	63	\$579,728
<i>Competitive Grants</i>	--	--	4	\$236,350
<i>Emergency Repair Program</i>	1	\$4,640	37	\$202,863
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
Emergency Rental Assistance Program, 2021	--	--	183	\$259,489
<i>Community Investment Tax Credits, 2005</i>	--	--	8	\$1.1M
Low Income Housing Credits, 1987	--	--	100	\$7.7M
Project-Based Section 8 Rental Assistance, 1978	107	\$385,442	--	--
Weatherization Assistance Program, 1976	2	\$15,246	44	\$319,775
Homeownership	2	\$15,246	--	--
Low-Income Home Energy Assistance Program, 1981	517	\$406,243	6,686	\$4.6M
Homeownership	346	\$274,248	--	--
Rental	171	\$131,995	--	--
Low-Income Household Water Assistance Program, 2023	154	\$61,800	366	\$127,263
Homeownership	104	\$41,724	239	\$83,032
Rental	50	\$20,076	127	\$44,230

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRAINGER COUNTY IN 2024 WAS \$267,404.**

# 2024 INVESTMENTS and IMPACTS



## Greene County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	31	\$6.2M	582	\$49.5M
Great Choice Plus Loans, 2013	31	\$277,095	251	\$1.7M
<i>Homebuyer Education Program, 2003</i>	33	\$9,100	287	\$56,225
<i>New Start Loan Program, 2001</i>	--	--	12	\$957,394
<i>Foreclosure Rehab, 2022</i>	1	\$52,962	2	\$102,009
Homeowner's Assistance Fund Program, 2021	--	--	17	\$233,465
HOME, 1992	--	--	179	\$6.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,279	80	\$758,959
<i>Competitive Grants</i>	--	--	5	\$290,625
<i>Emergency Repair Program</i>	1	\$11,279	29	\$168,901
<i>Habitat for Humanity of Tennessee</i>	--	--	3	\$49,998
<i>Home Modifications and Ramps</i>	--	--	4	\$18,590
National Housing Trust Fund, 2016	--	--	16	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	793	\$822,518
<i>Community Investment Tax Credits, 2005</i>	72	\$17M	95	\$19.2M
<i>Rental</i>	72	\$17M	--	--
Low Income Housing Credits, 1987	166	\$22.8M	664	\$62M
Multi-Family Bond Authority <sup>2</sup> , 1993	114	\$16M	194	\$19.9M
Project-Based Section 8 Rental Assistance, 1978	284	\$1.5M	--	--
Weatherization Assistance Program, 1976	10	\$55,275	56	\$454,902
Homeownership	10	\$55,275	--	--
Low-Income Home Energy Assistance Program, 1981	901	\$700,071	13,053	\$8.4M
Homeownership	431	\$337,167	--	--
Rental	470	\$362,904	--	--
Low-Income Household Water Assistance Program, 2023	44	\$13,335	577	\$197,494
Homeownership	25	\$7,544	365	\$124,522
Rental	19	\$5,791	212	\$72,972

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$390,596. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

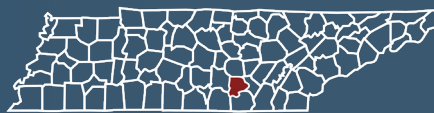


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GREENE COUNTY IN 2024 WAS \$6.8M.**

# 2024 INVESTMENTS and IMPACTS



## Grundy County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	6	\$1M	66	\$5.3M
Great Choice Plus Loans, 2013	6	\$48,490	21	\$169,280
<i>Homebuyer Education Program, 2003</i>	6	\$1,800	22	\$5,250
Homeowner's Assistance Fund Program, 2021	--	--	5	\$60,953
HOME, 1992	--	--	219	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$53,149	97	\$584,104
<i>Emergency Repair Program</i>	2	\$53,149	47	\$376,781
<i>Home Modifications and Ramps</i>	--	--	7	\$5,598
Emergency Rental Assistance Program, 2021	--	--	230	\$490,773
Low Income Housing Credits, 1987	--	--	144	\$9.4M
Project-Based Section 8 Rental Assistance, 1978	30	\$133,938	--	--
Weatherization Assistance Program, 1976	2	\$8,707	50	\$323,824
Homeownership	2	\$8,707	--	--
Low-Income Home Energy Assistance Program, 1981	723	\$540,603	5,415	\$3.5M
Homeownership	616	\$461,773	--	--
Rental	107	\$78,830	--	--
Low-Income Household Water Assistance Program, 2023	194	\$34,970	612	\$185,639
Homeownership	179	\$32,437	553	\$167,496
Rental	15	\$2,534	59	\$18,143

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$395,750. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRUNDY COUNTY IN 2024 WAS \$199,799.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	31	\$6.2M	2,101	\$141.9M
Great Choice Plus Loans, 2013	31	\$267,405	343	\$2.3M
<i>Homebuyer Education Program, 2003</i>	34	\$8,700	549	\$113,800
<i>New Start Loan Program, 2001</i>	1	\$123,750	9	\$673,804
<i>Foreclosure Rehab, 2022</i>	1	\$55,677	2	\$79,750
Homeowner's Assistance Fund Program, 2021	--	--	24	\$455,454
HOME, 1992	12	\$810,000	229	\$7.7M
Homeownership	12	\$810,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	76	\$648,306
<i>Emergency Repair Program</i>	--	--	60	\$378,874
<i>Habitat for Humanity of Tennessee</i>	--	--	3	\$63,332
<i>Home Modifications and Ramps</i>	--	--	2	\$1,560
<i>Capacity Building Program</i>	--	--	--	\$139,000
Emergency Rental Assistance Program, 2021	--	--	1,267	\$2M
<i>Community Investment Tax Credits, 2005</i>	1	\$210,000	278	\$25.5M
<i>Homeownership</i>	1	\$210,000	--	--
Low Income Housing Credits, 1987	--	--	856	\$60.7M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	215	\$1.4M	--	--
Tenant-Based Rental	1	\$14,517	--	--
Project-Based	214	\$1.4M	--	--
Weatherization Assistance Program, 1976	4	\$26,145	69	\$632,240
Homeownership	4	\$26,145	--	--
Low-Income Home Energy Assistance Program, 1981	1,380	\$1.1M	18,608	\$12.1M
Homeownership	535	\$416,798	--	--
Rental	845	\$644,601	--	--
Low-Income Household Water Assistance Program, 2023	468	\$145,159	1,418	\$441,476
Homeownership	236	\$73,776	654	\$203,521
Rental	232	\$71,383	764	\$237,955

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$677,450. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMBLEN COUNTY IN 2024 WAS \$3.2M.**

# 2024 INVESTMENTS and IMPACTS



## Hamilton County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	73	\$16.7M	6,694	\$503.2M
Great Choice Plus Loans, 2013	73	\$811,289	1,093	\$7.7M
<i>Homebuyer Education Program, 2003</i>	79	\$20,400	1,888	\$418,800
<i>New Start Loan Program, 2001</i>	3	\$434,664	97	\$6.5M
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$86,293
Homeowner's Assistance Fund Program, 2021	--	--	106	\$2.1M
HOME, 1992	--	--	277	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	57	\$877,364	863	\$5.9M
<i>Competitive Grants</i>	16	\$600,000	261	\$3M
<i>Emergency Repair Program</i>	8	\$174,563	129	\$1.1M
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	14	\$286,558
<i>Home Modifications and Ramps</i>	31	\$52,801	402	\$446,240
National Housing Trust Fund, 2016	7	\$1.5M	32	\$2.9M
Emergency Rental Assistance Program, 2021	--	--	11,999	\$32.3M
<i>Community Investment Tax Credits, 2005</i>	408	\$76.1M	1,265	\$119.7M
<i>Rental</i>	408	\$76.1M	--	--
Low Income Housing Credits, 1987	284	\$54.3M	4,065	\$318.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	166	\$35M	2,582	\$224M
Project-Based Section 8 Rental Assistance, 1978	1,767	\$12.3M	--	--
Weatherization Assistance Program, 1976	19	\$145,523	249	\$2M
Homeownership	19	\$145,523	--	--
Low-Income Home Energy Assistance Program, 1981	4,135	\$2.9M	47,759	\$27.9M
Homeownership	844	\$590,245	--	--
Rental	3,291	\$2.3M	--	--
Low-Income Household Water Assistance Program, 2023	247	\$150,263	1,526	\$1.1M
Homeownership	57	\$30,474	440	\$297,696
Rental	190	\$119,789	1,086	\$766,477

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 21 homebuyers in the amount of \$4.9M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 48 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
HAMILTON COUNTY IN 2024 WAS \$91.5M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	1	\$211,105	37	\$3.2M
Great Choice Plus Loans, 2013	1	\$10,750	17	\$98,980
<i>Homebuyer Education Program, 2003</i>	1	\$400	18	\$3,325
Homeowner's Assistance Fund Program, 2021	--	--	3	\$52,875
HOME, 1992	--	--	159	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$197,977
<i>Emergency Repair Program</i>	--	--	23	\$105,067
<i>Home Modifications and Ramps</i>	--	--	2	\$1,926
Emergency Rental Assistance Program, 2021	--	--	90	\$65,228
<i>Community Investment Tax Credits, 2005</i>	--	--	67	\$5.5M
Low Income Housing Credits, 1987	--	--	230	\$14.1M
Project-Based Section 8 Rental Assistance, 1978	50	\$286,108	--	--
Weatherization Assistance Program, 1976	--	--	10	\$74,164
Low-Income Home Energy Assistance Program, 1981	421	\$331,420	6,100	\$4.2M
Homeownership	246	\$196,044	--	--
Rental	175	\$135,376	--	--
Low-Income Household Water Assistance Program, 2023	--	--	110	\$36,380
Homeownership	--	--	57	\$19,309
Rental	--	--	53	\$17,071

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HANCOCK COUNTY IN 2024 WAS \$20,363.**

# 2024 INVESTMENTS and IMPACTS



## Hardeman County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	14	\$1.9M	337	\$16M
Great Choice Plus Loans, 2013	14	\$86,900	41	\$239,594
<i>Homebuyer Education Program, 2003</i>	13	\$3,600	39	\$8,875
<i>Foreclosure Rehab, 2022</i>	1	\$107,515	1	\$107,515
Homeowner's Assistance Fund Program, 2021	--	--	12	\$188,736
HOME, 1992	--	--	81	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$45,332	50	\$331,899
<i>Emergency Repair Program</i>	3	\$45,332	31	\$253,862
<i>Home Modifications and Ramps</i>	--	--	3	\$1,244
Emergency Rental Assistance Program, 2021	--	--	635	\$881,834
Low Income Housing Credits, 1987	--	--	259	\$16.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	26	\$1.4M
Section 8 Rental Assistance, 1978	97	\$479,795	--	--
Tenant-Based Rental	50	\$206,181	--	--
Project-Based	47	\$273,614	--	--
Weatherization Assistance Program, 1976	4	\$38,503	30	\$248,893
Homeownership	4	\$38,503	--	--
Low-Income Home Energy Assistance Program, 1981	660	\$553,649	7,484	\$4.9M
Homeownership	313	\$264,082	--	--
Rental	347	\$289,566	--	--
Low-Income Household Water Assistance Program, 2023	--	--	2	\$811
Homeownership	--	--	1	\$346
Rental	--	--	1	\$465

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$131,823. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDEMAN COUNTY IN 2024 WAS \$899,228.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	5	\$882,823	383	\$16.2M
Great Choice Plus Loans, 2013	5	\$44,395	27	\$169,357
<i>Homebuyer Education Program, 2003</i>	6	\$1,400	33	\$6,625
Homeowner's Assistance Fund Program, 2021	--	--	5	\$54,739
HOME, 1992	--	--	82	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$10,265	30	\$215,082
<i>Emergency Repair Program</i>	1	\$10,265	19	\$172,258
<i>Home Modifications and Ramps</i>	--	--	2	\$973
Emergency Rental Assistance Program, 2021	--	--	238	\$132,044
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$152,980
Low Income Housing Credits, 1987	--	--	412	\$25.1M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	97	\$4.1M
Section 8 Rental Assistance, 1978	59	\$343,821	--	--
Tenant-Based Rental	9	\$28,952	--	--
Project-Based	50	\$314,869	--	--
Weatherization Assistance Program, 1976	2	\$18,410	29	\$211,127
Homeownership	2	\$18,410	--	--
Low-Income Home Energy Assistance Program, 1981	639	\$497,592	6,939	\$4.5M
Homeownership	327	\$263,200	--	--
Rental	312	\$234,392	--	--
Low-Income Household Water Assistance Program, 2023	--	--	101	\$35,037
Homeownership	--	--	53	\$18,426
Rental	--	--	48	\$16,611

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDIN COUNTY IN 2024 WAS \$155,090.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	22	\$4.2M	1,116	\$66.3M
Great Choice Plus Loans, 2013	22	\$177,954	165	\$1.1M
<i>Homebuyer Education Program, 2003</i>	24	\$6,000	196	\$37,425
<i>New Start Loan Program, 2001</i>	--	--	8	\$638,536
Homeowner's Assistance Fund Program, 2021	--	--	25	\$411,004
HOME, 1992	--	--	190	\$7.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$36,440	187	\$1.3M
<i>Competitive Grants</i>	--	--	26	\$544,071
<i>Emergency Repair Program</i>	1	\$11,440	74	\$452,386
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	6	\$121,684
<i>Home Modifications and Ramps</i>	--	--	52	\$40,375
Emergency Rental Assistance Program, 2021	--	--	981	\$1.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	88	\$518,269
Low Income Housing Credits, 1987	--	--	229	\$7.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	167	\$10.8M
Project-Based Section 8 Rental Assistance, 1978	281	\$2M	--	--
Weatherization Assistance Program, 1976	4	\$15,197	37	\$324,495
Homeownership	4	\$15,197	--	--
Low-Income Home Energy Assistance Program, 1981	1,024	\$802,286	13,693	\$8.9M
Homeownership	555	\$435,093	--	--
Rental	469	\$367,193	--	--
Low-Income Household Water Assistance Program, 2023	--	--	399	\$150,655
Homeownership	--	--	206	\$74,406
Rental	--	--	193	\$76,249

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$757,828. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAWKINS COUNTY IN 2024 WAS \$136,203.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	17	\$2.8M	381	\$26.3M
Great Choice Plus Loans, 2013	17	\$117,480	89	\$520,232
Homebuyer Education Program, 2003	17	\$5,300	156	\$36,850
Homeowner's Assistance Fund Program, 2021	--	--	9	\$179,118
HOME, 1992	--	--	168	\$6.9M
Tennessee's Housing Trust Fund, 2007	1	\$9,415	60	\$555,852
Competitive Grants	--	--	4	\$215,136
Emergency Repair Program	1	\$9,415	22	\$194,527
Home Modifications and Ramps	--	--	1	\$545
Emergency Rental Assistance Program, 2021	--	--	620	\$952,141
Community Investment Tax Credits, 2005	86	\$19M	86	\$19M
Rental	86	\$19M	--	--
Low Income Housing Credits, 1987	148	\$22M	700	\$69.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	76	\$5.8M	101	\$7.3M
Section 8 Rental Assistance, 1978	114	\$519,321	--	--
Tenant-Based Rental	64	\$278,892	--	--
Project-Based	50	\$240,429	--	--
Weatherization Assistance Program, 1976	2	\$20,242	27	\$250,060
Homeownership	2	\$20,242	--	--
Low-Income Home Energy Assistance Program, 1981	498	\$412,870	6,103	\$3.9M
Homeownership	144	\$119,987	--	--
Rental	354	\$292,883	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$365,550. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are Federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAYWOOD COUNTY IN 2024 WAS \$6M.**

# 2024 INVESTMENTS and IMPACTS



## Henderson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	13	\$2.3M	276	\$18.4M
Great Choice Plus Loans, 2013	12	\$83,000	60	\$380,033
<i>Homebuyer Education Program, 2003</i>	13	\$3,700	70	\$14,175
Homeowner's Assistance Fund Program, 2021	--	--	12	\$189,789
HOME, 1992	--	--	102	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$12,771	48	\$372,390
<i>Competitive Grants</i>	--	--	1	\$96,112
<i>Emergency Repair Program</i>	2	\$12,771	27	\$230,235
<i>Home Modifications and Ramps</i>	--	--	9	\$5,481
Emergency Rental Assistance Program, 2021	--	--	569	\$950,309
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,590
Low Income Housing Credits, 1987	--	--	217	\$17.3M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	125	\$841,432	--	--
Tenant-Based Rental	15	\$75,362	--	--
Project-Based	110	\$766,070	--	--
Weatherization Assistance Program, 1976	2	\$16,252	27	\$193,495
Homeownership	2	\$16,252	--	--
Low-Income Home Energy Assistance Program, 1981	647	\$509,362	6,035	\$4M
Homeownership	327	\$258,510	--	--
Rental	320	\$250,852	--	--
Low-Income Household Water Assistance Program, 2023	--	--	1	\$346
Homeownership	--	--	1	\$346

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$379,240. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
HENDERSON COUNTY IN 2024 WAS \$8.9M.**

# 2024 INVESTMENTS and IMPACTS



## Henry County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	15	\$2.3M	432	\$19.4M
Great Choice Plus Loans, 2013	15	\$114,633	47	\$306,550
<i>Homebuyer Education Program, 2003</i>	13	\$3,600	46	\$9,200
Homeowner's Assistance Fund Program, 2021	--	--	5	\$115,059
HOME, 1992	--	--	118	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$17,405	150	\$1.5M
<i>Competitive Grants</i>	--	--	36	\$684,088
<i>Emergency Repair Program</i>	2	\$17,405	85	\$648,039
<i>Home Modifications and Ramps</i>	--	--	10	\$11,897
Emergency Rental Assistance Program, 2021	--	--	737	\$1.3M
<i>Community Investment Tax Credits, 2005</i>	--	--	229	\$5M
Low Income Housing Credits, 1987	--	--	324	\$24.6M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	266	\$1.8M	--	--
Tenant-Based Rental	22	\$112,970	--	--
Project-Based	244	\$1.7M	--	--
Weatherization Assistance Program, 1976	--	--	15	\$80,675
Low-Income Home Energy Assistance Program, 1981	728	\$543,546	8,088	\$5.1M
Homeownership	229	\$169,862	--	--
Rental	499	\$373,684	--	--
Low-Income Household Water Assistance Program, 2023	18	\$5,618	156	\$49,813
Homeownership	9	\$2,809	61	\$19,537
Rental	9	\$2,809	95	\$30,277

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$337,560. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENRY COUNTY IN 2024 WAS \$365,871.**

# 2024 INVESTMENTS and IMPACTS



## Hickman County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	16	\$3.8M	430	\$39.5M
Great Choice Plus Loans, 2013	16	\$156,652	130	\$1.1M
<i>Homebuyer Education Program, 2003</i>	16	\$4,500	142	\$27,550
Homeowner's Assistance Fund Program, 2021	--	--	7	\$88,424
HOME, 1992	14	\$1.1M	103	\$4M
Homeownership	14	\$1.1M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$32,529	56	\$346,298
<i>Emergency Repair Program</i>	4	\$32,529	45	\$307,268
<i>Home Modifications and Ramps</i>	--	--	6	\$14,593
Emergency Rental Assistance Program, 2021	--	--	179	\$267,075
<i>Community Investment Tax Credits, 2005</i>	--	--	32	\$409,400
Low Income Housing Credits, 1987	44	\$6.4M	173	\$10.6M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	83	\$673,408	--	--
Tenant-Based Rental	8	\$47,989	--	--
Project-Based	75	\$625,419	--	--
Weatherization Assistance Program, 1976	2	\$18,141	45	\$253,094
Homeownership	2	\$18,141	--	--
Low-Income Home Energy Assistance Program, 1981	402	\$316,003	5,219	\$3.3M
Homeownership	193	\$153,170	--	--
Rental	209	\$162,833	--	--
Low-Income Household Water Assistance Program, 2023	--	--	37	\$14,545
Homeownership	--	--	15	\$6,004
Rental	--	--	22	\$8,541

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$509,250. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HICKMAN COUNTY IN 2024 WAS \$2.4M.**

# 2024 INVESTMENTS and IMPACTS



## Houston County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	7	\$1.4M	89	\$8.7M
Great Choice Plus Loans, 2013	7	\$63,968	38	\$265,454
<i>Homebuyer Education Program, 2003</i>	6	\$1,800	38	\$7,575
Homeowner's Assistance Fund Program, 2021	--	--	2	\$52,831
HOME, 1992	--	--	65	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	11	\$26,640
<i>Emergency Repair Program</i>	--	--	5	\$22,618
<i>Home Modifications and Ramps</i>	--	--	5	\$3,247
Emergency Rental Assistance Program, 2021	--	--	68	\$74,490
Community Investment Tax Credits, 2005	--	--	4	\$159,550
Low Income Housing Credits, 1987	--	--	85	\$1.4M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	44	\$1.4M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$8,030	--	--
Weatherization Assistance Program, 1976	--	--	2	\$23,222
Low-Income Home Energy Assistance Program, 1981	315	\$245,696	2,473	\$1.8M
Homeownership	155	\$121,235	--	--
Rental	160	\$124,461	--	--
Low-Income Household Water Assistance Program, 2023	72	\$22,701	284	\$110,346
Homeownership	48	\$16,061	165	\$60,912
Rental	24	\$6,640	119	\$49,434

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HOUSTON COUNTY IN 2024 WAS \$137,252.**

# 2024 INVESTMENTS and IMPACTS



## Humphreys County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	19	\$3.7M	222	\$20.1M
Great Choice Plus Loans, 2013	19	\$173,900	82	\$624,053
<i>Homebuyer Education Program, 2003</i>	16	\$4,300	84	\$16,525
Homeowner's Assistance Fund Program, 2021	--	--	3	\$66,713
HOME, 1992	--	--	52	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$1,045	30	\$570,095
<i>Emergency Repair Program</i>	--	--	9	\$47,453
<i>Home Modifications and Ramps</i>	1	\$1,045	9	\$7,543
Emergency Rental Assistance Program, 2021	--	--	161	\$144,242
Low Income Housing Credits, 1987	--	--	152	\$36M
Section 8 Rental Assistance, 1978	64	\$525,329	--	--
Tenant-Based Rental	6	\$17,615	--	--
Project-Based	58	\$507,714	--	--
Weatherization Assistance Program, 1976	--	--	2	\$18,571
Low-Income Home Energy Assistance Program, 1981	292	\$226,470	3,454	\$2.1M
Homeownership	132	\$105,331	--	--
Rental	160	\$121,139	--	--
Low-Income Household Water Assistance Program, 2023	6	\$4,350	38	\$19,964
Homeownership	4	\$3,844	12	\$9,207
Rental	2	\$506	26	\$10,756

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$231,600. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*

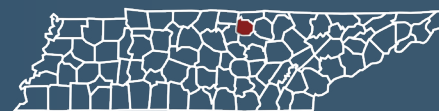


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HUMPHREYS COUNTY IN 2024 WAS \$6M.**

# 2024 INVESTMENTS and IMPACTS



## Jackson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.5M	81	\$8.3M
Great Choice Plus Loans, 2013	8	\$79,650	29	\$255,689
<i>Homebuyer Education Program, 2003</i>	7	\$1,400	41	\$7,475
Homeowner's Assistance Fund Program, 2021	--	--	5	\$99,383
HOME, 1992	--	--	74	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$88,774	52	\$400,021
<i>Emergency Repair Program</i>	6	\$88,774	37	\$344,885
<i>Home Modifications and Ramps</i>	--	--	5	\$2,878
Emergency Rental Assistance Program, 2021	--	--	221	\$158,452
Low Income Housing Credits, 1987	--	--	140	\$6.1M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	27	\$121,442	--	--
Tenant-Based Rental	2	\$14,577	--	--
Tenant-Based Homeownership	1	\$3,720	--	--
Project-Based	24	\$103,145	--	--
Weatherization Assistance Program, 1976	2	\$19,183	53	\$306,841
Homeownership	2	\$19,183	--	--
Low-Income Home Energy Assistance Program, 1981	399	\$301,348	4,102	\$2.9M
Homeownership	240	\$182,600	--	--
Rental	159	\$118,748	--	--
Low-Income Household Water Assistance Program, 2023	53	\$16,091	168	\$62,327
Homeownership	39	\$10,904	115	\$41,756
Rental	14	\$5,187	53	\$20,571

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$295,850. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JACKSON COUNTY IN 2024 WAS \$272,884.**



# 2024 INVESTMENTS and IMPACTS



## Jefferson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	35	\$7.6M	929	\$84.2M
Great Choice Plus Loans, 2013	35	\$304,069	279	\$2.1M
<i>Homebuyer Education Program, 2003</i>	36	\$10,200	361	\$73,750
<i>New Start Loan Program, 2001</i>	--	--	4	\$364,980
Homeowner's Assistance Fund Program, 2021	--	--	13	\$310,022
HOME, 1992	10	\$756,000	151	\$7.6M
Homeownership	10	\$756,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$83,417	108	\$1M
<i>Emergency Repair Program</i>	4	\$83,417	78	\$467,649
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$46,666
<i>Home Modifications and Ramps</i>	--	--	2	\$1,141
Emergency Rental Assistance Program, 2021	--	--	844	\$1.7M
<i>Community Investment Tax Credits, 2005</i>	104	\$1M	137	\$1.9M
<i>Homeownership</i>	104	\$1M	--	--
Low Income Housing Credits, 1987	--	--	269	\$22M
Project-Based Section 8 Rental Assistance, 1978	24	\$77,925	--	--
Weatherization Assistance Program, 1976	--	--	52	\$427,844
Low-Income Home Energy Assistance Program, 1981	733	\$568,084	10,116	\$6.5M
Homeownership	332	\$259,784	--	--
Rental	401	\$308,300	--	--
Low-Income Household Water Assistance Program, 2023	202	\$83,816	569	\$200,264
Homeownership	122	\$49,492	308	\$107,569
Rental	80	\$34,324	261	\$92,695

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$419,050. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JEFFERSON COUNTY IN 2024 WAS \$5.6M.**

# 2024 INVESTMENTS and IMPACTS



## Johnson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	4	\$864,782	19	\$2.1M
Great Choice Plus Loans, 2013	4	\$33,550	12	\$73,690
<i>Homebuyer Education Program, 2003</i>	3	\$1,000	30	\$5,075
<i>New Start Loan Program, 2001</i>	--	--	15	\$1.3M
Homeowner's Assistance Fund Program, 2021	--	--	4	\$87,973
HOME, 1992	--	--	189	\$6.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	32	\$176,286
<i>Emergency Repair Program</i>	--	--	16	\$100,974
<i>Home Modifications and Ramps</i>	--	--	1	\$1,135
Emergency Rental Assistance Program, 2021	--	--	193	\$183,813
<i>Community Investment Tax Credits, 2005</i>	--	--	19	\$381,554
Low Income Housing Credits, 1987	--	--	80	\$1.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	40	\$1.9M
Project-Based Section 8 Rental Assistance, 1978	123	\$753,822	--	--
Weatherization Assistance Program, 1976	--	--	14	\$123,439
Low-Income Home Energy Assistance Program, 1981	546	\$425,203	8,533	\$5.6M
Homeownership	307	\$243,571	--	--
Rental	239	\$181,633	--	--
Low-Income Household Water Assistance Program, 2023	--	--	314	\$109,666
Homeownership	--	--	181	\$61,621
Rental	--	--	133	\$48,044

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$175,570. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JOHNSON COUNTY IN 2024 WAS \$84,613.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	118	\$27.9M	12,253	\$960.8M
Great Choice Plus Loans, 2013	118	\$1.3M	1,824	\$13.4M
<i>Homebuyer Education Program, 2003</i>	129	\$35,600	3,573	\$781,375
<i>New Start Loan Program, 2001</i>	--	--	117	\$8.1M
<i>Foreclosure Rehab, 2022</i>	--	--	2	\$100,008
Homeowner's Assistance Fund Program, 2021	--	--	200	\$4.2M
HOME, 1992	19	\$3.1M	202	\$8.6M
Homeownership	9	\$1.9M	--	--
Rental	10	\$1.2M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$201,152	569	\$9M
<i>Competitive Grants</i>	--	--	379	\$6.4M
<i>Emergency Repair Program</i>	2	\$32,653	90	\$662,028
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	34	\$650,002
<i>Home Modifications and Ramps</i>	--	--	22	\$13,970
<i>Capacity Building Program</i>	--	\$118,499	--	\$618,499
National Housing Trust Fund, 2016	--	--	103	\$5.1M
Emergency Rental Assistance Program, 2021	--	--	6,144	\$27.2M
<i>Community Investment Tax Credits, 2005</i>	215	\$45M	4,656	\$378.9M
<i>Homeownership</i>	56	\$640,000	--	--
<i>Rental</i>	159	\$44.3M	--	--
Low Income Housing Credits, 1987	486	\$98.4M	9,485	\$803.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	367	\$79.1M	6,743	\$627M
Section 8 Rental Assistance, 1978	5,101	\$37.8M	--	--
Tenant-Based Rental	311	\$2.5M	--	--
Tenant-Based Homeownership	10	\$65,829	--	--
Project-Based	4,780	\$35.2M	--	--
Weatherization Assistance Program, 1976	72	\$236,847	440	\$2.7M
Homeownership	70	\$232,819	--	--
Rental	2	\$4,028	--	--
Low-Income Home Energy Assistance Program, 1981	7,061	\$5.2M	76,172	\$46.1M
Homeownership	1,619	\$1.2M	--	--
Rental	5,442	\$4M	--	--
Low-Income Household Water Assistance Program, 2023	440	\$194,437	4,155	\$1.5M
Homeownership	166	\$72,830	1,448	\$541,949
Rental	274	\$121,607	2,702	\$999,561

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 46 homebuyers in the amount of \$10.8M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN KNOX COUNTY  
IN 2024 WAS \$243.1M.**

[Click on the county or state map to visit our interactive online mapping tool](#) / **70**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	6	\$662,940	75	\$3.8M
Great Choice Plus Loans, 2013	6	\$36,000	17	\$103,135
<i>Homebuyer Education Program, 2003</i>	6	\$1,800	18	\$3,975
HOME, 1992	--	--	123	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	26	\$166,817
<i>Emergency Repair Program</i>	--	--	19	\$151,966
<i>Home Modifications and Ramps</i>	--	--	4	\$3,193
Emergency Rental Assistance Program, 2021	--	--	143	\$108,278
<i>Community Investment Tax Credits, 2005</i>	--	--	13	\$301,490
Low Income Housing Credits, 1987	--	--	253	\$9.1M
Section 8 Rental Assistance, 1978	191	\$1.3M	--	--
Tenant-Based Rental	12	\$45,568	--	--
Project-Based	179	\$1.2M	--	--
Weatherization Assistance Program, 1976	--	--	30	\$179,938
Low-Income Home Energy Assistance Program, 1981	352	\$263,154	3,246	\$2.1M
Homeownership	61	\$46,617	--	--
Rental	291	\$216,536	--	--
Low-Income Household Water Assistance Program, 2023	13	\$4,057	73	\$23,349
Homeownership	6	\$1,873	37	\$11,823
Rental	7	\$2,185	36	\$11,526

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAKE COUNTY IN 2024 WAS \$114,227.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	23	\$3.6M	569	\$39.8M
Great Choice Plus Loans, 2013	23	\$146,350	152	\$819,947
<i>Homebuyer Education Program, 2003</i>	21	\$6,500	259	\$58,575
<i>Foreclosure Rehab, 2022</i>	--	--	2	\$153,623
<i>Homeowner's Assistance Fund Program, 2021</i>	--	--	8	\$107,030
HOME, 1992	--	--	119	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	83	\$565,552
<i>Competitive Grants</i>	--	--	1	\$67,400
<i>Emergency Repair Program</i>	--	--	54	\$357,861
<i>Home Modifications and Ramps</i>	--	--	2	\$1,294
National Housing Trust Fund, 2016	--	--	27	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	675	\$1.3M
<i>Community Investment Tax Credits, 2005</i>	71	\$9.5M	97	\$10M
<i>Rental</i>	71	\$9.5M	--	--
Low Income Housing Credits, 1987	32	\$2.5M	565	\$38.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	32	\$2.8M	32	\$2.8M
Section 8 Rental Assistance, 1978	221	\$1.5M	--	--
Tenant-Based Rental	84	\$426,673	--	--
Project-Based	137	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	44	\$297,536
Low-Income Home Energy Assistance Program, 1981	554	\$437,370	6,387	\$3.8M
Homeownership	164	\$127,169	--	--
Rental	390	\$310,202	--	--
Low-Income Household Water Assistance Program, 2023	18	\$16,889	333	\$123,385
Homeownership	8	\$7,866	122	\$45,025
Rental	10	\$9,023	211	\$78,359

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAUDERDALE COUNTY IN 2024 WAS \$3.1M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	30	\$6.2M	457	\$38.7M
Great Choice Plus Loans, 2013	29	\$289,795	149	\$1.3M
<i>Homebuyer Education Program, 2003</i>	32	\$10,300	147	\$31,325
<i>New Start Loan Program, 2001</i>	--	--	1	\$61,500
Homeowner's Assistance Fund Program, 2021	--	--	12	\$219,780
HOME, 1992	7	\$540,000	126	\$4.7M
Homeownership	7	\$540,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$26,324	58	\$357,110
<i>Emergency Repair Program</i>	2	\$26,324	38	\$284,281
<i>Home Modifications and Ramps</i>	--	--	4	\$10,599
Emergency Rental Assistance Program, 2021	--	--	847	\$1.5M
Low Income Housing Credits, 1987	--	--	403	\$28.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	54	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	25	\$139,792	--	--
Weatherization Assistance Program, 1976	4	\$46,187	65	\$498,617
Rental	4	\$46,187	--	--
Low-Income Home Energy Assistance Program, 1981	897	\$680,193	9,619	\$6.1M
Homeownership	417	\$319,273	--	--
Rental	480	\$360,920	--	--
Low-Income Household Water Assistance Program, 2023	--	--	161	\$63,231
Homeownership	--	--	85	\$33,000
Rental	--	--	76	\$30,231

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$187,210. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
LAWRENCE COUNTY IN 2024 WAS \$2.4M.**

# 2024 INVESTMENTS and IMPACTS



## Lewis County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	9	\$2M	66	\$7.5M
Great Choice Plus Loans, 2013	9	\$82,923	38	\$290,608
<i>Homebuyer Education Program, 2003</i>	5	\$1,200	31	\$6,125
<i>Homeowner's Assistance Fund Program, 2021</i>	--	--	1	\$14,987
HOME, 1992	--	--	77	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$50,402	55	\$375,184
<i>Competitive Grants</i>	--	--	19	\$163,932
<i>Emergency Repair Program</i>	5	\$50,402	31	\$197,707
<i>Home Modifications and Ramps</i>	--	--	1	\$374
Emergency Rental Assistance Program, 2021	--	--	274	\$583,821
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$2.2M
Low Income Housing Credits, 1987	56	\$11.5M	152	\$15.4M
Section 8 Rental Assistance, 1978	37	\$176,303	--	--
Tenant-Based Rental	1	\$104	--	--
Project-Based	36	\$176,199	--	--
Weatherization Assistance Program, 1976	--	--	39	\$232,807
Low-Income Home Energy Assistance Program, 1981	392	\$312,963	4,282	\$2.9M
Homeownership	210	\$170,637	--	--
Rental	182	\$142,326	--	--
Low-Income Household Water Assistance Program, 2023	--	--	64	\$25,524
Homeownership	--	--	40	\$15,899
Rental	--	--	24	\$9,625

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$213,400. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LEWIS COUNTY IN 2024 WAS \$13.9M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	23	\$4.4M	196	\$20.5M
Great Choice Plus Loans, 2013	23	\$218,960	87	\$701,534
<i>Homebuyer Education Program, 2003</i>	24	\$6,400	88	\$18,275
<i>Foreclosure Rehab, 2022</i>	1	\$44,318	1	\$44,318
Homeowner's Assistance Fund Program, 2021	--	--	9	\$169,458
HOME, 1992	--	--	119	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$97,354	85	\$731,960
<i>Emergency Repair Program</i>	7	\$97,354	63	\$572,390
<i>Home Modifications and Ramps</i>	--	--	7	\$9,548
Emergency Rental Assistance Program, 2021	--	--	789	\$1.5M
Low Income Housing Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	122	\$731,603	--	--
Tenant-Based Rental	68	\$316,830	--	--
Tenant-Based Homeownership	1	\$2,005	--	--
Project-Based	53	\$412,768	--	--
Weatherization Assistance Program, 1976	3	\$27,574	66	\$515,111
Homeownership	3	\$27,574	--	--
Low-Income Home Energy Assistance Program, 1981	755	\$576,740	7,990	\$5.1M
Homeownership	291	\$220,155	--	--
Rental	464	\$356,585	--	--
Low-Income Household Water Assistance Program, 2023	--	--	99	\$39,983
Homeownership	--	--	37	\$15,119
Rental	--	--	62	\$24,865

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LINCOLN COUNTY IN 2024 WAS \$696,150.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	23	\$5.2M	816	\$71M
Great Choice Plus Loans, 2013	23	\$276,088	221	\$1.7M
<i>Homebuyer Education Program, 2003</i>	21	\$5,400	288	\$58,375
<i>New Start Loan Program, 2001</i>	--	--	31	\$2.1M
Homeowner's Assistance Fund Program, 2021	--	--	12	\$223,956
HOME, 1992	--	--	161	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$25,000	45	\$406,714
<i>Emergency Repair Program</i>	--	--	34	\$309,637
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	4	\$71,582
<i>Home Modifications and Ramps</i>	--	--	4	\$7,994
Emergency Rental Assistance Program, 2021	--	--	321	\$472,390
<i>Community Investment Tax Credits, 2005</i>	--	--	117	\$4.7M
Low Income Housing Credits, 1987	--	--	408	\$29.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	122	\$11.3M
Section 8 Rental Assistance, 1978	238	\$2M	--	--
Tenant-Based Rental	8	\$61,503	--	--
Project-Based	230	\$1.9M	--	--
Weatherization Assistance Program, 1976	6	\$22,833	96	\$540,407
Homeownership	4	\$17,017	--	--
Rental	2	\$5,816	--	--
Low-Income Home Energy Assistance Program, 1981	605	\$459,982	7,087	\$4.5M
Homeownership	221	\$168,096	--	--
Rental	384	\$291,886	--	--
Low-Income Household Water Assistance Program, 2023	22	\$14,546	114	\$50,399
Homeownership	9	\$5,951	58	\$24,692
Rental	13	\$8,595	56	\$25,707

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

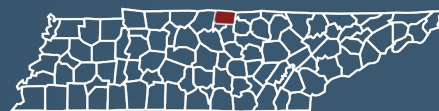


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LOUDON COUNTY IN 2024 WAS \$598,381.**

# 2024 INVESTMENTS and IMPACTS



## Macon County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	26	\$6.2M	324	\$44.1M
Great Choice Plus Loans, 2013	26	\$282,975	194	\$1.8M
<i>Homebuyer Education Program, 2003</i>	26	\$7,200	192	\$37,425
<i>Foreclosure Rehab, 2022</i>	1	\$29,032	2	\$47,872
Homeowner's Assistance Fund Program, 2021	--	--	4	\$78,346
HOME, 1992	--	--	68	\$3M
Tennessee's Housing Trust Fund, 2007	2	\$25,147	39	\$222,401
<i>Emergency Repair Program</i>	2	\$25,147	16	\$169,260
<i>Home Modifications and Ramps</i>	--	--	7	\$5,604
Emergency Rental Assistance Program, 2021	--	--	321	\$365,917
Low Income Housing Credits, 1987	56	\$16.4M	220	\$27.2M
Tenant-Based Section 8 Rental Assistance, 1978	16	\$62,151	--	--
Weatherization Assistance Program, 1976	4	\$23,916	60	\$373,777
Homeownership	4	\$23,916	--	--
Low-Income Home Energy Assistance Program, 1981	320	\$234,050	4,404	\$2.9M
Homeownership	107	\$79,800	--	--
Rental	213	\$154,250	--	--
Low-Income Household Water Assistance Program, 2023	10	\$2,839	46	\$16,505
Homeownership	2	\$508	14	\$4,991
Rental	8	\$2,331	32	\$11,515

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$265,780. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MACON COUNTY IN 2024 WAS \$3.2M.**

# 2024 INVESTMENTS and IMPACTS



## Madison County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	52	\$10.3M	4,540	\$284.6M
Great Choice Plus Loans, 2013	51	\$425,946	455	\$2.8M
<i>Homebuyer Education Program, 2003</i>	45	\$13,800	966	\$219,475
<i>New Start Loan Program, 2001</i>	1	\$140,000	15	\$1.3M
Homeowner's Assistance Fund Program, 2021	--	--	59	\$1.1M
HOME, 1992	4	\$723,528	108	\$3.2M
Rental	4	\$723,528	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$124,095	276	\$2.1M
<i>Competitive Grants</i>	--	--	172	\$1.2M
<i>Emergency Repair Program</i>	11	\$99,095	63	\$530,026
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	2	\$41,666
<i>Home Modifications and Ramps</i>	--	--	12	\$11,919
Emergency Rental Assistance Program, 2021	--	--	4,788	\$8.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	232	\$9.7M
Low Income Housing Credits, 1987	112	\$25.2M	1,387	\$109M
Multi-Family Bond Authority <sup>2</sup> , 1993	58	\$8M	1,045	\$51.5M
Section 8 Rental Assistance, 1978	1,083	\$7.9M	--	--
Tenant-Based Rental	567	\$3.9M	--	--
Tenant-Based Homeownership	1	\$2,451	--	--
Project-Based	515	\$4M	--	--
Weatherization Assistance Program, 1976	5	\$39,846	72	\$596,168
Homeownership	5	\$39,846	--	--
Low-Income Home Energy Assistance Program, 1981	2,229	\$1.8M	19,464	\$12.6M
Homeownership	521	\$411,585	--	--
Rental	1,708	\$1.3M	--	--
Low-Income Household Water Assistance Program, 2023	14	\$6,571	1,000	\$348,930
Homeownership	5	\$2,347	216	\$75,364
Rental	9	\$4,224	784	\$273,566

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$436,403. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MADISON COUNTY IN 2024 WAS \$3.3M.**

# 2024 INVESTMENTS and IMPACTS



## Marion County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	7	\$1.3M	356	\$24.2M
Great Choice Plus Loans, 2013	7	\$62,334	55	\$398,294
<i>Homebuyer Education Program, 2003</i>	6	\$1,400	68	\$12,075
Homeowner's Assistance Fund Program, 2021	--	--	9	\$177,065
HOME, 1992	--	--	185	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$53,375	137	\$1.2M
<i>Competitive Grants</i>	--	--	7	\$111,000
<i>Emergency Repair Program</i>	3	\$53,375	45	\$415,742
<i>Home Modifications and Ramps</i>	--	--	40	\$32,037
Emergency Rental Assistance Program, 2021	--	--	462	\$696,042
Low Income Housing Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	60	\$409,655	--	--
Weatherization Assistance Program, 1976	2	\$18,230	58	\$389,031
Homeownership	2	\$18,230	--	--
Low-Income Home Energy Assistance Program, 1981	595	\$447,001	5,760	\$3.6M
Homeownership	297	\$223,879	--	--
Rental	298	\$223,122	--	--
Low-Income Household Water Assistance Program, 2023	123	\$33,165	273	\$88,189
Homeownership	79	\$22,091	155	\$50,416
Rental	44	\$11,074	118	\$37,773

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARION COUNTY IN 2024 WAS \$237,014.**

# 2024 INVESTMENTS and IMPACTS



## Marshall County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	22	\$5.8M	484	\$53.7M
Great Choice Plus Loans, 2013	21	\$257,148	175	\$1.6M
<i>Homebuyer Education Program, 2003</i>	28	\$7,600	207	\$40,325
Homeowner's Assistance Fund Program, 2021	--	--	14	\$196,532
HOME, 1992	--	--	116	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$48,822	102	\$723,570
<i>Competitive Grants</i>	--	--	45	\$344,314
<i>Emergency Repair Program</i>	2	\$48,822	45	\$329,888
<i>Home Modifications and Ramps</i>	--	--	3	\$1,505
Emergency Rental Assistance Program, 2021	--	--	684	\$1.1M
<i>Community Investment Tax Credits, 2005</i>	--	--	97	\$4.9M
Low Income Housing Credits, 1987	24	\$1.5M	543	\$37.1M
Multi-Family Bond Authority <sup>2</sup> , 1993	24	\$1.9M	154	\$12.9M
Section 8 Rental Assistance, 1978	300	\$2.1M	--	--
Tenant-Based Rental	95	\$443,065	--	--
Tenant-Based Homeownership	2	\$3,684	--	--
Project-Based	203	\$1.6M	--	--
Weatherization Assistance Program, 1976	--	--	50	\$347,740
Low-Income Home Energy Assistance Program, 1981	404	\$302,278	4,461	\$2.8M
Homeownership	123	\$92,224	--	--
Rental	281	\$210,053	--	--
Low-Income Household Water Assistance Program, 2023	--	--	168	\$65,452
Homeownership	--	--	70	\$27,448
Rental	--	--	98	\$38,004

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$951,957. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARSHALL COUNTY IN 2024 WAS \$4.1M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	34	\$9.5M	1,990	\$202M
Great Choice Plus Loans, 2013	34	\$462,092	569	\$5.1M
<i>Homebuyer Education Program, 2003</i>	28	\$7,100	809	\$166,775
<i>New Start Loan Program, 2001</i>	4	\$800,000	24	\$3.1M
Homeowner's Assistance Fund Program, 2021	--	--	35	\$723,101
HOME, 1992	11	\$810,000	154	\$6.8M
Homeownership	11	\$810,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$126,661	193	\$1.8M
<i>Competitive Grants</i>	--	--	14	\$455,000
<i>Emergency Repair Program</i>	7	\$101,661	148	\$1M
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	12	\$244,932
<i>Home Modifications and Ramps</i>	--	--	10	\$10,391
National Housing Trust Fund, 2016	--	--	10	\$750,000
Emergency Rental Assistance Program, 2021	--	--	2,906	\$10.2M
<i>Community Investment Tax Credits, 2005</i>	16	\$1M	451	\$21.9M
<i>Homeownership</i>	16	\$1M	--	--
Low Income Housing Credits, 1987	--	--	1,200	\$72.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	249	\$10.6M
Section 8 Rental Assistance, 1978	872	\$5.4M	--	--
Tenant-Based Rental	439	\$3.4M	--	--
Tenant-Based Homeownership	1	\$3,876	--	--
Project-Based	432	\$2M	--	--
Weatherization Assistance Program, 1976	6	\$36,776	78	\$581,662
Homeownership	4	\$20,442	--	--
Rental	2	\$16,334	--	--
Low-Income Home Energy Assistance Program, 1981	1,046	\$805,817	9,878	\$6M
Homeownership	264	\$201,955	--	--
Rental	782	\$603,862	--	--
Low-Income Household Water Assistance Program, 2023	--	--	56	\$21,930
Homeownership	--	--	17	\$6,567
Rental	--	--	39	\$15,363

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.5M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MAURY COUNTY IN 2024 WAS \$6.7M.**

# 2024 INVESTMENTS and IMPACTS



## McMinn County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	25	\$5.3M	481	\$45.3M
Great Choice Plus Loans, 2013	25	\$237,693	184	\$1.4M
<i>Homebuyer Education Program, 2003</i>	29	\$8,400	245	\$52,275
<i>Foreclosure Rehab, 2022</i>	1	\$64,739	1	\$64,739
Homeowner's Assistance Fund Program, 2021	--	--	15	\$185,022
HOME, 1992	--	--	212	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$38,689	283	\$853,656
<i>Competitive Grants</i>	--	--	16	\$17,189
<i>Emergency Repair Program</i>	1	\$32,425	55	\$462,725
<i>Home Modifications and Ramps</i>	7	\$6,264	147	\$112,691
Emergency Rental Assistance Program, 2021	--	--	484	\$492,607
<i>Community Investment Tax Credits, 2005</i>	--	--	100	\$19.4M
Low Income Housing Credits, 1987	--	--	486	\$27.4M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	96	\$3.3M
Weatherization Assistance Program, 1976	--	--	79	\$514,322
Low-Income Home Energy Assistance Program, 1981	758	\$554,372	9,017	\$5.3M
Homeownership	348	\$257,667	--	--
Rental	410	\$296,704	--	--
Low-Income Household Water Assistance Program, 2023	16	\$5,838	45	\$21,029
Homeownership	9	\$3,556	26	\$12,185
Rental	7	\$2,282	19	\$8,844

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$606,045. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCMINN COUNTY IN 2024 WAS \$681,080.**

# 2024 INVESTMENTS and IMPACTS



## McNairy County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.1M	218	\$10.8M
Great Choice Plus Loans, 2013	8	\$55,964	26	\$154,194
Homebuyer Education Program, 2003	9	\$3,000	35	\$8,350
Homeowner's Assistance Fund Program, 2021	--	--	7	\$109,479
HOME, 1992	--	--	96	\$2.9M
Tennessee's Housing Trust Fund, 2007	4	\$34,740	46	\$715,081
Competitive Grants	--	--	3	\$49,220
Emergency Repair Program	4	\$34,740	25	\$251,799
Home Modifications and Ramps	--	--	2	\$1,148
Emergency Rental Assistance Program, 2021	--	--	199	\$235,905
Community Investment Tax Credits, 2005	--	--	67	\$10.7M
Low Income Housing Credits, 1987	--	--	128	\$24.2M
Tenant-Based Section 8 Rental Assistance, 1978	14	\$50,723	--	--
Weatherization Assistance Program, 1976	2	\$17,202	28	\$199,655
Homeownership	2	\$17,202	--	--
Low-Income Home Energy Assistance Program, 1981	597	\$481,497	6,549	\$4.3M
Homeownership	375	\$303,306	--	--
Rental	222	\$178,191	--	--
Low-Income Household Water Assistance Program, 2023	1	\$469	6	\$2,371
Homeownership	1	\$469	4	\$1,679
Rental	--	--	2	\$692

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCNAIRY COUNTY IN 2024 WAS \$252,125.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	4	\$580,551	77	\$7.4M
Great Choice Plus Loans, 2013	4	\$28,800	36	\$229,316
<i>Homebuyer Education Program, 2003</i>	4	\$800	43	\$8,650
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$51,608
Homeowner's Assistance Fund Program, 2021	--	--	2	\$21,716
HOME, 1992	--	--	83	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$1,144	71	\$93,999
<i>Emergency Repair Program</i>	--	--	1	\$15,906
<i>Home Modifications and Ramps</i>	2	\$1,144	65	\$56,114
Emergency Rental Assistance Program, 2021	--	--	165	\$140,774
Low Income Housing Credits, 1987	--	--	48	\$3.9M
Project-Based Section 8 Rental Assistance, 1978	24	\$85,406	--	--
Weatherization Assistance Program, 1976	--	--	53	\$301,256
Low-Income Home Energy Assistance Program, 1981	389	\$288,975	3,128	\$2M
Homeownership	215	\$161,792	--	--
Rental	174	\$127,183	--	--
Low-Income Household Water Assistance Program, 2023	57	\$9,878	175	\$51,551
Homeownership	41	\$7,176	114	\$33,057
Rental	16	\$2,703	61	\$18,494

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$95,500. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MEIGS COUNTY IN 2024 WAS \$72,890.**

# 2024 INVESTMENTS and IMPACTS



## Monroe County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	20	\$4.6M	477	\$44.5M
Great Choice Plus Loans, 2013	20	\$217,306	150	\$1.2M
<i>Homebuyer Education Program, 2003</i>	18	\$4,900	235	\$49,375
<i>New Start Loan Program, 2001</i>	--	--	3	\$162,022
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$38,668
Homeowner's Assistance Fund Program, 2021	--	--	10	\$168,338
HOME, 1992	--	--	96	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$13,922	95	\$255,553
<i>Competitive Grants</i>	--	--	65	\$132,475
<i>Emergency Repair Program</i>	1	\$13,922	5	\$25,727
<i>Home Modifications and Ramps</i>	--	--	6	\$4,454
Emergency Rental Assistance Program, 2021	--	--	464	\$689,266
<i>Community Investment Tax Credits, 2005</i>	--	--	24	\$186,112
Low Income Housing Credits, 1987	40	\$4.4M	226	\$21.2M
Section 8 Rental Assistance, 1978	33	\$329,211	--	--
Tenant-Based Rental	6	\$33,380	--	--
Project-Based	27	\$295,831	--	--
Weatherization Assistance Program, 1976	--	--	46	\$361,945
Low-Income Home Energy Assistance Program, 1981	731	\$574,323	9,994	\$6.5M
Homeownership	411	\$326,636	--	--
Rental	320	\$247,686	--	--
Low-Income Household Water Assistance Program, 2023	165	\$66,664	518	\$184,057
Homeownership	93	\$36,579	284	\$100,567
Rental	72	\$30,085	234	\$83,490

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$436,500. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONROE COUNTY IN 2024 WAS \$4.8M.**

# 2024 INVESTMENTS and IMPACTS



## Montgomery County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	165	\$42.6M	5,795	\$561.3M
Great Choice Plus Loans, 2013	154	\$1.4M	1,365	\$11M
<i>Homebuyer Education Program, 2003</i>	173	\$50,200	2,552	\$571,025
Homeowner's Assistance Fund Program, 2021	--	--	169	\$3.9M
HOME, 1992	--	--	114	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$383	171	\$908,445
<i>Competitive Grants</i>	--	--	76	\$651,973
<i>Emergency Repair Program</i>	--	--	18	\$144,846
<i>Home Modifications and Ramps</i>	1	\$383	71	\$84,933
Emergency Rental Assistance Program, 2021	--	--	5,893	\$17.4M
<i>Community Investment Tax Credits, 2005</i>	--	--	116	\$19.8M
Low Income Housing Credits, 1987	72	\$18.4M	1,587	\$145.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	454	\$34.7M
Section 8 Rental Assistance, 1978	1,408	\$12.2M	--	--
Tenant-Based Rental	1,085	\$8.8M	--	--
Tenant-Based Homeownership	5	\$33,728	--	--
Project-Based	318	\$3.4M	--	--
Weatherization Assistance Program, 1976	--	--	86	\$669,225
Low-Income Home Energy Assistance Program, 1981	3,320	\$2.4M	30,347	\$18.9M
Homeownership	704	\$505,417	--	--
Rental	2,616	\$1.9M	--	--
Low-Income Household Water Assistance Program, 2023	42	\$16,797	539	\$234,500
Homeownership	11	\$4,217	149	\$62,985
Rental	31	\$12,580	390	\$171,514

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 15 homebuyers in the amount of \$3.7M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONTGOMERY COUNTY IN 2024 WAS \$11.9M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$490,452	25	\$2.2M
Great Choice Plus Loans, 2013	2	\$23,626	3	\$37,966
<i>Homebuyer Education Program, 2003</i>	1	\$200	4	\$750
HOME, 1992	--	--	20	\$642,857
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	3	\$8,853
<i>Emergency Repair Program</i>	--	--	1	\$4,207
<i>Home Modifications and Ramps</i>	--	--	1	\$665
Emergency Rental Assistance Program, 2021	--	--	33	\$43,432
Low Income Housing Credits, 1987	--	--	90	\$3.6M
Tenant-Based Section 8 Rental Assistance, 1978	1	\$4,518	--	--
Weatherization Assistance Program, 1976	2	\$16,959	43	\$248,989
Homeownership	2	\$16,959	--	--
Low-Income Home Energy Assistance Program, 1981	144	\$109,706	1,401	\$1.1M
Homeownership	87	\$66,070	--	--
Rental	57	\$43,636	--	--
Low-Income Household Water Assistance Program, 2023	--	--	52	\$20,107
Homeownership	--	--	39	\$15,065
Rental	--	--	13	\$5,042

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MOORE COUNTY IN 2024 WAS \$67,351.**

# 2024 INVESTMENTS and IMPACTS



## Morgan County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.9M	185	\$14.4M
Great Choice Plus Loans, 2013	8	\$61,710	47	\$353,490
<i>Homebuyer Education Program, 2003</i>	6	\$1,600	62	\$11,475
<i>New Start Loan Program, 2001</i>	--	--	22	\$1.2M
Homeowner's Assistance Fund Program, 2021	--	--	4	\$101,226
HOME, 1992	--	--	76	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,804	78	\$447,044
<i>Competitive Grants</i>	--	--	11	\$214,500
<i>Emergency Repair Program</i>	1	\$11,804	47	\$184,577
<i>Home Modifications and Ramps</i>	--	--	14	\$21,341
Emergency Rental Assistance Program, 2021	--	--	147	\$333,705
<i>Community Investment Tax Credits, 2005</i>	--	--	47	\$638,237
Low Income Housing Credits, 1987	--	--	149	\$13.4M
Project-Based Section 8 Rental Assistance, 1978	30	\$128,526	--	--
Weatherization Assistance Program, 1976	2	\$15,151	33	\$275,166
Homeownership	2	\$15,151	--	--
Low-Income Home Energy Assistance Program, 1981	581	\$427,775	5,690	\$3.7M
Homeownership	422	\$310,522	--	--
Rental	159	\$117,253	--	--
Low-Income Household Water Assistance Program, 2023	42	\$13,422	81	\$29,440
Homeownership	30	\$9,587	58	\$20,438
Rental	12	\$3,835	23	\$9,002

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$790,383. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MORGAN COUNTY IN 2024 WAS \$2M.**

# 2024 INVESTMENTS and IMPACTS



## Obion County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	10	\$1.3M	573	\$31.5M
Great Choice Plus Loans, 2013	10	\$66,215	64	\$368,196
<i>Homebuyer Education Program, 2003</i>	11	\$2,600	77	\$15,325
Homeowner's Assistance Fund Program, 2021	--	--	7	\$147,512
HOME, 1992	--	--	111	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	58	\$339,338
<i>Emergency Repair Program</i>	--	--	34	\$266,254
<i>Home Modifications and Ramps</i>	--	--	8	\$4,290
Emergency Rental Assistance Program, 2021	--	--	967	\$1.6M
Low Income Housing Credits, 1987	--	--	289	\$20.4M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	224	\$1.8M	--	--
Tenant-Based Rental	18	\$88,003	--	--
Project-Based	206	\$1.7M	--	--
Weatherization Assistance Program, 1976	2	\$18,075	40	\$295,012
Homeownership	2	\$18,075	--	--
Low-Income Home Energy Assistance Program, 1981	655	\$489,335	7,421	\$4.6M
Homeownership	186	\$140,456	--	--
Rental	469	\$348,879	--	--
Low-Income Household Water Assistance Program, 2023	21	\$6,554	250	\$81,116
Homeownership	16	\$4,994	112	\$36,510
Rental	5	\$1,561	138	\$44,607

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$69,840. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

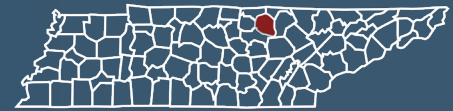


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OBION COUNTY IN 2024 WAS \$262,836.**

# 2024 INVESTMENTS and IMPACTS



## Overton County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	6	\$1.1M	267	\$20.6M
Great Choice Plus Loans, 2013	6	\$58,060	38	\$318,680
<i>Homebuyer Education Program, 2003</i>	6	\$1,400	45	\$8,775
<i>New Start Loan Program, 2001</i>	--	--	1	\$97,500
Homeowner's Assistance Fund Program, 2021	--	--	6	\$76,745
HOME, 1992	--	--	98	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$27,326	52	\$412,175
<i>Emergency Repair Program</i>	1	\$27,326	26	\$293,820
<i>Home Modifications and Ramps</i>	--	--	5	\$3,137
Emergency Rental Assistance Program, 2021	--	--	279	\$349,396
<i>Community Investment Tax Credits, 2005</i>	--	--	64	\$10M
Low Income Housing Credits, 1987	--	--	215	\$20.7M
Section 8 Rental Assistance, 1978	54	\$252,307	--	--
Tenant-Based Rental	4	\$17,547	--	--
Project-Based	50	\$234,760	--	--
Weatherization Assistance Program, 1976	6	\$43,851	57	\$363,421
Homeownership	6	\$43,851	--	--
Low-Income Home Energy Assistance Program, 1981	402	\$295,492	4,967	\$3.2M
Homeownership	270	\$198,475	--	--
Rental	132	\$97,017	--	--
Low-Income Household Water Assistance Program, 2023	25	\$7,369	103	\$37,149
Homeownership	19	\$5,735	75	\$26,654
Rental	6	\$1,634	28	\$10,495

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$156,170. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OVERTON COUNTY IN 2024 WAS \$227,636.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	1	\$141,876	14	\$1.4M
Great Choice Plus Loans, 2013	1	\$6,000	10	\$60,835
<i>Homebuyer Education Program, 2003</i>	1	\$200	9	\$1,600
Homeowner's Assistance Fund Program, 2021	--	--	1	\$7,729
HOME, 1992	--	--	69	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$58,451	28	\$190,320
<i>Emergency Repair Program</i>	4	\$58,451	25	\$179,138
<i>Home Modifications and Ramps</i>	--	--	1	\$987
Emergency Rental Assistance Program, 2021	--	--	107	\$166,520
Low Income Housing Credits, 1987	--	--	80	\$7.8M
Section 8 Rental Assistance, 1978	25	\$90,044	--	--
Tenant-Based Rental	1	\$64	--	--
Project-Based	24	\$89,980	--	--
Weatherization Assistance Program, 1976	--	--	34	\$176,334
Low-Income Home Energy Assistance Program, 1981	280	\$216,820	2,687	\$1.9M
Homeownership	170	\$132,227	--	--
Rental	110	\$84,592	--	--
Low-Income Household Water Assistance Program, 2023	--	--	72	\$28,357
Homeownership	--	--	50	\$19,858
Rental	--	--	22	\$8,498

See Methodology on Page 124 for calculation details.

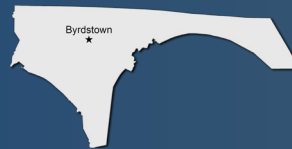
<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PERRY COUNTY IN 2024 WAS \$84,964.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	--	--	24	\$1.1M
Great Choice Plus Loans, 2013	--	--	2	\$7,725
<i>Homebuyer Education Program, 2003</i>	--	--	2	\$300
HOME, 1992	--	--	95	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$85,069	53	\$473,829
<i>Emergency Repair Program</i>	5	\$85,069	25	\$286,307
Emergency Rental Assistance Program, 2021	--	--	36	\$8,572
Low Income Housing Credits, 1987	--	--	124	\$9.9M
Section 8 Rental Assistance, 1978	24	\$93,594	--	--
Tenant-Based Rental	1	\$4,799	--	--
Project-Based	23	\$88,795	--	--
Weatherization Assistance Program, 1976	2	\$9,112	46	\$245,869
Homeownership	2	\$9,112	--	--
Low-Income Home Energy Assistance Program, 1981	209	\$154,106	2,003	\$1.5M
Homeownership	145	\$108,200	--	--
Rental	64	\$45,906	--	--
Low-Income Household Water Assistance Program, 2023	31	\$10,555	56	\$22,409
Homeownership	23	\$7,127	43	\$17,113
Rental	8	\$3,428	13	\$5,296

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PICKETT COUNTY IN 2024 WAS \$107,923.**

# 2024 INVESTMENTS and IMPACTS



## Polk County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$527,069	144	\$10.6M
Great Choice Plus Loans, 2013	2	\$25,500	35	\$200,213
<i>Homebuyer Education Program, 2003</i>	3	\$600	53	\$10,725
Homeowner's Assistance Fund Program, 2021	--	--	2	\$59,848
HOME, 1992	--	--	160	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$241,848
<i>Emergency Repair Program</i>	--	--	23	\$188,914
<i>Home Modifications and Ramps</i>	--	--	15	\$12,170
Emergency Rental Assistance Program, 2021	--	--	154	\$138,629
Low Income Housing Credits, 1987	--	--	96	\$7.6M
Project-Based Section 8 Rental Assistance, 1978	24	\$195,310	--	--
Weatherization Assistance Program, 1976	--	--	46	\$256,126
Low-Income Home Energy Assistance Program, 1981	466	\$343,262	3,732	\$2.4M
Homeownership	294	\$215,831	--	--
Rental	172	\$127,432	--	--
Low-Income Household Water Assistance Program, 2023	81	\$21,584	171	\$65,072
Homeownership	46	\$12,274	97	\$36,857
Rental	35	\$9,310	74	\$28,216

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$257,050. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN POLK COUNTY IN 2024 WAS \$36,422.**

# 2024 INVESTMENTS and IMPACTS



## Putnam County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	12	\$2.4M	1,220	\$85.3M
Great Choice Plus Loans, 2013	12	\$101,757	92	\$775,078
<i>Homebuyer Education Program, 2003</i>	9	\$2,200	175	\$37,750
<i>New Start Loan Program, 2001</i>	--	--	26	\$1.7M
Homeowner's Assistance Fund Program, 2021	--	--	20	\$514,495
HOME, 1992	--	--	88	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$70,081	203	\$1.8M
<i>Competitive Grants</i>	--	--	50	\$500,000
<i>Emergency Repair Program</i>	4	\$70,081	111	\$1.1M
<i>Habitat for Humanity of Tennessee</i>	--	--	4	\$79,998
<i>Home Modifications and Ramps</i>	--	--	20	\$12,117
National Housing Trust Fund, 2016	--	--	30	\$2.4M
Emergency Rental Assistance Program, 2021	--	--	1,513	\$2.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	187	\$23.1M
Low Income Housing Credits, 1987	64	\$13M	916	\$86.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	80	\$7M
Section 8 Rental Assistance, 1978	346	\$2M	--	--
Tenant-Based Rental	185	\$926,612	--	--
Tenant-Based Homeownership	1	\$9,070	--	--
Project-Based	160	\$1M	--	--
Weatherization Assistance Program, 1976	10	\$80,278	105	\$719,848
Homeownership	10	\$80,278	--	--
Low-Income Home Energy Assistance Program, 1981	1,089	\$781,373	14,351	\$8.9M
Homeownership	331	\$242,320	--	--
Rental	758	\$539,053	--	--
Low-Income Household Water Assistance Program, 2023	72	\$18,594	290	\$103,912
Homeownership	25	\$6,657	102	\$37,281
Rental	47	\$11,937	188	\$66,631

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PUTNAM COUNTY IN 2024 WAS \$502,847.**

# 2024 INVESTMENTS and IMPACTS



## Rhea County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	13	\$2.4M	703	\$56M
Great Choice Plus Loans, 2013	13	\$112,922	88	\$666,058
<i>Homebuyer Education Program, 2003</i>	9	\$2,600	151	\$33,025
<i>New Start Loan Program, 2001</i>	--	--	1	\$56,000
Homeowner's Assistance Fund Program, 2021	--	--	8	\$98,044
HOME, 1992	--	--	131	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$13,910	107	\$325,883
<i>Emergency Repair Program</i>	1	\$8,995	10	\$135,282
<i>Home Modifications and Ramps</i>	5	\$4,915	77	\$67,606
Emergency Rental Assistance Program, 2021	--	--	644	\$1.1M
<i>Community Investment Tax Credits, 2005</i>	--	--	72	\$3.2M
Low Income Housing Credits, 1987	--	--	187	\$8.1M
Weatherization Assistance Program, 1976	--	--	59	\$354,316
Low-Income Home Energy Assistance Program, 1981	468	\$344,308	5,416	\$3.3M
Homeownership	209	\$155,431	--	--
Rental	259	\$188,877	--	--
Low-Income Household Water Assistance Program, 2023	33	\$8,474	102	\$33,925
Homeownership	14	\$3,415	40	\$13,624
Rental	19	\$5,060	62	\$20,301

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$190,475. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RHEA COUNTY IN 2024 WAS \$253,976.**

# 2024 INVESTMENTS and IMPACTS



## Roane County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	26	\$5.5M	643	\$54.6M
Great Choice Plus Loans, 2013	26	\$263,033	210	\$1.5M
<i>Homebuyer Education Program, 2003</i>	21	\$6,000	242	\$47,800
<i>Foreclosure Rehab, 2022</i>	1	\$107,296	2	\$154,602
Homeowner's Assistance Fund Program, 2021	--	--	8	\$218,085
HOME, 1992	--	--	257	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	45	\$324,014
<i>Competitive Grants</i>	--	--	3	\$50,000
<i>Emergency Repair Program</i>	--	--	37	\$226,148
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$30,000
<i>Home Modifications and Ramps</i>	--	--	2	\$6,426
Emergency Rental Assistance Program, 2021	--	--	1,243	\$2.7M
<i>Community Investment Tax Credits, 2005</i>	--	--	187	\$5.6M
Low Income Housing Credits, 1987	--	--	560	\$24.7M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	136	\$9M
Section 8 Rental Assistance, 1978	303	\$2M	--	--
Tenant-Based Rental	14	\$56,367	--	--
Project-Based	289	\$2M	--	--
Weatherization Assistance Program, 1976	8	\$52,796	103	\$716,317
Homeownership	8	\$52,796	--	--
Low-Income Home Energy Assistance Program, 1981	818	\$630,982	9,122	\$5.9M
Homeownership	331	\$257,652	--	--
Rental	487	\$373,329	--	--
Low-Income Household Water Assistance Program, 2023	40	\$27,033	401	\$159,610
Homeownership	22	\$14,546	213	\$84,816
Rental	18	\$12,487	188	\$74,794

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$590,730. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROANE COUNTY IN 2024 WAS \$1.8M.**

# 2024 INVESTMENTS and IMPACTS



## Robertson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	44	\$13.3M	2,387	\$252.7M
Great Choice Plus Loans, 2013	44	\$574,863	470	\$4.8M
<i>Homebuyer Education Program, 2003</i>	45	\$12,000	706	\$148,000
Homeowner's Assistance Fund Program, 2021	--	--	32	\$698,047
HOME, 1992	--	--	204	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$1,929	73	\$258,749
<i>Emergency Repair Program</i>	--	--	25	\$164,926
<i>Home Modifications and Ramps</i>	1	\$1,929	42	\$51,791
Emergency Rental Assistance Program, 2021	--	--	861	\$1.8M
Low Income Housing Credits, 1987	108	\$10.8M	863	\$57.2M
Multi-Family Bond Authority <sup>2</sup> , 1993	60	\$3.5M	180	\$8.4M
Section 8 Rental Assistance, 1978	324	\$3.1M	--	--
Tenant-Based Rental	225	\$2.3M	--	--
Project-Based	99	\$787,713	--	--
Weatherization Assistance Program, 1976	4	\$27,842	70	\$429,142
Homeownership	4	\$27,842	--	--
Low-Income Home Energy Assistance Program, 1981	910	\$677,516	6,259	\$4.1M
Homeownership	237	\$175,171	--	--
Rental	673	\$502,346	--	--
Low-Income Household Water Assistance Program, 2023	265	\$100,281	614	\$415,809
Homeownership	80	\$29,498	184	\$117,934
Rental	185	\$70,783	430	\$297,875

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 7 homebuyers in the amount of \$2.3M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
ROBERTSON COUNTY IN 2024 WAS \$5.7M.**

# 2024 INVESTMENTS and IMPACTS



## Rutherford County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	120	\$39.4M	11,022	\$1.3B
Great Choice Plus Loans, 2013	120	\$1.6M	2,568	\$24.6M
<i>Homebuyer Education Program, 2003</i>	124	\$36,600	4,429	\$1M
<i>New Start Loan Program, 2001</i>	3	\$600,000	58	\$6.8M
Homeowner's Assistance Fund Program, 2021	--	--	159	\$4.1M
HOME, 1992	10	\$1.1M	477	\$10.5M
Rental	10	\$1.1M	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$1.2M	133	\$1.9M
<i>Competitive Grants</i>	8	\$1.1M	8	\$1.1M
<i>Emergency Repair Program</i>	--	--	35	\$204,029
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	25	\$504,972
<i>Home Modifications and Ramps</i>	2	\$3,390	63	\$75,696
National Housing Trust Fund, 2016	--	--	11	\$900,000
Emergency Rental Assistance Program, 2021	--	--	1,706	\$6.5M
<i>Community Investment Tax Credits, 2005</i>	159	\$47.2M	1,471	\$159.6M
<i>Homeownership</i>	25	\$1.4M	--	--
<i>Rental</i>	134	\$45.8M	--	--
Low Income Housing Credits, 1987	211	\$49.3M	4,399	\$367M
Multi-Family Bond Authority <sup>2</sup> , 1993	88	\$15M	1,412	\$101.4M
Section 8 Rental Assistance, 1978	1,071	\$12.4M	--	--
Tenant-Based Rental	120	\$1.2M	--	--
Tenant-Based Homeownership	2	\$18,322	--	--
Project-Based	949	\$11.1M	--	--
Weatherization Assistance Program, 1976	19	\$94,132	142	\$951,059
Homeownership	17	\$89,766	--	--
Rental	2	\$4,366	--	--
Low-Income Home Energy Assistance Program, 1981	2,328	\$1.7M	15,285	\$9.6M
Homeownership	432	\$312,558	--	--
Rental	1,896	\$1.4M	--	--
Low-Income Household Water Assistance Program, 2023	585	\$169,695	1,530	\$762,414
Homeownership	179	\$48,887	443	\$208,470
Rental	406	\$120,808	1,087	\$553,943

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 28 homebuyers in the amount of \$9M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 1 market rate unit in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RUTHERFORD COUNTY IN 2024 WAS \$45.5M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	5	\$865,775	59	\$6.2M
Great Choice Plus Loans, 2013	5	\$38,155	36	\$245,848
<i>Homebuyer Education Program, 2003</i>	5	\$1,600	39	\$7,500
<i>New Start Loan Program, 2001</i>	--	--	46	\$2.2M
Homeowner's Assistance Fund Program, 2021	--	--	3	\$44,109
HOME, 1992	--	--	153	\$6.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$10,990	131	\$479,506
<i>Competitive Grants</i>	--	--	12	\$234,910
<i>Emergency Repair Program</i>	--	--	44	\$145,607
<i>Home Modifications and Ramps</i>	7	\$10,990	68	\$76,046
Emergency Rental Assistance Program, 2021	--	--	545	\$1.4M
Low Income Housing Credits, 1987	20	\$3.2M	178	\$21.5M
Section 8 Rental Assistance, 1978	112	\$440,425	--	--
Tenant-Based Rental	7	\$10,983	--	--
Project-Based	105	\$429,442	--	--
Weatherization Assistance Program, 1976	--	--	38	\$295,343
Low-Income Home Energy Assistance Program, 1981	820	\$606,869	7,271	\$4.5M
Homeownership	513	\$378,235	--	--
Rental	307	\$228,634	--	--
Low-Income Household Water Assistance Program, 2023	65	\$21,040	360	\$138,852
Homeownership	39	\$12,464	264	\$102,558
Rental	26	\$8,576	96	\$36,294

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



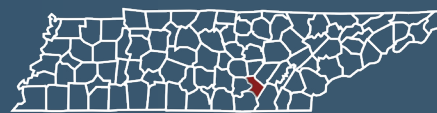
**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SCOTT COUNTY IN 2024 WAS \$110,448.**



# 2024 INVESTMENTS and IMPACTS



## Sequatchie County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.7M	171	\$14.8M
Great Choice Plus Loans, 2013	8	\$62,450	41	\$298,714
<i>Homebuyer Education Program, 2003</i>	7	\$2,200	93	\$20,350
<i>New Start Loan Program, 2001</i>	--	--	52	\$2.8M
Homeowner's Assistance Fund Program, 2021	--	--	1	\$6,493
HOME, 1992	--	--	52	\$1.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	112	\$889,113
<i>Competitive Grants</i>	--	--	58	\$633,750
<i>Emergency Repair Program</i>	--	--	19	\$175,830
<i>Home Modifications and Ramps</i>	--	--	24	\$20,555
Emergency Rental Assistance Program, 2021	--	--	219	\$235,977
<i>Community Investment Tax Credits, 2005</i>	--	--	70	\$9.9M
Low Income Housing Credits, 1987	--	--	140	\$13.7M
Project-Based Section 8 Rental Assistance, 1978	50	\$368,504	--	--
Weatherization Assistance Program, 1976	2	\$20,417	53	\$308,302
Homeownership	2	\$20,417	--	--
Low-Income Home Energy Assistance Program, 1981	458	\$341,441	4,271	\$2.7M
Homeownership	189	\$142,377	--	--
Rental	269	\$199,064	--	--
Low-Income Household Water Assistance Program, 2023	87	\$20,368	187	\$59,089
Homeownership	55	\$12,840	105	\$33,048
Rental	32	\$7,527	82	\$26,041

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEQUATCHIE COUNTY IN 2024 WAS \$202,198.**

# 2024 INVESTMENTS and IMPACTS



## Sevier County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	9	\$2M	735	\$59.9M
Great Choice Plus Loans, 2013	8	\$87,323	158	\$1.2M
<i>Homebuyer Education Program, 2003</i>	9	\$2,300	213	\$39,075
Homeowner's Assistance Fund Program, 2021	--	--	23	\$440,180
HOME, 1992	--	--	122	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$35,072	48	\$530,305
<i>Emergency Repair Program</i>	2	\$25,072	15	\$72,875
<i>Home Modifications and Ramps</i>	--	--	1	\$791
<i>Capacity Building Program</i>	--	\$10,000	--	\$10,000
Emergency Rental Assistance Program, 2021	--	--	1,244	\$2.9M
Community Investment Tax Credits, 2005	--	--	241	\$22.4M
Low Income Housing Credits, 1987	--	--	1,032	\$117.5M
Section 8 Rental Assistance, 1978	118	\$720,902	--	--
Tenant-Based Rental	21	\$146,432	--	--
Project-Based	97	\$574,470	--	--
Weatherization Assistance Program, 1976	9	\$60,369	70	\$644,348
Homeownership	9	\$60,369	--	--
Low-Income Home Energy Assistance Program, 1981	858	\$656,194	9,569	\$6M
Homeownership	412	\$321,376	--	--
Rental	446	\$334,818	--	--
Low-Income Household Water Assistance Program, 2023	132	\$55,471	389	\$140,554
Homeownership	81	\$34,672	207	\$76,170
Rental	51	\$20,799	182	\$64,384

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEVIER COUNTY IN 2024 WAS \$989,987.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	183	\$34.8M	22,659	\$1.5B
Great Choice Plus Loans, 2013	182	\$1.6M	1,642	\$11.3M
<i>Homebuyer Education Program, 2003</i>	170	\$51,200	4,512	\$1.1M
<i>New Start Loan Program, 2001</i>	3	\$333,000	112	\$6.6M
<i>Foreclosure Rehab, 2022</i>	--	--	1	\$19,217
Homeowner's Assistance Fund Program, 2021	--	--	600	\$12.6M
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	39	\$1.4M	1,205	\$13.5M
<i>Competitive Grants</i>	16	\$600,000	481	\$7.2M
<i>Emergency Repair Program</i>	21	\$374,426	285	\$2.3M
<i>Habitat for Humanity of Tennessee</i>	2	\$50,000	47	\$1.6M
<i>Home Modifications and Ramps</i>	--	--	91	\$60,598
<i>Capacity Building Program</i>	--	\$420,000	--	\$420,000
National Housing Trust Fund, 2016	--	--	45	\$1.6M
Emergency Rental Assistance Program, 2021	--	--	7,693	\$19.1M
<i>Community Investment Tax Credits, 2005</i>	148	\$16.5M	3,215	\$148.7M
<i>Homeownership</i>	39	\$3.3M	--	--
<i>Rental</i>	109	\$13.2M	--	--
Low Income Housing Credits, 1987	305	\$40.6M	19,663	\$1B
Multi-Family Bond Authority <sup>2</sup> , 1993	160	\$13.7M	13,852	\$676.4M
Section 8 Rental Assistance, 1978	5,662	\$51.7M	--	--
Tenant-Based Rental	156	\$1.1M	--	--
Project-Based	5,506	\$50.5M	--	--
Weatherization Assistance Program, 1976	18	\$152,680	206	\$1.6M
Homeownership	18	\$152,680	--	--
Low-Income Home Energy Assistance Program, 1981	20,047	\$15M	209,615	\$131.4M
Homeownership	3,408	\$2.5M	--	--
Rental	16,639	\$12.5M	--	--
Low-Income Household Water Assistance Program, 2023	882	\$225,843	12,080	\$3.1M
Homeownership	299	\$77,176	3,012	\$783,395
Rental	583	\$148,668	9,068	\$2.3M

See Methodology on Page 124 for calculation details.

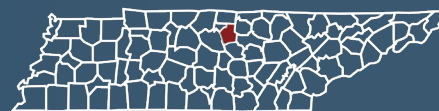
<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 39 homebuyers in the amount of \$7.2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 2 market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SHELBY COUNTY IN 2024 WAS \$154.1M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	8	\$1.9M	171	\$25M
Great Choice Plus Loans, 2013	8	\$86,466	109	\$1M
<i>Homebuyer Education Program, 2003</i>	2	\$600	118	\$20,425
Homeowner's Assistance Fund Program, 2021	--	--	3	\$33,142
HOME, 1992	--	--	68	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$31,004	25	\$206,337
<i>Emergency Repair Program</i>	1	\$31,004	19	\$179,374
<i>Home Modifications and Ramps</i>	--	--	2	\$1,261
Emergency Rental Assistance Program, 2021	--	--	221	\$235,038
Low Income Housing Credits, 1987	--	--	176	\$6.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	32	\$1.2M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$22,639	--	--
Weatherization Assistance Program, 1976	2	\$7,067	51	\$279,721
Homeownership	2	\$7,067	--	--
Low-Income Home Energy Assistance Program, 1981	304	\$220,613	2,930	\$2M
Homeownership	147	\$109,526	--	--
Rental	157	\$111,087	--	--
Low-Income Household Water Assistance Program, 2023	4	\$1,016	16	\$7,883
Homeownership	4	\$1,016	10	\$4,152
Rental	--	--	6	\$3,731

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$696,902. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SMITH COUNTY IN 2024 WAS \$210,235.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	9	\$2M	140	\$12.8M
Great Choice Plus Loans, 2013	8	\$71,394	56	\$387,504
<i>Homebuyer Education Program, 2003</i>	9	\$2,800	73	\$14,200
Homeowner's Assistance Fund Program, 2021	--	--	2	\$5,740
HOME, 1992	--	--	33	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	10	\$295,506
<i>Emergency Repair Program</i>	--	--	7	\$42,883
<i>Home Modifications and Ramps</i>	--	--	3	\$2,622
Emergency Rental Assistance Program, 2021	--	--	100	\$69,128
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$10,000
Low Income Housing Credits, 1987	--	--	75	\$1.3M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	19	\$71,201	--	--
Tenant-Based Rental	2	\$16,504	--	--
Project-Based	17	\$54,697	--	--
Weatherization Assistance Program, 1976	--	--	2	\$7,879
Low-Income Home Energy Assistance Program, 1981	348	\$277,137	2,977	\$2M
Homeownership	191	\$153,650	--	--
Rental	157	\$123,487	--	--
Low-Income Household Water Assistance Program, 2023	21	\$5,317	156	\$59,266
Homeownership	11	\$2,785	94	\$36,466
Rental	10	\$2,532	62	\$22,800

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN STEWART COUNTY IN 2024 WAS \$159,558.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	85	\$15.6M	2,661	\$169.9M
Great Choice Plus Loans, 2013	85	\$655,414	522	\$3.4M
<i>Homebuyer Education Program, 2003</i>	81	\$23,400	879	\$186,425
<i>New Start Loan Program, 2001</i>	3	\$576,500	96	\$9.3M
<i>Foreclosure Rehab, 2022</i>	2	\$126,826	4	\$204,120
Homeowner's Assistance Fund Program, 2021	--	--	48	\$908,166
HOME, 1992	--	--	138	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$76,180	258	\$3.9M
<i>Competitive Grants</i>	--	--	125	\$2.5M
<i>Emergency Repair Program</i>	1	\$41,180	92	\$539,526
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	11	\$214,912
<i>Home Modifications and Ramps</i>	--	--	15	\$12,423
<i>Capacity Building Program</i>	--	\$10,000	--	\$10,000
National Housing Trust Fund, 2016	--	--	48	\$2.8M
Emergency Rental Assistance Program, 2021	--	--	3,126	\$4.9M
<i>Community Investment Tax Credits, 2005</i>	--	--	567	\$13.5M
Low Income Housing Credits, 1987	--	--	1,737	\$107M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	862	\$40.3M
Project-Based Section 8 Rental Assistance, 1978	867	\$7.8M	--	--
Weatherization Assistance Program, 1976	16	\$74,298	95	\$833,790
Homeownership	10	\$38,404	--	--
Rental	6	\$35,894	--	--
Low-Income Home Energy Assistance Program, 1981	2,323	\$1.8M	26,863	\$17M
Homeownership	901	\$706,175	--	--
Rental	1,422	\$1.1M	--	--
Low-Income Household Water Assistance Program, 2023	237	\$89,759	1,711	\$826,198
Homeownership	127	\$44,247	823	\$358,330
Rental	110	\$45,512	888	\$467,868

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 18 homebuyers in the amount of \$3.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SULLIVAN COUNTY IN 2024 WAS \$3.5M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	90	\$26.5M	4,569	\$528.2M
Great Choice Plus Loans, 2013	90	\$1M	1,154	\$11.6M
<i>Homebuyer Education Program, 2003</i>	87	\$24,700	1,877	\$389,725
<i>New Start Loan Program, 2001</i>	2	\$400,000	23	\$2.3M
<i>Foreclosure Rehab, 2022</i>	1	\$63,476	1	\$63,476
Homeowner's Assistance Fund Program, 2021	--	--	78	\$1.9M
HOME, 1992	--	--	237	\$6.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$27,921	128	\$908,243
<i>Competitive Grants</i>	--	--	16	\$500,000
<i>Emergency Repair Program</i>	--	--	34	\$172,444
<i>Habitat for Humanity of Tennessee</i>	1	\$25,000	7	\$134,914
<i>Home Modifications and Ramps</i>	2	\$2,921	68	\$92,647
Emergency Rental Assistance Program, 2021	--	--	3,694	\$14.2M
<i>Community Investment Tax Credits, 2005</i>	--	--	467	\$49.7M
Low Income Housing Credits, 1987	--	--	2,282	\$133.1M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	1,110	\$92.7M
Section 8 Rental Assistance, 1978	1,570	\$15.9M	--	--
Tenant-Based Rental	1,131	\$11.8M	--	--
Tenant-Based Homeownership	1	\$15,931	--	--
Project-Based	438	\$4M	--	--
Weatherization Assistance Program, 1976	10	\$88,854	118	\$805,948
Homeownership	8	\$71,458	--	--
Rental	2	\$17,396	--	--
Low-Income Home Energy Assistance Program, 1981	1,655	\$1.2M	13,086	\$8.3M
Homeownership	311	\$224,152	--	--
Rental	1,344	\$997,132	--	--
Low-Income Household Water Assistance Program, 2023	437	\$124,974	1,038	\$502,029
Homeownership	111	\$31,597	254	\$111,444
Rental	326	\$93,377	784	\$390,585

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 12 homebuyers in the amount of \$3.2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SUMNER COUNTY IN 2024 WAS \$11.7M.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	29	\$5.5M	1,446	\$103.3M
Great Choice Plus Loans, 2013	29	\$257,160	184	\$1.4M
<i>Homebuyer Education Program, 2003</i>	30	\$8,400	258	\$51,700
Homeowner's Assistance Fund Program, 2021	--	--	29	\$531,974
HOME, 1992	--	--	120	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	119	\$832,304
<i>Emergency Repair Program</i>	--	--	85	\$648,820
<i>Home Modifications and Ramps</i>	--	--	1	\$1,174
National Housing Trust Fund, 2016	8	\$1.5M	8	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	1,340	\$1.7M
<i>Community Investment Tax Credits, 2005</i>	48	\$6M	48	\$6M
<i>Rental</i>	48	\$6M	--	--
Low Income Housing Credits, 1987	216	\$34.1M	752	\$63M
Multi-Family Bond Authority <sup>2</sup> , 1993	96	\$7.5M	136	\$9.5M
Section 8 Rental Assistance, 1978	571	\$4.4M	--	--
Tenant-Based Rental	331	\$2.4M	--	--
Tenant-Based Homeownership	3	\$24,408	--	--
Project-Based	237	\$2M	--	--
Weatherization Assistance Program, 1976	2	\$9,798	55	\$447,209
Homeownership	2	\$9,798	--	--
Low-Income Home Energy Assistance Program, 1981	811	\$647,532	7,834	\$4.8M
Homeownership	253	\$202,453	--	--
Rental	558	\$445,079	--	--
Low-Income Household Water Assistance Program, 2023	--	--	378	\$154,366
Homeownership	--	--	136	\$55,560
Rental	--	--	242	\$98,807

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$779,300. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TIPTON COUNTY IN 2024 WAS \$5.6M.**



# 2024 INVESTMENTS and IMPACTS



## Troup County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	12	\$3.4M	132	\$20.6M
Great Choice Plus Loans, 2013	12	\$171,194	76	\$788,384
<i>Homebuyer Education Program, 2003</i>	9	\$2,900	77	\$15,775
Homeowner's Assistance Fund Program, 2021	--	--	4	\$83,806
HOME, 1992	6	\$810,000	69	\$3.5M
Homeownership	6	\$810,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	8	\$31,391
<i>Emergency Repair Program</i>	--	--	7	\$30,549
<i>Home Modifications and Ramps</i>	--	--	1	\$842
Emergency Rental Assistance Program, 2021	--	--	166	\$295,147
Low Income Housing Credits, 1987	--	--	33	\$504,170
Tenant-Based Section 8 Rental Assistance, 1978	21	\$174,577	--	--
Weatherization Assistance Program, 1976	--	--	48	\$263,452
Low-Income Home Energy Assistance Program, 1981	167	\$121,984	1,634	\$1.1M
Homeownership	50	\$37,000	--	--
Rental	117	\$84,984	--	--
Low-Income Household Water Assistance Program, 2023	62	\$16,936	141	\$55,757
Homeownership	25	\$6,615	52	\$18,829
Rental	37	\$10,321	89	\$36,928

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TROUP COUNTY IN 2024 WAS \$2.6M.**

# 2024 INVESTMENTS and IMPACTS



## Unicoi County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	7	\$1.1M	197	\$13M
Great Choice Plus Loans, 2013	7	\$54,095	30	\$195,910
<i>Homebuyer Education Program, 2003</i>	7	\$2,000	68	\$15,375
Homeowner's Assistance Fund Program, 2021	--	--	4	\$36,109
HOME, 1992	--	--	161	\$6.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	20	\$110,365
<i>Emergency Repair Program</i>	--	--	14	\$87,392
<i>Home Modifications and Ramps</i>	--	--	2	\$1,734
Emergency Rental Assistance Program, 2021	--	--	259	\$297,715
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$611,631
Low Income Housing Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	50	\$298,440	--	--
Weatherization Assistance Program, 1976	--	--	15	\$129,431
Low-Income Home Energy Assistance Program, 1981	374	\$287,458	5,242	\$3.4M
Homeownership	161	\$124,429	--	--
Rental	213	\$163,029	--	--
Low-Income Household Water Assistance Program, 2023	--	--	137	\$43,919
Homeownership	--	--	66	\$20,800
Rental	--	--	71	\$23,118

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$433,320. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNICOI COUNTY IN 2024 WAS \$126,055.**

# 2024 INVESTMENTS and IMPACTS



## Union County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	12	\$2.8M	309	\$27.2M
Great Choice Plus Loans, 2013	12	\$120,954	77	\$602,077
<i>Homebuyer Education Program, 2003</i>	11	\$3,200	96	\$18,425
Homeowner's Assistance Fund Program, 2021	--	--	10	\$174,440
HOME, 1992	--	--	170	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$43,399	30	\$165,175
<i>Emergency Repair Program</i>	3	\$43,399	14	\$83,103
Emergency Rental Assistance Program, 2021	--	--	257	\$412,622
<i>Community Investment Tax Credits, 2005</i>	--	--	11	\$349,938
Low Income Housing Credits, 1987	--	--	255	\$7.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	73	\$2.8M
Tenant-Based Section 8 Rental Assistance, 1978	3	\$18,738	--	--
Weatherization Assistance Program, 1976	--	--	30	\$233,475
Low-Income Home Energy Assistance Program, 1981	607	\$456,554	5,977	\$3.9M
Homeownership	316	\$240,182	--	--
Rental	291	\$216,372	--	--
Low-Income Household Water Assistance Program, 2023	29	\$9,268	83	\$32,175
Homeownership	17	\$5,433	46	\$17,799
Rental	12	\$3,835	37	\$14,377

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$657,660. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNION COUNTY IN 2024 WAS \$785,657.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	1	\$216,015	28	\$2.5M
Great Choice Plus Loans, 2013	1	\$13,200	12	\$81,345
<i>Homebuyer Education Program, 2003</i>	1	\$300	12	\$2,150
HOME, 1992	--	--	61	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$21,422	26	\$225,662
<i>Emergency Repair Program</i>	1	\$21,422	18	\$184,570
Emergency Rental Assistance Program, 2021	--	--	58	\$88,679
Low Income Housing Credits, 1987	25	\$2.8M	57	\$5.7M
Project-Based Section 8 Rental Assistance, 1978	25	\$108,232	--	--
Weatherization Assistance Program, 1976	--	--	45	\$237,713
Low-Income Home Energy Assistance Program, 1981	283	\$211,557	2,321	\$1.7M
Homeownership	212	\$161,135	--	--
Rental	71	\$50,422	--	--
Low-Income Household Water Assistance Program, 2023	18	\$6,034	72	\$29,509
Homeownership	12	\$4,372	56	\$20,808
Rental	6	\$1,662	16	\$8,700

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*

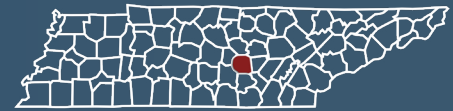


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN VAN BUREN COUNTY IN 2024 WAS \$2.3M.**

# 2024 INVESTMENTS and IMPACTS



## Warren County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	34	\$7.3M	537	\$53.2M
Great Choice Plus Loans, 2013	34	\$352,962	174	\$1.5M
<i>Homebuyer Education Program, 2003</i>	33	\$8,800	306	\$67,650
Homeowner's Assistance Fund Program, 2021	--	--	9	\$78,348
HOME, 1992	--	--	111	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$45,692	75	\$1.1M
<i>Competitive Grants</i>	--	--	8	\$500,000
<i>Emergency Repair Program</i>	3	\$44,799	50	\$515,741
<i>Home Modifications and Ramps</i>	1	\$892	5	\$3,228
Emergency Rental Assistance Program, 2021	--	--	1,094	\$2.9M
Low Income Housing Credits, 1987	--	--	475	\$21.9M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	148	\$5M
Section 8 Rental Assistance, 1978	271	\$2M	--	--
Tenant-Based Rental	20	\$77,684	--	--
Project-Based	251	\$2M	--	--
Weatherization Assistance Program, 1976	4	\$26,713	75	\$459,916
Homeownership	4	\$26,713	--	--
Low-Income Home Energy Assistance Program, 1981	695	\$506,685	7,340	\$4.6M
Homeownership	368	\$269,139	--	--
Rental	327	\$237,546	--	--
Low-Income Household Water Assistance Program, 2023	78	\$20,309	218	\$74,356
Homeownership	59	\$15,233	142	\$47,675
Rental	19	\$5,076	76	\$26,681

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$463,150. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WARREN COUNTY IN 2024 WAS \$2.4M.**

# 2024 INVESTMENTS and IMPACTS



## Washington County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	20	\$4.3M	1,808	\$117M
Great Choice Plus Loans, 2013	20	\$184,157	270	\$1.8M
<i>Homebuyer Education Program, 2003</i>	25	\$6,200	465	\$98,900
<i>New Start Loan Program, 2001</i>	5	\$877,500	99	\$9.4M
Homeowner's Assistance Fund Program, 2021	--	--	24	\$377,538
HOME, 1992	--	--	208	\$6.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	\$431,560	222	\$5.7M
<i>Competitive Grants</i>	--	--	108	\$4.4M
<i>Emergency Repair Program</i>	--	--	89	\$369,831
<i>Habitat for Humanity of Tennessee</i>	--	--	5	\$109,998
<i>Home Modifications and Ramps</i>	--	--	6	\$5,030
Capacity Building Program	--	\$431,560	--	\$431,560
Emergency Rental Assistance Program, 2021	--	--	2,677	\$4.8M
<i>Community Investment Tax Credits, 2005</i>	--	--	326	\$13.8M
Low Income Housing Credits, 1987	--	--	1,406	\$101.8M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	348	\$39M
Project-Based Section 8 Rental Assistance, 1978	943	\$7M	--	--
Weatherization Assistance Program, 1976	14	\$59,538	61	\$463,073
Homeownership	10	\$43,831	--	--
Rental	4	\$15,708	--	--
Low-Income Home Energy Assistance Program, 1981	1,214	\$926,523	14,075	\$9.2M
Homeownership	368	\$282,474	--	--
Rental	846	\$644,049	--	--
Low-Income Household Water Assistance Program, 2023	--	--	426	\$165,442
Homeownership	--	--	197	\$67,877
Rental	--	--	229	\$97,564

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 7 homebuyers in the amount of \$1.4M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WASHINGTON COUNTY IN 2024 WAS \$96.7M.**

# 2024 INVESTMENTS and IMPACTS



## Wayne County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	2	\$284,058	50	\$3.4M
Great Choice Plus Loans, 2013	2	\$12,000	12	\$96,830
<i>Homebuyer Education Program, 2003</i>	2	\$800	14	\$2,800
Homeowner's Assistance Fund Program, 2021	--	--	1	\$13,149
HOME, 1992	--	--	74	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$77,098	30	\$224,682
<i>Emergency Repair Program</i>	5	\$77,098	24	\$209,442
Emergency Rental Assistance Program, 2021	--	--	98	\$93,791
Low Income Housing Credits, 1987	--	--	281	\$10M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	56	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$3,446	--	--
Weatherization Assistance Program, 1976	4	\$25,472	42	\$261,347
Homeownership	4	\$25,472	--	--
Low-Income Home Energy Assistance Program, 1981	602	\$454,275	6,602	\$4.2M
Homeownership	430	\$322,203	--	--
Rental	172	\$132,072	--	--
Low-Income Household Water Assistance Program, 2023	--	--	54	\$20,859
Homeownership	--	--	41	\$15,838
Rental	--	--	13	\$5,022

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WAYNE COUNTY IN 2024 WAS \$168,922.**



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	5	\$684,892	290	\$16.7M
Great Choice Plus Loans, 2013	5	\$25,027	38	\$213,351
<i>Homebuyer Education Program, 2003</i>	6	\$1,600	41	\$9,375
Homeowner's Assistance Fund Program, 2021	--	--	3	\$37,233
HOME, 1992	7	\$810,000	84	\$4M
Homeownership	7	\$810,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	104	\$1.1M
<i>Competitive Grants</i>	--	--	6	\$336,485
<i>Emergency Repair Program</i>	--	--	69	\$605,236
<i>Home Modifications and Ramps</i>	--	--	7	\$4,945
Emergency Rental Assistance Program, 2021	--	--	737	\$1.7M
<i>Community Investment Tax Credits, 2005</i>	--	--	35	\$784,041
Low Income Housing Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	28	\$153,501	--	--
Tenant-Based Rental	8	\$42,935	--	--
Project-Based	20	\$110,566	--	--
Weatherization Assistance Program, 1976	--	--	27	\$215,420
Low-Income Home Energy Assistance Program, 1981	577	\$433,185	7,911	\$4.8M
Homeownership	274	\$207,423	--	--
Rental	303	\$225,762	--	--
Low-Income Household Water Assistance Program, 2023	5	\$1,561	295	\$94,219
Homeownership	3	\$936	114	\$36,276
Rental	2	\$624	181	\$57,944

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WEAKLEY COUNTY IN 2024 WAS \$1.3M.**





PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	18	\$4M	378	\$30.3M
Great Choice Plus Loans, 2013	17	\$163,070	84	\$702,826
<i>Homebuyer Education Program, 2003</i>	19	\$5,100	108	\$21,450
<i>Foreclosure Rehab, 2022</i>	1	\$37,888	1	\$37,888
Homeowner's Assistance Fund Program, 2021	--	--	10	\$155,958
HOME, 1992	--	--	82	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$36,916	59	\$509,155
<i>Emergency Repair Program</i>	3	\$36,916	42	\$451,601
<i>Home Modifications and Ramps</i>	--	--	6	\$5,141
National Housing Trust Fund, 2016	--	--	12	\$900,000
Emergency Rental Assistance Program, 2021	--	--	424	\$797,424
Low Income Housing Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	52	\$405,333	--	--
Tenant-Based Rental	4	\$15,870	--	--
Project-Based	48	\$389,463	--	--
Weatherization Assistance Program, 1976	--	--	56	\$323,007
Low-Income Home Energy Assistance Program, 1981	428	\$313,983	5,021	\$3.3M
Homeownership	267	\$196,623	--	--
Rental	161	\$117,360	--	--
Low-Income Household Water Assistance Program, 2023	73	\$18,540	203	\$67,103
Homeownership	56	\$14,223	141	\$45,976
Rental	17	\$4,318	62	\$21,128

See Methodology on Page 124 for calculation details.

<sup>1</sup> Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

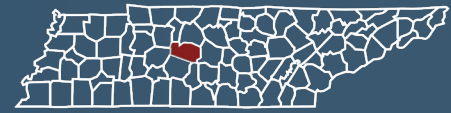


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WHITE COUNTY IN 2024 WAS \$1.9M.**

# 2024 INVESTMENTS and IMPACTS



## Williamson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	3	\$1M	985	\$123.2M
Great Choice Plus Loans, 2013	3	\$54,000	190	\$2.1M
<i>Homebuyer Education Program, 2003</i>	2	\$700	395	\$89,825
<i>New Start Loan Program, 2001</i>	--	--	31	\$3.3M
Homeowner's Assistance Fund Program, 2021	--	--	41	\$1.3M
HOME, 1992	--	--	113	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	\$300,000	383	\$5.1M
<i>Competitive Grants</i>	--	--	287	\$4.4M
<i>Emergency Repair Program</i>	--	--	69	\$271,296
<i>Habitat for Humanity of Tennessee</i>	--	--	7	\$129,996
<i>Home Modifications and Ramps</i>	--	--	20	\$20,880
<i>Capacity Building Program</i>	--	\$300,000	--	\$300,000
National Housing Trust Fund, 2016	--	--	27	\$2.4M
Emergency Rental Assistance Program, 2021	--	--	1,904	\$8M
<i>Community Investment Tax Credits, 2005</i>	251	\$72.7M	1,262	\$169.9M
<i>Rental</i>	251	\$72.7M	--	--
Low Income Housing Credits, 1987	--	--	964	\$145.5M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	212	\$52M
Section 8 Rental Assistance, 1978	142	\$1.4M	--	--
Tenant-Based Rental	91	\$805,152	--	--
Tenant-Based Homeownership	1	\$9,637	--	--
Project-Based	50	\$620,091	--	--
Weatherization Assistance Program, 1976	6	\$53,181	70	\$483,301
Homeownership	6	\$53,181	--	--
Low-Income Home Energy Assistance Program, 1981	239	\$174,249	2,004	\$1.3M
Homeownership	51	\$38,174	--	--
Rental	188	\$136,075	--	--
Low-Income Household Water Assistance Program, 2023	9	\$3,092	13	\$6,677
Homeownership	2	\$659	4	\$2,177
Rental	7	\$2,432	9	\$4,501

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$287,100. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*

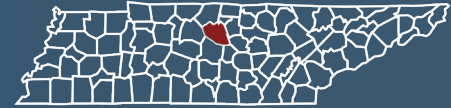


**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN  
WILLIAMSON COUNTY IN 2024 WAS \$125.1M.**

# 2024 INVESTMENTS and IMPACTS



## Wilson County



PROGRAM, YEAR STARTED	2024 UNITS/HHS.	2024 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans <sup>1</sup> , 1974	48	\$14.2M	2,026	\$262.5M
Great Choice Plus Loans, 2013	47	\$531,394	539	\$5.7M
<i>Homebuyer Education Program, 2003</i>	27	\$8,300	831	\$168,575
<i>New Start Loan Program, 2001</i>	4	\$780,000	32	\$3.6M
<i>Foreclosure Rehab, 2022</i>	1	\$26,309	1	\$26,309
Homeowner's Assistance Fund Program, 2021	--	--	35	\$876,422
HOME, 1992	6	\$540,000	188	\$6.4M
Homeownership	6	\$540,000	--	--
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$7,338	66	\$601,280
<i>Emergency Repair Program</i>	--	--	20	\$108,694
<i>Habitat for Humanity of Tennessee</i>	--	--	3	\$76,666
<i>Home Modifications and Ramps</i>	5	\$7,338	41	\$47,483
<i>Capacity Building Program</i>	--	--	--	\$361,000
National Housing Trust Fund, 2016	--	--	7	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	2,360	\$8.3M
<i>Community Investment Tax Credits, 2005</i>	52	\$12M	638	\$69.1M
<i>Rental</i>	52	\$12M	--	--
Low Income Housing Credits, 1987	140	\$22.7M	1,838	\$129.3M
Multi-Family Bond Authority <sup>2</sup> , 1993	--	--	621	\$56.4M
Section 8 Rental Assistance, 1978	790	\$7.2M	--	--
Tenant-Based Rental	662	\$6.5M	--	--
Tenant-Based Homeownership	2	\$21,651	--	--
Project-Based	126	\$698,587	--	--
Weatherization Assistance Program, 1976	8	\$72,439	86	\$551,441
Homeownership	8	\$72,439	--	--
Low-Income Home Energy Assistance Program, 1981	786	\$572,056	6,134	\$3.8M
Homeownership	160	\$114,917	--	--
Rental	626	\$457,139	--	--
Low-Income Household Water Assistance Program, 2023	62	\$18,492	155	\$70,815
Homeownership	27	\$6,900	54	\$20,708
Rental	35	\$11,592	101	\$50,107

See Methodology on Page 124 for calculation details.

<sup>1</sup> Great Choice Home Loans include the HFA Advantage Program loans originated for 9 homebuyers in the amount of \$2.6M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

<sup>2</sup> Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

*Italics denote State of Tennessee programs. All others are federal programs.*



**THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILSON COUNTY IN 2024 WAS \$10.3M.**

A stylized house icon composed of three light blue geometric shapes: a triangle for the roof, a vertical rectangle for the main body, and a horizontal rectangle for the base.

# 2024

## INVESTMENTS *and* IMPACTS

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# Homeownership & Rental Summaries

## Statewide 2024 Totals for THDA Investments & Impacts

HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
41,131	\$635,718,100	233,319	\$1,923,481,448

## County 2024 Totals

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
Anderson	407	\$7,466,903	3,330	\$28,595,188
Bedford	324	\$10,465,284	1,948	\$5,092,571
Benton	271	\$1,334,714	468	\$745,909
Bledsoe	239	\$464,474	462	\$5,526,536
Blount	550	\$6,304,454	3,114	\$6,437,135
Bradley	872	\$14,837,105	4,571	\$45,363,846
Campbell	611	\$3,932,365	1,723	\$4,790,330
Cannon	182	\$3,650,535	353	\$482,103
Carroll	219	\$1,475,784	1,165	\$1,826,108
Carter	531	\$3,683,760	1,996	\$5,798,868
Cheatham	148	\$6,742,906	671	\$17,455,995
Chester	179	\$756,092	595	\$2,091,346
Claiborne	678	\$2,457,172	927	\$1,651,229
Clay	218	\$440,264	346	\$310,686
Cocke	656	\$4,495,425	1,377	\$2,154,560
Coffee	313	\$10,458,432	2,448	\$7,888,164
Crockett	184	\$2,229,250	502	\$714,491
Cumberland	452	\$4,523,587	1,320	\$2,311,837
Davidson	1,414	\$43,919,851	23,454	\$535,126,772
Decatur	179	\$606,490	445	\$395,018
DeKalb	194	\$4,160,914	444	\$725,192
Dickson	270	\$10,984,044	1,948	\$86,740,332
Dyer	158	\$10,996,236	2,299	\$4,601,277
Fayette	286	\$1,584,581	1,036	\$8,601,012
Fentress	389	\$929,029	452	\$689,690

# Homeownership & Rental Summaries

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
Franklin	422	\$7,068,389	913	\$1,681,500
Gibson	344	\$6,620,749	2,688	\$11,221,575
Giles	251	\$2,451,715	1,159	\$2,069,761
Grainger	468	\$2,996,406	511	\$797,001
Greene	501	\$6,968,816	1,804	\$41,478,128
Grundy	805	\$1,631,985	382	\$706,075
Hamblen	822	\$7,996,967	2,559	\$4,078,217
Hamilton	1,045	\$19,101,617	17,962	\$138,468,925
Hancock	247	\$418,299	315	\$486,712
Hardeman	335	\$2,456,738	1,079	\$1,651,195
Hardin	335	\$1,220,493	609	\$710,257
Hawkins	587	\$4,976,954	1,731	\$4,168,140
Haywood	165	\$3,072,706	1,322	\$29,615,786
Henderson	344	\$2,667,514	1,014	\$2,042,593
Henry	255	\$2,586,328	1,511	\$3,412,437
Hickman	231	\$5,302,315	515	\$7,482,776
Houston	210	\$1,576,141	254	\$213,621
Humphreys	156	\$3,962,233	387	\$791,216
Jackson	296	\$1,925,309	420	\$400,108
Jefferson	607	\$9,023,017	1,349	\$2,100,162
Johnson	311	\$1,142,903	555	\$1,119,268
Knox	2,066	\$32,920,288	17,608	\$247,748,537
Lake	73	\$749,230	632	\$1,619,877
Lauderdale	195	\$3,843,011	1,399	\$8,392,200
Lawrence	457	\$7,411,883	1,356	\$2,077,367
Lewis	224	\$2,261,296	549	\$12,401,300
Lincoln	326	\$5,024,324	1,374	\$2,619,824
Loudon	259	\$5,666,373	958	\$2,769,238
Macon	143	\$6,604,854	614	\$16,983,649
Madison	601	\$11,461,035	7,703	\$52,002,573
Marion	389	\$1,726,734	864	\$1,339,894
Marshall	150	\$6,266,669	1,287	\$6,766,805
Maury	348	\$12,156,936	4,561	\$16,168,144
McMinn	393	\$5,926,938	901	\$791,594
McNairy	392	\$1,497,580	435	\$464,820
Meigs	262	\$780,262	379	\$356,066
Monroe	527	\$5,182,552	929	\$5,691,928

# Homeownership & Rental Summaries

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
Montgomery	904	\$44,969,319	10,015	\$49,894,029
Moore	91	\$597,307	91	\$91,586
Morgan	463	\$2,269,969	348	\$583,319
Obion	216	\$1,550,794	1,665	\$3,773,297
Overton	303	\$1,465,138	471	\$700,354
Perry	175	\$338,755	242	\$341,156
Pickett	175	\$209,508	132	\$151,500
Polk	342	\$781,274	385	\$470,681
Putnam	385	\$3,005,835	2,727	\$18,286,149
Rhea	242	\$2,706,170	922	\$1,286,843
Roane	388	\$6,216,676	2,051	\$5,155,559
Robertson	368	\$14,172,678	2,151	\$19,761,869
Rutherford	799	\$42,630,769	5,442	\$86,904,964
Scott	565	\$1,338,478	1,010	\$5,274,182
Sequatchie	254	\$1,904,772	570	\$811,072
Sevier	516	\$2,558,394	1,859	\$3,963,760
Shelby	4,030	\$40,812,796	31,007	\$138,412,018
Smith	162	\$2,158,115	382	\$368,764
Stewart	212	\$2,260,467	286	\$266,348
Sullivan	1,135	\$17,907,593	5,531	\$13,905,762
Sumner	531	\$28,467,119	6,935	\$31,161,245
Tipton	287	\$6,039,608	2,738	\$49,615,526
Trousdale	93	\$4,452,763	341	\$565,028
Unicoi	168	\$1,328,909	522	\$759,184
Union	348	\$3,240,703	563	\$651,567
Van Buren	226	\$416,444	185	\$3,059,635
Warren	471	\$7,988,669	1,711	\$5,137,833
Washington	405	\$5,699,957	4,470	\$12,538,002
Wayne	441	\$721,631	272	\$229,309
Weakley	290	\$1,751,355	1,070	\$2,038,295
White	345	\$4,408,272	654	\$1,324,434
Williamson	67	\$1,312,644	2,491	\$9,579,160
Wilson	267	\$16,488,382	4,001	\$38,639,442

## Congressional District 2024 Totals

CONGRESSIONAL DISTRICT	HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
CD 1	6,486	\$66,200,993	24,068	\$92,550,764
CD 2	5,587	\$66,540,778	26,753	\$266,945,201
CD 3	5,613	\$67,053,877	33,210	\$235,185,550
CD 4	5,645	\$103,311,170	20,655	\$127,265,137
CD 5	2,470	\$82,405,777	35,615	\$614,277,217
CD 6	6,812	\$136,552,696	39,136	\$599,018,577
CD 7	5,046	\$138,204,186	37,466	\$668,853,314
CD 8	9,159	\$104,706,594	60,521	\$320,618,978
CD 9	4,317	\$46,852,405	33,745	\$188,027,543

### Notes about these totals:

- The Capacity Building Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- Community Investment Tax Credit (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from the total dollars expended, while the total HHs/units include CITC.
- Due to data collection issues associated with disaggregating funding by year, cumulative numbers for the Emergency Rental Assistance Program are reported.
- The Emergency Solutions Grants Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- The HOME-ARP Supportive Services Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- Statewide, 2,971 units funded with LIHC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total unit count.
- Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in the homeownership loan program, those borrowers are excluded to prevent double counting. Similarly, Homebuyer Education is required for participation in THDA's loan programs, so persons served by homebuyer education are removed from the totals to prevent double counting.

Counties may be included in one or more Congressional Districts. See Methodology for details.



A stylized house icon composed of three light blue geometric shapes: a triangle for the roof, a vertical rectangle for the main body, and a horizontal rectangle for the base.

# 2024

## INVESTMENTS *and* IMPACTS

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# Methodology

## Community Investment Tax Credit (CITC)

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Community Investment Tax Credit (CITC) dollars represent the amount of below market loans or qualified investments or grants that are extended to organizations to receive tax credits, rather than the amount of the tax credit itself. CITC funds can be used for homeownership, rental, operational support, and homelessness prevention activities. The number of households served, and their corresponding dollar amounts are given separately for each of these activities. Cumulative dollar amounts and households served are not separated by activity because the relevant data were not collected from the beginning of the program.

Prior to 2015, the number of units that were rehabilitated or reconstructed with the CITC funds were reported rather than the number of households that were served. Differences between units and households exist when services are tied to housing services and assistance such as counseling, support or downpayment assistance. Comparable household data are not available for previous years. Therefore, the cumulative number of households served with CITC funds underestimates the actual number of households that were helped by the program.

We report figures based on the application approval date. The investment applications that had not yet been approved in 2024 will be reported in 2025 once they have been approved. Some counties may have dollars spent but no households associated, as CITC makes funds available for operational support, investment in technology, capacity building, and other activities which help to promote future homeownership and rental opportunities. In 2024, Knox county received funds for operational support (\$100,000).

## Emergency Rental Assistance (ERA) Program

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Renters facing a COVID hardship may apply for ERA funding through participating nonprofit or local government agencies. Eligible renters or their landlords can receive payments for both rent and utilities.

Beginning in the Fall of 2023, THDA ended its direct assistance program administered through Horne LLC, a contractor for the State of Tennessee. Since then, ERA funding has primarily been administered via subgrantees including nonprofit organizations and local government agencies. The total disbursed amount includes funds that have been paid to renters and/or landlords. Because renters and landlords may receive multiple payments to account for monthly expenses, the total number of renters assisted is calculated as the number of unique renters assisted. The statewide totals are disaggregated by county based on the renter's address. Due to data collection issues associated with disaggregating funding by year, starting in 2023, only cumulative numbers for both total assistance and number of households assisted are reported.

## Emergency Solutions Grants Program (ESG)

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The Emergency Solutions Grants (ESG) Program is one of three formula grant programs with funding awarded to THDA by HUD. Because grantees and sub-grantees may serve multiple counties, usually within their Continuum of Care (CoC) area, and due to the nature of serving populations experiencing homelessness and near homelessness, county totals are unable to be accurately determined. Therefore, ESG totals are included for the State and listed in the Appendix by the CoC to which they belong. Counties that fall within each CoC are also presented. To prevent duplication, households are not included for most cities but instead are reported for the organization who received the sub-granted funds.

## Foreclosure-Rehab Program

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The Foreclosure-Rehab Program began in 2022 with the intent of helping first-time homebuyers purchase turn-key ready homes by renovating THDA's foreclosed properties. The dollars reported are the total rehabilitation costs, which include the cost of acquisition and renovation costs. The 2023 Investments and Impacts only reported 2023 costs. This has been corrected, so the cumulative totals now include 2022, 2023, and 2024.

## Great Choice Home Loans

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The 2024 Great Choice Home Loans include the first mortgage loans funded during the year through the Great Choice, Great Choice Plus and HFA Advantage loan programs. In previous years, New Start Program loans were reported under Great Choice Home Loans, but have been separated out since 2020.

The number and dollar amount of second mortgage loans for the Great Choice Program borrowers who needed downpayment and closing costs assistance are not included in the Homeownership Loan Program units and dollars. Rather, they are reported separately under the Great Choice Plus Loan Program.

## Great Choice Plus Downpayment Assistance (DPA) Loans

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Great Choice Plus DPA loan units and dollars represent the number and dollar amount of second mortgage loans funded for the Great Choice Program borrowers who needed downpayment and closing costs assistance, including the HFA Advantage borrowers.

## Home Investment Partnerships Program

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The National Housing Trust Fund is one of three formula grant programs awarded to THDA by the U.S. Department of Housing and Urban Development (HUD).

HOME dollars include both the project funds and administrative funds provided to grantees. Both dollars and units are based on allocations (awards) made during the year, not actual spending. The HOME program may reallocate recaptured funds or program income from one HOME program year to the next. The awarded funds may include program income and recaptured funds from previous rounds. Therefore, the cumulative HOME dollars may be different than cumulative HUD allocation to Tennessee. From 2004 to 2009, the HOME program also funded the American Dream Downpayment Initiative (ADDI). The cumulative HOME dollars and units include ADDI.

The HOME Rental Program was restarted in 2023 after being discontinued in 2014. However, since the rental program was not calculated separately in 2009, cumulative figures are not separated by homeownership and rental.

The HOME-ARP Supportive Services Program (2024) is distributed by grantees within their Continuum of Care (CoC) area, similar to the Emergency Solutions Grants Program (ESG). It is difficult to accurately determine county totals, so the totals are reported by CoC in the Appendix. As such, HOME-ARP Supportive Services are not included in the HOME totals, which are comprised of assistance for homeowners and renters.

## Homebuyer Education Program

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The Homebuyer Education Program pays the costs for certified counseling agencies to provide homebuyer education for those whose mortgages are funded by THDA's homeownership loan programs. For the purposes of this summary report, payments are reflected in the counties where THDA customers purchased homes, rather than in the counties where the homebuyer education providers are located. A difference in time may occur between the date someone receives homebuyer education and the date of funding the loan due to the length of the home buying process. Additionally, some THDA loan products do not require homebuyer education. Therefore, the number of loans funded in a county may differ from the number of borrowers who received homebuyer education.

Although the Homebuyer Education Program began in 2003, the cumulative totals include only 2007 through 2024 data. The STEP In Program provided pre-purchase education opportunities to State of Tennessee employees at a discounted rate. For the 2024 Investments and Impacts Report, the number shown is the total number of state employees who took the coupon code and were transferred to an agency. The dollar amount of savings is calculated by multiplying the difference between the full cost of counseling and the price paid by the employees with the number of employees who took advantage of this opportunity.

## Homeowner Assistance Fund (HAF) Program

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Households reported in 2024 totals include households who may have participated in the 2021 Pilot as well as any other eligible homeowner in the state. Homeowners can apply several times for assistance or receive multiple payments but are only counted once in the cumulative totals. Total funds disbursed are calculated as the amount of funds paid, as opposed to obligated, and may include delinquent or ongoing mortgage payments, property costs (taxes), and HOA/condo association dues and liens. Additional activities will be included in the next report as the program shifts to meet a broader range of needs. Due to programmatic changes, we are only reporting HAF cumulative numbers in 2024.

## Low-Income Home Energy Assistance Program (LIHEAP)

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The Low-Income Home Energy Assistance Program (LIHEAP) assists low-income households with home energy costs. LIHEAP is administered through a network of local agencies that serve all 95 counties. The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from LIHEAP providers for the year. The number of households served and the dollar amount of LIHEAP assistance provided in each county include both Crisis LIHEAP and Regular LIHEAP households served and payments made during the calendar year. In 2023, obligated administrative numbers were reported instead of expended funds. This has been corrected, so cumulative funds may differ from last year's totals.

In 2024, as in previous years, THDA transferred a portion of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP). The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

Although LIHEAP was first funded in 1981, the cumulative totals reflected in this report begin in 2014, shortly after THDA began administering the program in October 2013.

## Low-Income Home Water Assistance Program (LIHWAP)

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The Low-Income Home Water Assistance Program (LIHWAP) assists low-income households with household water and wastewater costs. LIHWAP does not provide direct grants to individuals. Rather, LIHWAP is administered through a network of local agencies that serve all 95 counties. Twenty-eight counties had no awards in 2024. The total dollar amounts reflect the expended amounts (including both program and administrative spending) from LIHWAP providers for the year. Like LIHEAP, obligated administrative numbers were reported instead of expended funds in 2023. This has been corrected, so cumulative funds may differ from last year's totals.

LIHWAP began funding in January 2022 and ended as of March 30, 2024. THDA is no longer accepting applications.

## Low-Income Housing Credits (LIHC)

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Federal low-income housing credits are allocated to developers of qualified projects. Competitive (nine percent) and non-competitive (four percent) credits are included in the report. Units are counted in the year in which the tax credits are allocated, rather than the year in which construction or rehabilitation is completed. The dollar amounts listed under the LIHC program represent the total value of tax credits, over 10 years. If a developer returns the credit, those credits and their units are removed from the cumulative. Additionally, if a developer exchanges a previous allocation for the current year, we remove the credits and units from the previous year and include them in the current year's credit allocation. If the credit amount and/or number of units change, we adjust them to reflect the most recent allocations.

Some developments receive tax credit allocations for rehabilitation/preservation of existing LIHC developments. New investment in these properties is required to preserve affordability and quality into the future. Over the life of the program, these developments have received two LIHC allocations. Therefore, the units are counted twice in the cumulative unit totals.

## Multi-Family Tax-Exempt Bond Authority

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THDA issues bond authority to local issuers for multi-family development. Nearly all Multifamily Tax-Exempt Bond Authority (MTBA) transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total unit reported is inclusive of these units. Some bond transactions include additional market-rate units. In 2024, the bond program produced 55 market-rate units.

In 2024, some MTBA-funded developments that have not yet placed in service received additional bond allocation to ensure the 50% threshold as described in Section 42(h)(4)(B) of the Code to qualify for federal 4% Housing Credit can be met. The Supplemental Bond Issuance amount is included in the 2024 MTBA investment.

Like LIHC exchanges, MTBA carryforward requests (units and dollars) are removed from previous years and applied to the year in which the bonds close. For the 2024 Report, there were four carryforward deals that were issued to owners, but the bonds will not close until 2025. Thus, we do not include these four deals in the 2024 totals. This consideration was not included in previous reports, as 2022 and 2023 both had one carryforward deal.

## National Housing Trust Fund

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The National Housing Trust Fund is one of three formula grant programs awarded to THDA by the U.S. Department of Housing and Urban Development (HUD). The National Housing Trust Fund totals are calculated using the awarded amounts in the given year and the number of household units projected to be completed in each agency's application. Awards covering multi-county projects are divided based on projected units, though this did not occur in 2024.

## New Start Loan Program

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The New Start Loan Program is designed to promote the construction of new homes for low- and very low-income Tennesseans, and delivered through non-profit organizations (the "New Start Program Partner"), which are responsible for selecting the homebuyer, determining the borrower's eligibility based on New Start Program guidelines, constructing the home, providing homebuyer education, and originating the New Start Loan. 2024 New Start Program loan totals include the loans provided for these homebuyers. In previous years, New Start Program borrowers were reported under Great Choice Home loans.

## Section 8 Project-Based Rental Assistance (Contract Administration)

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The figures reported at the county level reflect the total number of families who lived in a project-based unit in 2024. More than one family may occupy a project-based unit during the year if a family moves out of the unit mid-year. Thus, the number of households may exceed the total number of contracted units. A family also may relocate from one project-based unit within a county to a project-based unit in a different property and county during the year. Therefore, county totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Because of the structure of the program and available data, double counting prevents the calculation of a meaningful cumulative total.

## Section 8 Tenant-Based Rental Assistance (Housing Choice Vouchers)

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Section 8 Rental Assistance units and amounts reflect the number of families who used a voucher to lease a privately owned unit or pay a mortgage through THDA's Housing Choice Voucher Program in 2024. The figures reported at the county level reflect the total number of families served in 2024. The numbers do not reflect vouchers administered by other public housing agencies who operate a voucher program in counties THDA does not serve or in counties where THDA overlaps service with another agency. Because some families may have moved and used vouchers in multiple counties during the year, county and congressional district totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Similar to Section 8 Project-Based Rental Assistance, the structure of the program and available data are not conducive for calculating a meaningful cumulative total.

In previous years, THDA reported Section 8 Rental Assistance by including "incoming billable ports," which are paid by another Public Housing Agency (PHA) for residents of Tennessee. Beginning in 2024, these cases are not included in county totals despite residency in Tennessee, as these vouchers are not directly financed by THDA. Conversely, totals for "incoming nonbillable" ports are included because THDA absorbed the voucher from another PHA. "Outgoing payable" vouchers are reported within the state totals (i.e., not in a county), as THDA is billed for the voucher, but the individual resides in another PHA's jurisdiction.

## Tennessee Housing Trust Fund

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The Tennessee Housing Trust Fund (THTF) funds several programs including the Competitive Grants Program, the Emergency Repair Program, the Habitat for Humanity of Tennessee Program, the Home Modifications and Ramps Program, the Rebuild and Recover Program, and the Capacity Building Program. The dollar amounts for THTF programs include the administrative funds provided to grantees. The dollar amounts and households served for the Competitive Grants Program, the Challenge Grant and the Rebuild and Recover Program are based on grant allocation during the year. Meanwhile, in other THTF programs, the dollar amounts and households served are based on expenditures that occurred during the year. Cumulative dollar amounts reflect the amount of funding awarded. Because the Challenge Grant Program awards special projects, a unit or household count may not be available. The Capacity Building Program provides grants to non-profit organizations for the construction, acquisition, and/or rehabilitation of office or program delivery space. As such, there are no units or households associated with this program.

A few programs funded by the THTF previously are no longer active. In 2024, awards were made to the Competitive Grants Program, the Habitat for Humanity of Tennessee Program, the Home Modifications and Ramps Program, the Emergency Repair Program, and the Capacity Building Program. The Capacity Building Program was piloted in 2023 and continued in 2024. No Challenge Grants were made in 2022 and the program was subsequently discontinued. The Appraisal Gap Program and the Tennessee Repair Loan Program were both discontinued in 2021. The Manufactured Home Program was discontinued in 2015 and has no funding associated with it. The THDA/USDA Rural Repair Program ended in July 2015, and the annual allocation of \$700,000 became part of the Emergency Repair for the Elderly Program. The cumulative units and dollar amount of the Tennessee Housing Trust Fund include program funds that were allocated in the past, though their individual programmatic amounts are no longer shown.

## Weatherization Assistance Program

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The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2024. In July 2012, the Weatherization Assistance Program was transferred from the Department of Human Services (DHS) to THDA. Although the Weatherization Program was first funded in 1976, the cumulative totals reflected in this report start in 2013. In 2024, as in previous years, THDA transferred a portion of the LIHEAP annual allocation to be used in the Weatherization Assistance Program. The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

A stylized house icon composed of three light blue geometric shapes: a triangle for the roof, a vertical rectangle for the main body, and a horizontal rectangle for the base.

# 2024

## INVESTMENTS *and* IMPACTS

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# Appendix



## EMERGENCY SOLUTIONS GRANTS (ESG) PROGRAM SPENDING AND HOUSEHOLDS SERVED BY CONTINUUM OF CARE (COC)

CONTINUUM OF CARE (COC)/AGENCY NAME	SPENDING	HOUSEHOLDS
<b>TN-500 Chattanooga/Southeast Tennessee</b> <i>Counties served: Franklin, Grundy, Marion, Sequatchie, Bledsoe, Hamilton, Rhea, Meigs, Bradley, McMinn, Polk</i>	<b>\$262,814</b>	<b>225</b>
City of Chattanooga	\$179,233	15
Cleveland Emergency Shelter	\$83,582	210
<b>TN-503 Central Tennessee</b> <i>Counties served: Montgomery, Robertson, Sumner, Trousdale, Dickson, Cheatham, Hickman, Williamson, Perry, Lewis, Maury, Marshall, Bedford, Coffee, Moore, Lincoln, Giles, Lawrence, Wayne</i>	<b>\$259,303</b>	<b>137</b>
Bridges Domestic Violence Center	\$77,003	31
Buffalo Valley, Inc	\$52,256	7
City of Clarksville (Mana Café)	\$130,043	99
<b>TN-506 Homeless Advocacy for Rural Tennessee</b> <i>Counties served: Macon, Clay, Pickett, Scott, Fentress, Overton, Jackson, Smith, Wilson, DeKalb, Putnam, Morgan, Roane, Cumberland, White, Cannon, Warren, Van Buren</i>	<b>\$89,092</b>	<b>192</b>
Cannon County S.A.V.E.	\$43,266	147
Pinnacle Resource Center	\$45,826	45
<b>TN-507 Jackson/West Tennessee</b> <i>Counties served: Lake, Obion, Weakley, Henry, Stewart, Houston, Benton, Humphreys, Carroll, Gibson, Dyer, Lauderdale, Crockett, Haywood, Madison, Henderson, Decatur, Chester, Fayette, Hardeman, McNairy, Hardin</i>	<b>\$351,104</b>	<b>326</b>
Area Relief Ministries	\$70,286	221
Carey Counseling Center, Inc	\$77,087	38
Fayette Cares, Inc	\$90,592	39
Jesus Cares McNairy, Inc	\$67,711	18
WRAP	\$45,428	10
<b>TN-509 Appalachian Region</b> <i>Counties served: Hancock, Hawkins, Sullivan, Johnson, Washington, Carter, Greene, Unicoi</i>	<b>\$715,821</b>	<b>1,444</b>
Appalachian Regional Coalition on Homelessness	\$93,806	33
Change is Possible- CHIPS	\$118,673	59
City of Johnson City	\$74,897	
Fairview Housing Management Corporation	\$36,681	34
Family Promise of Bristol	\$46,090	71
Family Promise of Johnson City	\$103,894	24
Greater Kingsport Alliance for Development	\$108,340	92
The Salvation Army of Bristol	\$67,456	392
The Salvation Army of Johnson City	\$45,422	600
The Salvation Army of Kingsport	\$20,563	139
<b>TN-510 Murfreesboro/Rutherford County</b> <i>County served: Rutherford</i>	<b>\$442,721</b>	<b>438</b>
City of Murfreesboro	\$90,212	97
Doors of Hope, Inc	\$124,978	57

Housing, Health, And Human Services Alliance of Rutherford County	\$46,196	
Stepping Stones Safe Haven, Inc	\$91,496	38
The Journey Home, Inc	\$58,615	246
United Way of South Central Tennessee	\$31,224	
<b>TN-512 Tennessee Valley</b> <i>Counties served: Campbell, Claiborne, Union, Anderson, Grainger, Hamblen, Jefferson, Sevier, Cocke, Blount, Monroe, Loudon</i>	<b>\$115,601</b>	<b>425</b>
MATS, Inc	\$74,514	245
Tennessee Valley Coalition to End Homelessness, Inc	\$28,143	172
Trinity Out-Reach Center of Hope	\$12,944	8
<b>STATE TOTAL</b>	<b>\$2,236,456</b>	<b>3,187</b>

## HOME-ARP SUPPORTIVE SERVICES PROGRAM SPENDING AND HOUSEHOLDS SERVED BY CONTINUUM OF CARE (COC)

CONTINUUM OF CARE (COC)/AGENCY NAME	SPENDING	HOUSEHOLDS
<b>TN-500 Chattanooga/Southeast Tennessee</b> <i>Counties served: Franklin, Grundy, Marion, Sequatchie, Bledsoe, Hamilton, Rhea, Meigs, Bradley, McMinn, Polk</i>	<b>\$150,142</b>	<b>125</b>
Partnerships for Families, Children, and Adults	\$150,142	125
<b>TN-502 Knoxville/Knox County</b> <i>County served: Knox</i>	<b>\$214,384</b>	<b>153</b>
The Salvation Army of Knoxville	\$214,384	153
<b>TN-503 Central Tennessee</b> <i>Counties served: Montgomery, Robertson, Sumner, Trousdale, Dickson, Cheatham, Hickman, Williamson, Perry, Lewis, Maury, Marshall, Bedford, Coffee, Moore, Lincoln, Giles, Lawrence, Wayne</i>	<b>\$456,167</b>	<b>131</b>
Bridges Domestic Violence Center	\$196,981	46
Franklin Community Church	\$73,644	44
Franklin Housing Authority	\$185,542	41
<b>TN-507 Jackson/West Tennessee</b> <i>Counties served: Lake, Obion, Weakley, Henry, Stewart, Houston, Benton, Humphreys, Carroll, Gibson, Dyer, Lauderdale, Crockett, Haywood, Madison, Henderson, Decatur, Chester, Fayette, Hardeman, McNairy, Hardin</i>	<b>\$570,193</b>	<b>326</b>
Tennessee Homeless Solutions	\$128,150	150
The Caring Place	\$243,692	126
Wo/Men's Resource & Rape Assistance Program	\$198,352	50
<b>TN-509 Appalachian Region</b> <i>Counties served: Hancock, Hawkins, Sullivan, Johnson, Washington, Carter, Greene, Unicoi</i>	<b>\$1,827,736</b>	<b>920</b>
Appalachian Regional Coalition on Homelessness	\$389,823	233
City of Kingsport	\$202,089	148
Fairview Housing Management Corporation	\$115,467	76

Family Promise of Bristol	\$302,358	106
Family Promise of Greater Kingsport	\$386,685	81
Greater Kingsport Alliance for Development	\$412,321	255
The Salvation Army Tri-Cities	\$18,993	21
<b>TN-510 Murfreesboro/Rutherford County</b> <i>County served: Rutherford</i>	<b>\$395,970</b>	<b>1,252</b>
The Journey Home, Inc	\$395,970	1,252
<b>TN-512 Tennessee Valley</b> <i>Counties served: Campbell, Claiborne, Union, Anderson, Grainger, Hamblen, Jefferson, Sevier, Cocke, Blount, Monroe, Loudon</i>	<b>\$91,195</b>	<b>390</b>
Trinity Out-Reach Center of Hope	\$91,195	390
<b>STATE TOTAL</b>	<b>\$3,705,788</b>	<b>3,297</b>

Note: Cities often subgrant funds to other nonprofits within the CoC, so while they may draw funds for admin and other projects, households served may not be shown to prevent double counting.

\*In TN-510, The Journey Home provided the total households served by the CoC to prevent double counting among agencies that may serve the same clients.



# 2024

## INVESTMENTS *and* IMPACTS



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