



**45<sup>TH</sup>**  
ANNIVERSARY

# Investments & Impacts 2018



Tennessee Housing Development Agency



# Investments & Impacts 2018

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# Introduction

## *Introduction*

By Ralph M. Perrey, THDA Executive Director

Thank you for taking an interest in the investments and impacts of the Tennessee Housing Development Agency (THDA) in calendar year 2018.

This year THDA is celebrating our 45th anniversary. In our first 45 years, THDA has helped more than 120,000 Tennesseans become homeowners, created Tennessee's Housing Trust Fund and allocated more than 5.5 billion in tax credits and bonds to build affordable housing.

In 2018 we posted our highest single-family production numbers ever. We can ensure the best customer service for our homeowners through the launch of our in-house loan servicing division – Volunteer Mortgage Loan Servicing. We are working on more exciting initiatives that we hope will help even more Tennesseans achieve their dream of safe, sound, affordable housing.

In this report you will see how thousands of Tennesseans who need housing assistance were helped through programs administered by THDA and our partners in all 95 counties. The detailed charts of our investments listed by county, congressional district, and statewide in this report highlight the impact that THDA made last year and our cumulative impact over the past 45 years.

I am proud of what THDA has accomplished in our first 45 years and I am excited for the future.



## *Acknowledgements*

The Investments and Impacts Report was prepared by Dr. Hulya Arik and Megan Webb of THDA's Research and Planning Division. The layout was designed by Charmaine McNeilly, THDA Communication Division. Special thanks go to THDA Program Divisions, THDA Information Technology Division, as well as others in the Research and Planning Division for their assistance in gathering the information needed to complete this report.

## *How to Use the Investments & Impacts Report*

The Investments and Impacts Report provides a comprehensive account of THDA's activities during calendar year 2018. The Economic Impact Report highlights the ripple effects of THDA programs on local and state economies. This is followed by descriptions of each of THDA's programs and then statewide data and graphs. After the statewide data, THDA's 2018 impact is broken out by congressional district and then by all 95 Tennessee counties. Lastly, the Methodology explains how every number is calculated for each program. Click on the map on any of the Congressional District or County pages to visit our new interactive online mapping tool.

# Economic Impact

Affordable housing's benefits expand beyond those individuals and families who can live in safe, sound, affordable homes thanks to the programs administered by Tennessee Housing Development Agency (THDA). In addition to benefitting individuals and families, because of the economic multipliers, or the "ripple" effect, THDA's affordable housing programs impact all industries in the economy, going far beyond the specific unit or the neighborhood in which THDA program money is spent<sup>1</sup>, and create additional jobs, income, and spending in the state and local economies and add to state and local revenues.

In this study, we developed a comprehensive framework to estimate the economic impact of THDA activities in providing safe, sound, affordable housing options to households of low- and moderate-income. To this end, we reviewed THDA programs, both loans and grants, to determine the scope and the monetary flows of each program's activities. Affordable housing programs are not limited to subsidies provided to bring housing costs down so that low- and moderate-income households can afford. In this economic impact analysis, in addition to subsidy programs such as the Low-Income Housing Tax Credit (LIHTC) Program and the Section 8 Rental Housing Programs, we also considered the impacts of programs and policies that reduced housing-related expenses (such as energy costs) and programs that provided sound mortgage products to low- and moderate-income households, programs that provided shelter for homeless and the programs that helped the current homeowners keep their homes (such as mortgage assistance, foreclosure counseling and repair/rehab programs).

## ***Economic Impact of THDA-Related Activities in 2018***

Total economic impact described below 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 was estimated at \$1.4 billion in 2018.
  - Of this total, \$790 million was directly injected into the economy by THDA-related activities.
  - Every \$100 of THDA-related activities generated an additional \$75 in the business revenues.

### **Personal income**

- THDA-related activities generated \$436 million in wages and salaries in 2018.
  - Every \$100 of personal income produced an additional \$80 of wages and salaries in the local economy.

### **Employment / Job Creation**

- THDA-related activities created 9,074 jobs in 2018.
  - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 91 additional jobs throughout the local economy.

### **State and local taxes**

- The THDA-related activities accounted for \$43 million in state and local taxes in 2018.

*To read the complete **Economic Impact of THDA Activities on the Tennessee Economy 2018** report please visit [thda.org/research-planning/investments-impacts](http://thda.org/research-planning/investments-impacts).*

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<sup>1</sup> We used the IMPLAN input-output model to calculate these "ripple" effects.



# THDA Program Descriptions

## ***Appalachian Renovation Loan Program (ARLP)***

The Appalachian Renovation Loan Program (ARLP) will help improve homeownership for the residents of the most distressed and at-risk counties of the Appalachian region. The program goal is to help provide safe, healthy and sound housing to residents within the Appalachian region through loans for repairs or improvements.

## ***Blight Elimination Program (BEP)***

The Hardest Hit Fund Blight Elimination Program (BEP) assists with the removal of blighted properties in targeted areas within Tennessee. THDA works in partnership with approved land banks and non-profit partners to strategically target residential single-family properties for demolition, site improvement, and acceptable reuse. The BEP is designed to reduce foreclosures, promote neighborhood stabilization, and maintain property values through the demolition of vacant, abandoned, blighted residential structures, and subsequent greening/improvement of the remaining parcels within the targeted areas. This program is funded by the U.S. Department of the Treasury's Hardest Hit Fund.

## ***Community Investment Tax Credit (CITC)***

Financial institutions may obtain a credit against their franchise - excise tax liability when qualified loans, investments, grants, or contributions are extended to eligible non-profit 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 non-profit organizations that improve housing opportunities for low income Tennesseans. Households served are those who have an income at or below 80% 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 Solutions Grants (ESG) Program***

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 homeless or threatened with homelessness. Funds may be used to help meet the costs of operating and maintaining emergency shelters and providing essential services to shelter residents, to undertake street outreach, and to provide emergency intervention assistance to prevent homelessness, and to offer rapid re-housing services to move homeless families and individuals quickly to permanent housing. ESG funds are annually awarded competitively to nonprofit organizations and local governments across the state of Tennessee.

## ***Foreclosure Prevention Program***

As part of the 2013 National Mortgage Settlement with the nation's largest servicers, Tennessee's Attorney General allocated funding for THDA's Foreclosure Prevention Program. Since then, THDA has awarded over 1.9 million of these funds to nonprofit agency offices across the state to provide free and confidential counseling services for Tennesseans facing financial difficulties that may lead them to default and foreclosure. THDA has partnered with NeighborWorks® America to provide certification training. THDA's certified foreclosure prevention counselors possess a strong knowledge in the area of mortgage default and/or foreclosure intervention counseling, specifically relating to current industry practices of loss mitigation to include loan repayment, forbearance, modification, refinance, loan assumption, short sale, deed-in-lieu, community referrals and other remedies available to the homeowner to avoid foreclosure. THDA's Foreclosure Prevention Program was previously funded through the National Foreclosure Mitigation Counseling grant program. THDA maintains a list of certified counselors on our website, [www.thda.org](http://www.thda.org).

# THDA Program Descriptions

## *Great Choice Home Loans & Great Choice Plus DPA*

Since its inception in 1973, THDA has helped more than 120,000 households become homeowners through its Single Family Homeownership Loan Programs. THDA's Great Choice Home Loan offers affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders. Great Choice offers a competitive interest rate. If a borrower needs downpayment and/or closing costs assistance they can receive the Great Choice Plus DPA second mortgage or the HHF-DPA second mortgage to accompany the Great Choice first mortgage. Great Choice Plus DPA offers up to five percent of the sales price at a zero percent interest rate, deferred payment, 30 year loan. 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. New Start loans, delivered only through nonprofit housing providers for households of very low income, are designed to promote the construction of new houses and carry a zero percent interest rate.

## *HHF-Downpayment Assistance Loans*

The Hardest Hit Fund Down Payment Assistance (HHF-DPA) program offers \$15,000 in down payment assistance to Great Choice eligible homebuyers who purchase a home in targeted neighborhoods across the state that were hard hit by the downturn and have been slower to recover. By stimulating home sales in these areas, the program is designed to protect the families already living in there from blight, falling property values, and risk of foreclosure.

## *HOME Program*

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 individuals and families of low income. THDA's HOME funds are awarded annually through a competitive application process to cities, counties, and nonprofit organizations 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.

## *Homebuyer Education Program*

Since the home purchase process can be costly and complex, THDA recognizes the value of homebuyer education. Homebuyer education helps to create sustainable homeowners, which is why THDA requires it for all mortgage applicants. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA supplies approved providers with materials to teach first-time homebuyer education classes and hosts annual trainings which allow providers to obtain and maintain their certification. THDA also maintains a calendar of approved classes on its website and a county-specific list of certified homebuyer educators who can help consumers as they consider purchasing a home.

## *Keep My Tennessee Home*

The Keep My Tennessee Home Program (Tennessee's Hardest Hit Fund) provided forgivable loans to unemployed or substantially underemployed homeowners who, through no fault of their own, were financially unable to make their mortgage payments and were in danger of losing their homes to foreclosure or to homeowners who had experienced a divorce or death of a spouse. Tennessee was one of 18 states plus the District of Columbia that received Hardest Hit Funds due to having an unemployment rate that was higher than the national average. THDA committed all funds allocated to mortgage assistance in 2014. THDA continues to make mortgage payments for eligible borrowers through the program.



# THDA Program Descriptions

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

THDA administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) that assists households below 150 percent of the federal poverty standards to meet their home energy needs and improve the energy efficiency of their homes. LIHEAP provides regular and crisis assistance across Tennessee in partnership with local community service agencies and local governments. Priority in energy assistance, as well as the level of assistance, is based on the energy burden, income, household size, and the presence of in the household 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 (WAP).

## ***Low-Income Housing Tax Credit (LIHTC)***

The Low-Income Housing Tax Credit is a credit against federal income tax liability for owners of and investors in affordable rental housing. The tax credit was designed to create and preserve safe and affordable rental housing for households of low income. The amount of tax credit is based on reasonable costs of development, as determined by THDA, and the number of qualified affordable units.

## ***Medical Hardship Program***

In 2013, Tennessee participated in a state-federal mortgage servicing settlement with the nation's largest servicers. Thirty-five million dollars from the National Mortgage Settlement was allocated by Tennessee's Attorney General to THDA's Keep My Tennessee Home Program. From these funds, \$25 million dollars was used to create the AG Medical Hardship Program. This program provides mortgage and mortgage related assistance to persons fighting foreclosure as a result of a long-term medical hardship. THDA committed all funds for the Medical Hardship Program in 2014. THDA continues to make mortgage payments for eligible borrowers through the program.

## ***Multifamily Tax-Exempt Bond Authority***

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

## ***National Housing Trust Fund (NHTF)***

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. Grants may be used for housing acquisition, new construction, or rehabilitation across Tennessee. Funds are awarded through a competitive application process.

## ***Principal Reduction with Recast Program or Lien Extinguishment (PRRPLE)***

The Principal Reduction with Recast Program or Lien Extinguishment (PRRPLE) program lowers monthly mortgage payments to affordable levels for eligible homeowners by providing (i) a reduction in the principal balance of their first mortgage loan, combined with a loan recast or modification, or (ii) principal reduction, which results in a full lien extinguishment. The goal of the program is to reduce delinquencies and foreclosures by lowering mortgage payments to affordable levels for homeowners who have encountered a financial burden due to an eligible hardship. This program is funded by the U.S. Department of the Treasury's Hardest Hit Fund.

# THDA Program Descriptions

## ***Reinstatement Only Program (ROP)***

The Reinstatement Only Program (ROP) provides assistance to homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home. The goal of this program is to reduce delinquencies and foreclosures by bringing delinquent borrowers current on their mortgages. This program is funded by the U.S. Department of the Treasury's Hardest Hit Fund.

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

The Section 8 Contract Administration and Compliance Division manages the Housing Assistance Payment contracts between HUD and Section 8 property owners across the State. To complete this work, THDA processes monthly payments to owners, oversees annual contract renewals and rent adjustments with property agents, review and approve 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 at 373 properties to an estimated 30,000 elderly, disabled and/or low-income Tennessee households. Unlike the "Section 8 Housing Choice Voucher" program these Performance-Based HUD subsidies do not follow tenants directly, but rather are tied to units at specific properties under long-term contracts with HUD.

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

The Housing Choice Voucher (HCV) program provides monthly rental assistance to eligible participants who are elderly, disabled, or of very low income. This HUD-funded program enables eligible households or individuals to obtain decent, safe, 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 (PHAs). A list of these public housing agencies may be found at [www.hud.gov/offices/pih/pha/contacts/states/tn.cfm](http://www.hud.gov/offices/pih/pha/contacts/states/tn.cfm).

With the Family Self Sufficiency (FSS) program, THDA works with households and interested parties to create step-by-step plans that lead to economic independence in a five-year time period. The purpose of the FSS program is to facilitate access to supportive services that households could use to become free of public assistance. All participating Housing Choice Voucher (HCV) households have the option to participate.

## ***Take Credit***

The Take Credit Program is a Mortgage Credit Certificate ("MCC") program administered by THDA. An MCC is not a loan. An MCC permits an eligible homebuyer a federal tax credit up to a maximum of \$2,000 per year based on the mortgage interest paid by the homebuyer. The tax credit may be used to lower a homebuyer's income tax liability each year the home remains owner-occupied by the homebuyer.



# THDA Program Descriptions

## *Tennessee Housing Trust Fund (THTF)*

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 two funding rounds annually.
- The Challenge Grant Program provides initial seed funding to support the fundraising efforts of nonprofit organizations to implement housing activities that represent unique milestones, are part of a broad community initiative, or are part of a significant expansion of work outside the normal day to day activities of the organization.
- Habitat for Humanity of Tennessee receives funding, which it distributes to local affiliates for the new construction of single family homes.
- The Emergency Repair Program provides grants of up to \$10,000 to homeowners who are elderly or disabled to repair or replace essential systems and/or critical structural problems.
- The Housing Modification 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.

## *Weatherization Assistance Program*

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

# Tennessee Program Totals

## *Homeownership and Maintenance*

The **Great Choice** and **New Start Homeownership Loan Programs** created 4,473 homeowners, with first loans totaling \$601.2M. Downpayment and closing costs assistance (DPA) was provided through two programs: **Great Choice Plus DPA Loans** helped 1,857 borrowers with \$14.9 M in DPA and **Hardest Hit Fund (HHF-DPA) Loans** provided \$38.3M in forgivable loans to another 2,256 borrowers.

The **Take Credit Program** issued 50 Mortgage Credit Certificates allowing these homebuyers up to \$2,000 per year in income tax credits. The **Homebuyer Education Program** provided area agencies \$965,900 to counsel 4,212 families in their home purchase. The **STEP IN Program** provided pre-purchase education opportunities to 160 state employees, which has aided in the savings of \$11,840.

The **Principal Reduction with Recast Program or Lien Extinguishment (PRRPLE) program** issued \$397,412 for 12 homeowners. The **Reinstatement Only Program (ROP)** issued \$368,388 in forgivable loans to 39 households.

The **Foreclosure Prevention Program**, funded through the Attorney General counseling fund, provided \$249,600 to non-profits to assist 484 homeowners in preventing and mitigating the impact of foreclosure. The **Attorney General Legal Assistance Program** provided \$1.9 million in free legal assistance to homeowners who faced the risk of foreclosure or foreclosure.

The **Appalachian Renovation Loan Program (ARLP)** provided grants to non-profits in the amount of \$301,330 to repair and improve home for 13 residents of the Appalachian counties.

The **HOME Program** awarded \$14.8M to local governments and non-profit organizations to provide rehabilitation and homeownership services to 215 households.

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

- The **Housing Modification and Ramps program** provided \$143,759 to make 98 homes accessible for persons with disabilities.
- The **Emergency Repair Program** provided \$2,731,659 in home repair assistance for 373 eligible elderly or disabled households.
- The **Habitat for Tennessee Program** provided \$466,648 to local Habitat affiliates to help 28 low-income home buyers.
- The **Challenge Grant Program** provided \$1.5M to non-profits to improve housing conditions for 20 households.

Lenders received **Community Investment Tax Credits** on \$3M in below market loans or contributions made to eligible non-profit agencies to create or preserve 59 units of owner-occupied affordable housing.

The **Blight Elimination Program** provided \$361,211 to demolish 21 properties across the state to allow for green space or affordable housing.

The **Weatherization Assistance Program** used \$3.9M to help 311 low-income homeowners reduce their energy bills by making their homes more energy efficient. Of these homeowners, 282 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$16.7M to non-profits serving Tennessee to assist 33,678 low-income homeowners with their heating and cooling expenses.

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



# Tennessee Program Totals

## *Rental Development and Assistance*

The **Tennessee Housing Trust Fund's Competitive Grants Program** awarded \$3.9M to nine non-profit organizations to develop affordable rental housing across Tennessee, serving 255 households.

The **National Housing Trust Fund** awarded \$5.5M to Public Housing Authorities, nonprofit and for-profit entities for the production and preservation of 123 affordable rental housing units serving extremely low-income households.

**Low Income Housing Tax Credits** in the amount of \$430.1M were allocated to create or rehabilitate 6,283 affordable rental units.

Developers used \$335.7M in **Multi-Family Bond Authority** to create or rehabilitate 4,442 rental apartments.

Lenders received **Community Investment Tax Credits** on \$207.8M in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 2,900 households through a range of housing services and to create or preserve units of affordable rental housing.

**Section 8 Rental Assistance** helped 39,296 households with \$216.7M in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$36.1M aided 6,827 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 50 families receiving housing choice vouchers utilized \$220,420 in voucher assistance to make mortgage payments rather than rental payments.
  - The **Family Self Sufficiency Program** helped 225 Housing Choice Voucher Program participants work toward self-sufficiency through education, training, and case management. The escrow component of the program helped the participants save a total of \$330,241.04 in escrow/savings. 21 participants graduated from the program and received a total of \$126,949.69 in escrow disbursements.
- **Project-based** assistance of \$180.4M helped 32,419 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 \$410,421 to help 39 low-income renters reduce their energy bills by making their homes more energy efficient. Of these households, 28 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$28.8M to non-profits serving Tennessee to assist 62,338 low-income renters with paying heating and cooling expenses.

## *Homelessness Assistance and Prevention*

The **Emergency Solutions Grant Program** awarded \$3,451,702 to non-profits serving Tennessee to support area emergency shelters, transitional housing facilities, rapid re-housing assistance, street outreach services, and Homeless Management Information Systems (HMIS). In 2018, the ESG program served more than 6,249 individuals, including clients fleeing domestic violence.

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

Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	4,473	\$601.2M	123,006	\$8.5B
- Great Choice Plus DPA Loans, 2013	1,857	\$14.9M	8,915	\$53.7M
- HHF-Downpayment Assistance Loans, 2017	2,556	\$38.3M	4,030	\$60.5M
- Homebuyer Education Program, 2003	4,212	\$965,900	24,928	\$5.8M
Take Credit Program, 2016	50	--	118	--
Keep My Tennessee Home, 2011 - Disbursed	1	\$3,942	7,355	\$182.8M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	18	\$24,337	838	\$23.9M
Reinstatement Only Program, 2017 - Disbursed	39	\$368,388	40	\$383,038
Principal Reduction & Recast Program, 2017 - Disbursed	12	\$397,412	12	\$397,412
Blight Elimination Program, 2015	21	\$361,211	37	\$634,591
Foreclosure Prevention, 2008	484	\$249,600	18,051	\$8M
HOME, 1992	215	\$14.8M	12,154	\$369.3M
National Housing Trust Fund, 2016	123	\$5.5M	123	\$5.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	774	\$8.8M	9,613	\$82M
<i>Competitive Grants</i>	255	\$3.9M	2,813	\$48M
<i>Challenge Grant</i>	20	\$1.5M	255	\$2M
<i>Habitat for Tennessee</i>	28	\$466,648	119	\$2.6M
<i>Emergency Repair</i>	373	\$2.7M	3,372	\$19.9M
<i>Housing Modification and Ramps</i>	98	\$143,759	1,760	\$1.5M
<i>Rebuild and Recover</i>	--	--	49	\$2.1M
ARLP, 2017 - Disbursed	13	\$301,330	13	\$301,330
<i>Community Investment Tax Credits, 2005</i>	2,959	\$212.3M	17,100	\$676.6M
<i>Homeownership</i>	59	\$3M	--	--
<i>Rental</i>	2,900	\$207.8M	--	--
<i>Other</i>	--	\$1.6M	--	--
Low Income Housing Tax Credits, 1987	6,283	\$430.1M	71,289	\$3.9B
Multi-Family Bond Authority, 1993	4,442	\$335.7M	32,374	\$1.6B
Section 8 Rental Assistance, 1978	39,296	\$216.7M	--	--
Tenant-Based Rental	6,827	\$36.1M	--	--
Tenant Based Homeownership	50	\$220,420	--	--
Project-Based	32,419	\$180.4M	--	--
Emergency Solutions Grant Program, 1988	6,249	\$3.5M	--	--
Weatherization Assistance Program, 1976	350	\$4.3M	2,187	\$16.4M
Homeownership	311	\$3.9M	--	--
Rental	39	\$410,421	--	--
Low-Income Home Energy Assistance Program, 1981	96,016	\$45.5M	470,378	\$225.6M
Homeownership	33,678	\$16.7M	--	--
Rental	62,338	\$28.8M	--	--

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

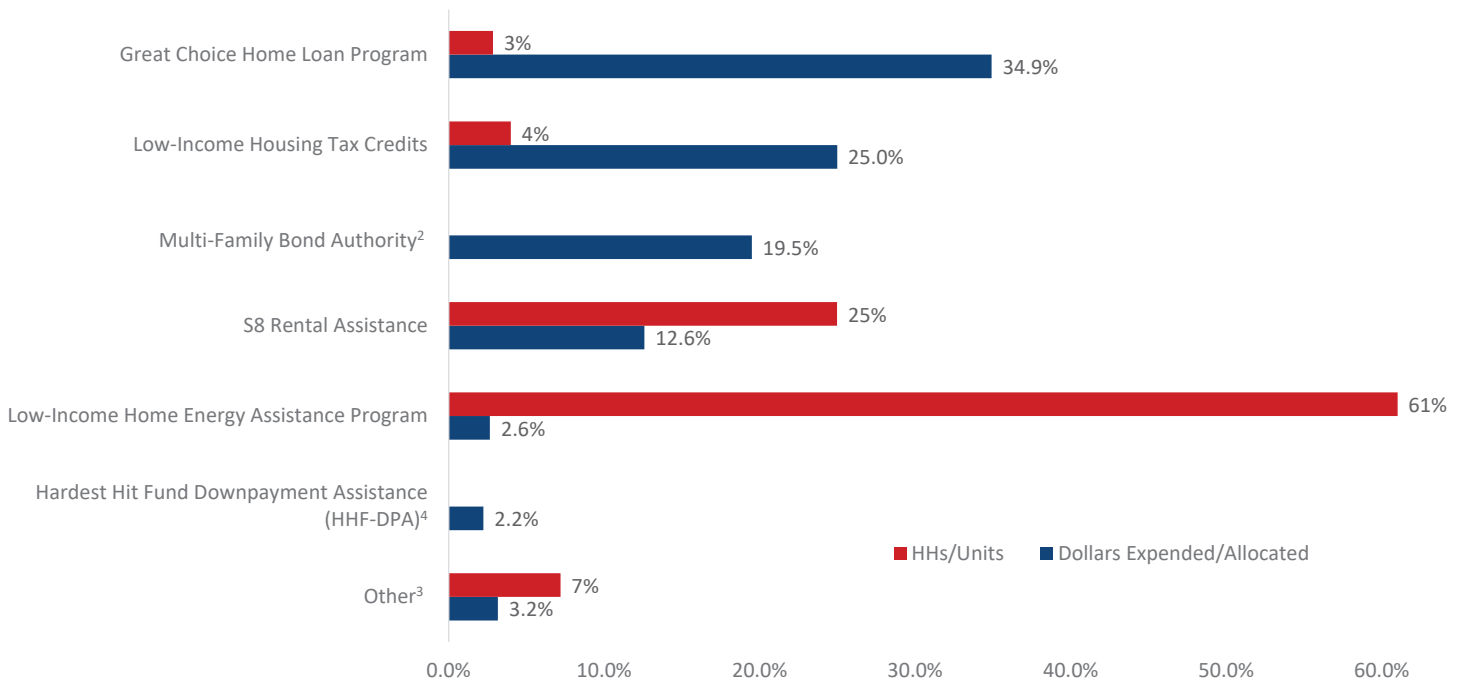
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Tennessee in 2018 was \$1.4B.**



# Tennessee Summary Graphs

**Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2018<sup>1</sup>**



1 THDA Programs with one percent or less of total households/units or total dollars expended/allocated are combined under “Other” category, which includes Weatherization Assistance, Take Credit, Second Mortgage Loans, Reinstatement Only Program, Medical Hardship, Housing Trust Fund, Homebuyer Education, HOME, Hardest Hit Fund, Foreclosure Prevention, ESG, CITC, Blight Elimination and Appalachian Renovation Loan Programs.

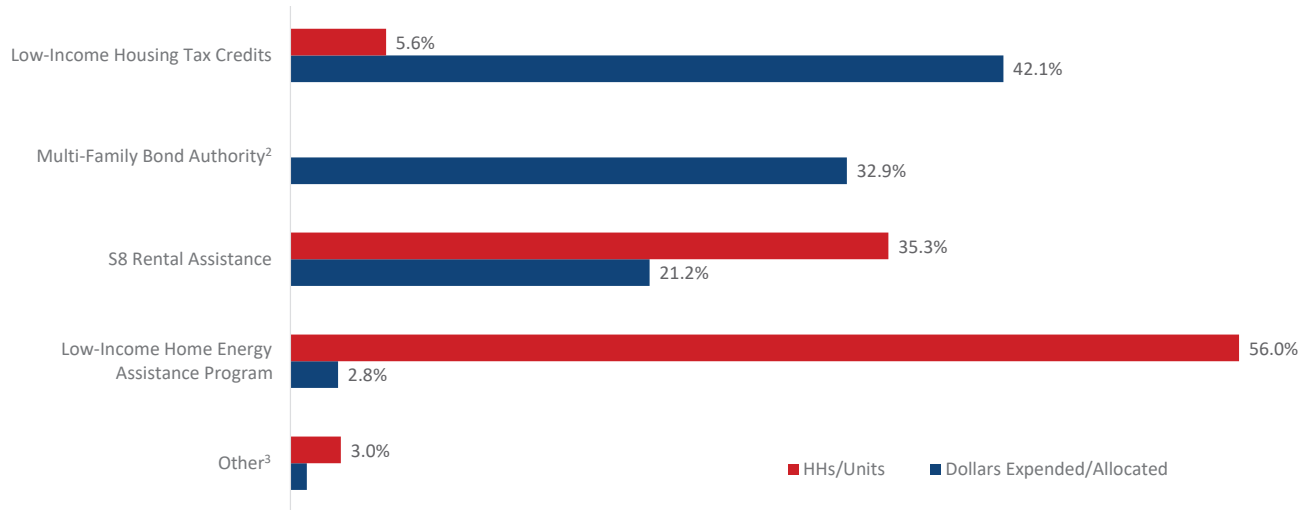
2 Statewide, 4,442 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

3 For some programs under “Other” Programs category, either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for the reasons explained below: (1) Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC. (2) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (3) Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

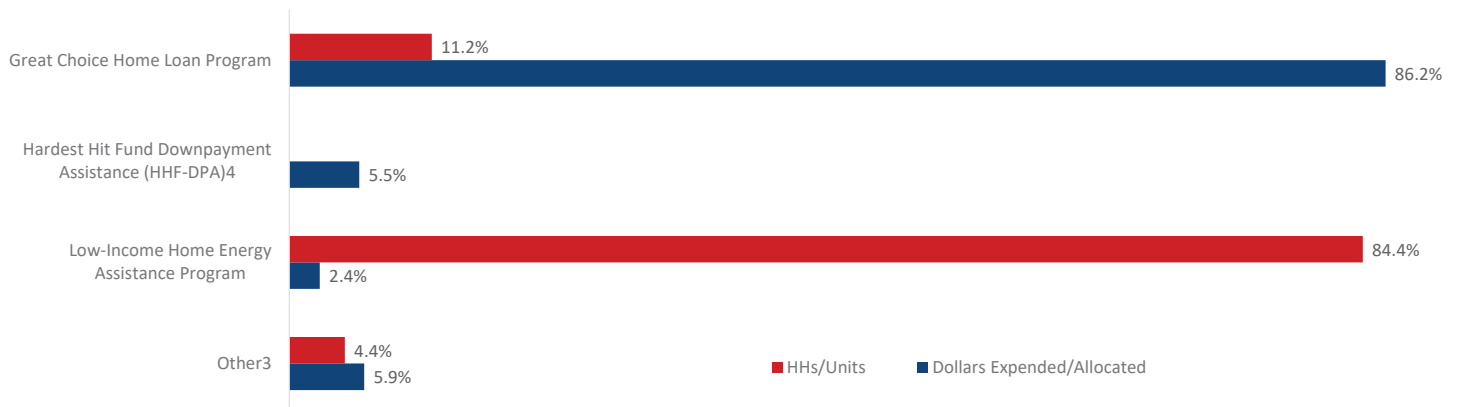
4 Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

# Tennessee Summary Graphs

**Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Programs, 2018<sup>1</sup>**



**Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Programs, 2018<sup>1</sup>**



<sup>1</sup> THDA Programs with number of households/units one percent or less of total households/units or dollars expended/allocated one percent or less of total dollars expended/allocated are combined under "Other" category, which includes Weatherization Assistance, Take Credit, Second Mortgage Loans, Reinstatement Only Program, Medical Hardship, Housing Trust Fund, Homebuyer Education, HOME, Hardest Hit Fund, Foreclosure Prevention, CITC, Blight Elimination, Appalachian Renovation Loan Programs, and National Housing Trust Fund

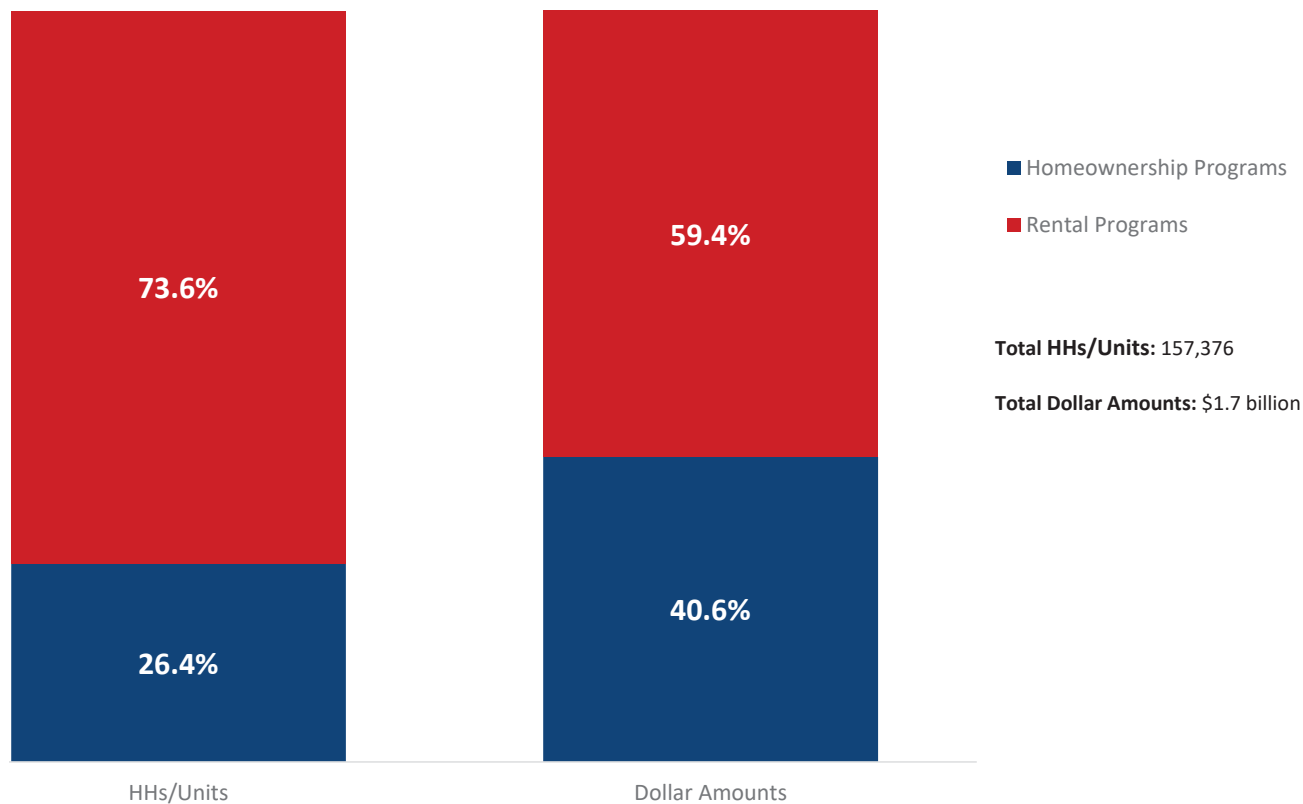
<sup>2</sup> Statewide, 4,442 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

<sup>3</sup> For some programs under "Other" Programs category, either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for the reasons explained below: (1) Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC. (2) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (3) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (4) Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

<sup>4</sup> Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

# Tennessee Summary Graphs

Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2018



Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC.

Homebuyer Education households are not included in the graph because they are counted as part of the Homeownership Loan Program.

Statewide, 4,442 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

Second Mortgage Loans and HHF Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in homeownership loan program, those borrowers are excluded to prevent double counting.





# *Congressional Districts*

# Congressional District 1



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	442	\$45.7M	9,455	\$522.6M
- Great Choice Plus DPA Loans, 2013	209	\$1.2M	625	\$3M
- HHF-Downpayment Assistance Loans, 2017	220	\$3.3M	298	\$4.5M
- Homebuyer Education Program, 2003	423	\$91,500	1,635	\$360,325
Take Credit Program, 2016	6	--	7	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	589	\$13.1M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	4	\$3,812	83	\$2.2M
Reinstatement Only Program, 2017 - Disbursed	3	\$32,361	3	\$32,361
Principal Reduction & Recast Program, 2017 - Disbursed	3	\$102,682	3	\$102,682
Foreclosure Prevention, 2008	16	\$6,750	1,205	\$442,650
HOME, 1992	50	\$3.3M	1,871	\$62M
National Housing Trust Fund, 2016	36	\$1.6M	36	\$1.6M
Tennessee's Housing Trust Fund, 2007	110	\$1.2M	1,047	\$11.2M
Competitive Grants	76	\$500,000	226	\$6.4M
Challenge Grant	--	\$500,000	--	\$500,000
Habitat for Tennessee	4	\$66,664	13	\$213,262
Emergency Repair	29	\$178,752	512	\$2.4M
Housing Modification and Ramps	1	\$415	94	\$84,328
Rebuild and Recover	--	--	29	\$833,064
ARLP, 2017 - Disbursed	12	\$276,365	12	\$276,365
Community Investment Tax Credits, 2005	447	\$9.9M	1,376	\$51.5M
Homeownership	9	\$350,000	--	--
Rental	438	\$9.5M	--	--
Low Income Housing Tax Credits, 1987	837	\$69M	6,443	\$420.8M
Multi-Family Bond Authority, 1993	381	\$21M	1,461	\$57.4M
Section 8 Rental Assistance, 1978	3,714	\$16M	--	--
Tenant-Based Rental	33	\$137,683	--	--
Project-Based	3,681	\$15.8M	--	--
Emergency Solutions Grant Program, 1988	1,749	\$939,934	--	--
Weatherization Assistance Program, 1976	37	\$541,211	256	\$2.1M
Homeownership	32	\$470,742	--	--
Rental	5	\$70,468	--	--
Low-Income Home Energy Assistance Program, 1981	13,548	\$6.2M	63,104	\$29.6M
Homeownership	5,636	\$2.6M	--	--
Rental	7,912	\$3.6M	--	--

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$71.6M.**

# Congressional District 2



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	664	\$79.8M	16,111	\$1.1B
- Great Choice Plus DPA Loans, 2013	241	\$1.6M	1,128	\$5.9M
- HHF-Downpayment Assistance Loans, 2017	416	\$6.2M	642	\$9.6M
- <i>Homebuyer Education Program, 2003</i>	618	\$137,100	3,053	\$700,975
Take Credit Program, 2016	9	--	13	--
Keep My Tennessee Home, 2011 - Disbursed	1	\$3,942	693	\$16.3M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	3	\$3,624	72	\$1.9M
Reinstatement Only Program, 2017 - Disbursed	12	\$111,061	12	\$111,061
Principal Reduction & Recast Program, 2017 - Disbursed	3	\$120,000	3	\$120,000
Foreclosure Prevention, 2008	16	\$7,200	871	\$306,750
HOME, 1992	15	\$1.3M	1,105	\$34.7M
National Housing Trust Fund, 2016	14	\$900,000	14	\$900,000
<i>Tennessee's Housing Trust Fund, 2007</i>	36	\$229,980	722	\$7.8M
<i>Competitive Grants</i>	--	--	247	\$5.4M
<i>Habitat for Tennessee</i>	4	\$66,664	20	\$329,904
<i>Emergency Repair</i>	28	\$160,387	219	\$1.1M
<i>Housing Modification and Ramps</i>	4	\$2,929	102	\$70,141
<i>Rebuild and Recover</i>	--	--	2	\$80,000
ARLP, 2017 - Disbursed	1	\$24,965	1	\$24,965
<i>Community Investment Tax Credits, 2005</i>	228	\$28.9M	1,545	\$86.8M
<i>Homeownership</i>	3	\$100,000	--	--
<i>Rental</i>	225	\$27.2M	--	--
<i>Other</i>	--	\$1.6M	--	--
Low Income Housing Tax Credits, 1987	541	\$41.6M	7,175	\$426.5M
Multi-Family Bond Authority, 1993	459	\$41.9M	3,430	\$165.8M
Section 8 Rental Assistance, 1978	4,944	\$28.6M	--	--
Tenant-Based Rental	402	\$2.4M	--	--
Tenant Based Homeownership	13	\$58,276	--	--
Project-Based	4,529	\$26.2M	--	--
Emergency Solutions Grant Program, 1988	964	\$535,000	--	--
Weatherization Assistance Program, 1976	76	\$637,483	379	\$2.5M
Homeownership	56	\$453,126	--	--
Rental	20	\$184,357	--	--
Low-Income Home Energy Assistance Program, 1981	13,012	\$6.1M	56,856	\$27M
Homeownership	4,494	\$2.2M	--	--
Rental	8,518	\$3.9M	--	--

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$196.9M.**



# Congressional District 3



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	527	\$61.1M	12,684	\$807M
- Great Choice Plus DPA Loans, 2013	177	\$1.2M	1,124	\$5.5M
- HHF-Downpayment Assistance Loans, 2017	345	\$5.2M	539	\$8.1M
- Homebuyer Education Program, 2003	508	\$114,450	2,726	\$622,325
Take Credit Program, 2016	18	--	27	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	780	\$17.9M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$685	85	\$2.4M
Reinstatement Only Program, 2017 - Disbursed	7	\$55,953	7	\$55,953
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Blight Elimination Program, 2015	3	\$71,518	6	\$134,494
Foreclosure Prevention, 2008	1	\$450	2,048	\$837,600
HOME, 1992	33	\$2.7M	2,429	\$61.2M
National Housing Trust Fund, 2016	39	\$516,532	39	\$516,532
Tennessee's Housing Trust Fund, 2007	198	\$1M	1,573	\$9.1M
Competitive Grants	78	\$500,000	256	\$4.6M
Habitat for Tennessee	2	\$33,312	15	\$243,138
Emergency Repair	71	\$456,552	607	\$2.7M
Housing Modification and Ramps	47	\$48,205	494	\$421,149
Rebuild and Recover	--	--	2	\$80,000
ARLP, 2017 - Disbursed	1	\$24,965	1	\$24,965
Community Investment Tax Credits, 2005	86	\$5.9M	1,458	\$45.8M
Rental	86	\$5.9M	--	--
Low Income Housing Tax Credits, 1987	112	\$14.7M	6,157	\$331.1M
Multi-Family Bond Authority, 1993	--	--	2,125	\$99.9M
Section 8 Rental Assistance, 1978	4,257	\$20.5M	--	--
Tenant-Based Rental	173	\$813,437	--	--
Tenant Based Homeownership	3	\$9,683	--	--
Project-Based	4,081	\$19.7M	--	--
Emergency Solutions Grant Program, 1988	913	\$237,900	--	--
Weatherization Assistance Program, 1976	40	\$551,443	375	\$2.7M
Homeownership	35	\$474,963	--	--
Rental	5	\$76,481	--	--
Low-Income Home Energy Assistance Program, 1981	13,224	\$6.2M	63,852	\$31M
Homeownership	5,169	\$2.5M	--	--
Rental	8,055	\$3.7M	--	--

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$136.6M.**

# Congressional District 4



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	769	\$120.8M	17,382	\$1.5B
- Great Choice Plus DPA Loans, 2013	437	\$3.9M	1,929	\$12.7M
- HHF-Downpayment Assistance Loans, 2017	324	\$4.9M	562	\$8.4M
- Homebuyer Education Program, 2003	710	\$157,050	4,833	\$1.1M
Take Credit Program, 2016	7	--	13	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	874	\$21.6M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	2	\$3,520	88	\$2.7M
Reinstatement Only Program, 2017 - Disbursed	6	\$72,453	7	\$87,103
Foreclosure Prevention, 2008	78	\$39,900	2,536	\$1.1M
HOME, 1992	39	\$2.3M	2,110	\$58.3M
National Housing Trust Fund, 2016	49	\$1.3M	49	\$1.3M
Tennessee's Housing Trust Fund, 2007	164	\$1.4M	1,530	\$9.4M
Competitive Grants	86	\$1M	283	\$3.9M
Habitat for Tennessee	4	\$66,664	24	\$398,136
Emergency Repair	54	\$351,192	620	\$3.2M
Housing Modification and Ramps	20	\$27,146	390	\$328,548
Rebuild and Recover	--	--	13	\$615,230
Community Investment Tax Credits, 2005	322	\$22.6M	2,194	\$95.1M
Rental	322	\$22.6M	--	--
Low Income Housing Tax Credits, 1987	822	\$53.6M	8,224	\$489.2M
Multi-Family Bond Authority, 1993	583	\$40.8M	2,067	\$116.5M
Section 8 Rental Assistance, 1978	4,115	\$21M	--	--
Tenant-Based Rental	1,073	\$4.8M	--	--
Tenant Based Homeownership	9	\$39,778	--	--
Project-Based	3,033	\$16.2M	--	--
Emergency Solutions Grant Program, 1988	219	\$556,668	--	--
Weatherization Assistance Program, 1976	45	\$595,805	389	\$2.8M
Homeownership	43	\$571,571	--	--
Rental	2	\$24,234	--	--
Low-Income Home Energy Assistance Program, 1981	9,285	\$4.5M	45,927	\$22.1M
Homeownership	4,074	\$2M	--	--
Rental	5,211	\$2.5M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$130.6M.**

# Congressional District 5



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	433	\$82.5M	19,967	\$1.6B
- Great Choice Plus DPA Loans, 2013	273	\$2.8M	1,733	\$11.9M
- HHF-Downpayment Assistance Loans, 2017	144	\$2.2M	257	\$3.9M
- Homebuyer Education Program, 2003	396	\$86,900	4,829	\$1.1M
Take Credit Program, 2016	4	--	43	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	1,264	\$33.9M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$1,044	134	\$4.1M
Reinstatement Only Program, 2017 - Disbursed	5	\$44,274	5	\$44,274
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Foreclosure Prevention, 2008	100	\$59,850	3,925	\$2M
HOME, 1992	--	--	364	\$11.4M
National Housing Trust Fund, 2016	16	\$994,788	16	\$994,788
Tennessee's Housing Trust Fund, 2007	96	\$2.2M	1,114	\$12.7M
Competitive Grants	26	\$895,462	535	\$10.1M
Challenge Grant	20	\$1M	20	\$1M
Habitat for Tennessee	8	\$133,348	20	\$329,944
Emergency Repair	21	\$129,583	174	\$906,211
Housing Modification and Ramps	21	\$33,431	351	\$299,261
Community Investment Tax Credits, 2005	1,375	\$119.6M	7,103	\$252.5M
Homeownership	7	\$500,000	--	--
Rental	1,368	\$119.1M	--	--
Low Income Housing Tax Credits, 1987	1,948	\$127.9M	13,541	\$682.7M
Multi-Family Bond Authority, 1993	1,756	\$151M	9,607	\$554.2M
Section 8 Rental Assistance, 1978	5,655	\$39.1M	--	--
Tenant-Based Rental	122	\$860,524	--	--
Tenant Based Homeownership	3	\$19,473	--	--
Project-Based	5,530	\$38.2M	--	--
Weatherization Assistance Program, 1976	53	\$733,232	321	\$2.6M
Homeownership	50	\$706,081	--	--
Rental	3	\$27,151	--	--
Low-Income Home Energy Assistance Program, 1981	8,199	\$3.9M	41,787	\$19.3M
Homeownership	1,640	\$865,707	--	--
Rental	6,559	\$3M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$371.3M.**

# Congressional District 6



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	502	\$84.3M	11,921	\$959.8M
- Great Choice Plus DPA Loans, 2013	360	\$3.1M	1,056	\$7.7M
- HHF-Downpayment Assistance Loans, 2017	127	\$1.9M	187	\$2.8M
- Homebuyer Education Program, 2003	453	\$89,550	2,609	\$565,325
Take Credit Program, 2016	3	--	11	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	670	\$17M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	2	\$1,131	62	\$1.8M
Reinstatement Only Program, 2017 - Disbursed	5	\$59,822	5	\$59,822
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$19,975	1	\$19,975
Foreclosure Prevention, 2008	30	\$21,600	1,164	\$588,300
HOME, 1992	40	\$2.5M	2,017	\$59.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	114	\$1.1M	858	\$5.5M
<i>Competitive Grants</i>	50	\$500,000	66	\$961,330
<i>Habitat for Tennessee</i>	2	\$33,332	6	\$96,580
<i>Emergency Repair</i>	53	\$497,293	441	\$3.4M
<i>Housing Modification and Ramps</i>	9	\$32,618	160	\$148,851
Community Investment Tax Credits, 2005	50	\$1.4M	1,198	\$67.6M
<i>Rental</i>	50	\$1.4M	--	--
Low Income Housing Tax Credits, 1987	150	\$15M	7,032	\$379.6M
Multi-Family Bond Authority, 1993	--	--	1,867	\$101.6M
Section 8 Rental Assistance, 1978	3,480	\$17.9M	--	--
Tenant-Based Rental	1,763	\$9.9M	--	--
Tenant Based Homeownership	13	\$56,540	--	--
Project-Based	1,704	\$8M	--	--
Emergency Solutions Grant Program, 1988	238	\$100,000	--	--
Weatherization Assistance Program, 1976	40	\$495,135	371	\$2.6M
Homeownership	36	\$459,239	--	--
Rental	4	\$35,896	--	--
Low-Income Home Energy Assistance Program, 1981	7,599	\$3.8M	42,838	\$21.4M
Homeownership	3,812	\$1.9M	--	--
Rental	3,787	\$1.8M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$80.5M.**



# Congressional District 7



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	521	\$69.6M	10,012	\$677.3M
- Great Choice Plus DPA Loans, 2013	191	\$1.5M	855	\$5.3M
- HHF-Downpayment Assistance Loans, 2017	329	\$4.9M	525	\$7.9M
- <i>Homebuyer Education Program, 2003</i>	504	\$118,450	2,403	\$549,025
Take Credit Program, 2016	5	--	11	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	505	\$12.4M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	2	\$1,952	72	\$2.2M
Reinstatement Only Program, 2017 - Disbursed	1	\$8,809	1	\$8,809
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$36,655	1	\$36,655
Foreclosure Prevention, 2008	62	\$33,900	1,448	\$642,000
HOME, 1992	17	\$1.3M	1,474	\$54.3M
National Housing Trust Fund, 2016	18	\$1.5M	18	\$1.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	57	\$428,264	996	\$8.5M
<i>Competitive Grants</i>	--	--	272	\$4.4M
<i>Habitat for Tennessee</i>	2	\$33,332	7	\$113,246
<i>Emergency Repair</i>	53	\$381,776	488	\$2.7M
<i>Housing Modification and Ramps</i>	2	\$13,156	97	\$104,371
<i>Rebuild and Recover</i>	--	--	5	\$600,000
Community Investment Tax Credits, 2005	332	\$30.8M	1,086	\$66.4M
<i>Homeownership</i>	22	\$2M	--	--
<i>Rental</i>	310	\$28.9M	--	--
Low Income Housing Tax Credits, 1987	1,050	\$72.5M	5,662	\$376.8M
Multi-Family Bond Authority, 1993	518	\$26.8M	1,052	\$52.7M
Section 8 Rental Assistance, 1978	3,784	\$19.7M	--	--
Tenant-Based Rental	1,959	\$10.4M	--	--
Tenant Based Homeownership	7	\$24,829	--	--
Project-Based	1,818	\$9.2M	--	--
Emergency Solutions Grant Program, 1988	1,222	\$540,600	--	--
Weatherization Assistance Program, 1976	27	\$334,006	261	\$1.8M
Homeownership	27	\$334,006	--	--
Low-Income Home Energy Assistance Program, 1981	11,140	\$5.4M	50,474	\$24.5M
Homeownership	4,846	\$2.4M	--	--
Rental	6,294	\$3M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$103.8M.**

# Congressional District 8



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	933	\$99.3M	31,889	\$1.8B
- Great Choice Plus DPA Loans, 2013	133	\$821,824	1,114	\$5.4M
- HHF-Downpayment Assistance Loans, 2017	800	\$12M	1,254	\$18.8M
- Homebuyer Education Program, 2003	897	\$234,150	4,416	\$1.1M
Take Credit Program, 2016	2	--	4	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	2,294	\$57.7M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	5	\$10,519	275	\$7.6M
Reinstatement Only Program, 2017 - Disbursed	3	\$13,541	3	\$13,541
Principal Reduction & Recast Program, 2017 - Disbursed	3	\$78,100	3	\$78,100
Blight Elimination Program, 2015	18	\$289,693	31	\$500,097
Foreclosure Prevention, 2008	198	\$91,050	5,703	\$2.4M
HOME, 1992	34	\$2.8M	1,703	\$59.7M
Tennessee's Housing Trust Fund, 2007	133	\$1.9M	2,021	\$17.1M
Competitive Grants	17	\$1.1M	433	\$8.4M
Challenge Grant	--	--	235	\$500,000
Habitat for Tennessee	4	\$66,664	28	\$1.1M
Emergency Repair	110	\$798,907	789	\$5.4M
Housing Modification and Ramps	4	\$3,947	226	\$159,798
Community Investment Tax Credits, 2005	440	\$15.7M	2,289	\$52.1M
Homeownership	18	\$24,851	--	--
Rental	422	\$15.7M	--	--
Low Income Housing Tax Credits, 1987	1,142	\$62.3M	20,117	\$952.1M
Multi-Family Bond Authority, 1993	882	\$61.9M	11,400	\$431.9M
Section 8 Rental Assistance, 1978	10,999	\$61.2M	--	--
Tenant-Based Rental	1,750	\$8.6M	--	--
Tenant Based Homeownership	6	\$19,553	--	--
Project-Based	9,243	\$52.6M	--	--
Emergency Solutions Grant Program, 1988	1,074	\$711,700	--	--
Weatherization Assistance Program, 1976	44	\$629,209	314	\$2.1M
Homeownership	43	\$619,858	--	--
Rental	1	\$9,352	--	--
Low-Income Home Energy Assistance Program, 1981	25,236	\$11.9M	130,406	\$63.1M
Homeownership	6,228	\$3.2M	--	--
Rental	19,008	\$8.7M	--	--

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

*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 2018 was \$215.1M.**

# Congressional District 9



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	576	\$63.4M	21,439	\$1.3B
- Great Choice Plus DPA Loans, 2013	38	\$247,405	675	\$3.3M
- HHF-Downpayment Assistance Loans, 2017	538	\$8.1M	838	\$12.6M
- Homebuyer Education Program, 2003	550	\$152,200	3,251	\$785,773
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	1,887	\$48.8M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	5	\$10,519	228	\$6.5M
Reinstatement Only Program, 2017 - Disbursed	2	\$12,261	2	\$12,261
Principal Reduction & Recast Program, 2017 - Disbursed	2	\$73,878	2	\$73,878
Blight Elimination Program, 2015	7	\$96,976	18	\$257,380
Foreclosure Prevention, 2008	185	\$85,800	5,228	\$2.2M
HOME, 1992	--	--	211	\$3.5M
Tennessee's Housing Trust Fund, 2007	47	\$981,393	865	\$8.9M
Competitive Grants	13	\$725,251	326	\$5.9M
Challenge Grant	--	--	235	\$500,000
Habitat for Tennessee	3	\$49,998	26	\$1.1M
Emergency Repair	30	\$205,104	190	\$1.3M
Housing Modification and Ramps	1	\$1,040	87	\$49,889
Community Investment Tax Credits, 2005	325	\$8.7M	1,688	\$39.5M
Homeownership	18	\$24,851	--	--
Rental	307	\$8.7M	--	--
Low Income Housing Tax Credits, 1987	1,077	\$60.1M	15,518	\$697.1M
Multi-Family Bond Authority, 1993	817	\$58.4M	10,222	\$383.7M
Section 8 Rental Assistance, 1978	6,612	\$39.5M	--	--
Tenant-Based Rental	311	\$1.9M	--	--
Tenant Based Homeownership	1	\$6,001	--	--
Project-Based	6,300	\$37.6M	--	--
Weatherization Assistance Program, 1976	5	\$89,219	125	\$648,700
Homeownership	5	\$89,219	--	--
Low-Income Home Energy Assistance Program, 1981	15,319	\$7.2M	82,830	\$40.7M
Homeownership	2,915	\$1.6M	--	--
Rental	12,404	\$5.6M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

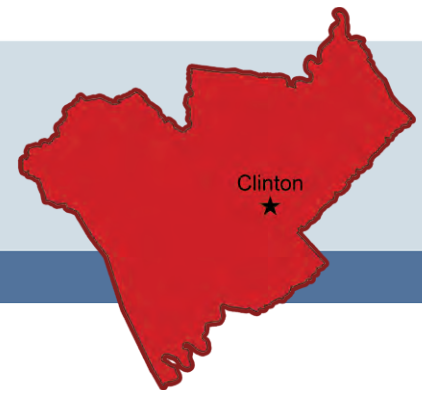
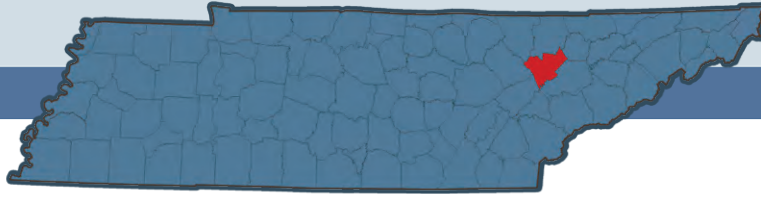
**The estimated economic impact of THDA-related activities in U.S. Congressional District 9 in 2018 was \$165.8M.**



# *Counties*



# Anderson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	77	\$8.9M	1,699	\$101.8M
- Great Choice Plus DPA Loans, 2013	47	\$290,138	162	\$802,311
- HHF-Downpayment Assistance Loans, 2017	30	\$450,000	45	\$675,000
- Homebuyer Education Program, 2003	78	\$15,100	321	\$69,225
Take Credit Program, 2016	2	--	2	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	52	\$1.1M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$685	6	\$122,042
Reinstatement Only Program, 2017 - Disbursed	1	\$6,191	1	\$6,191
Blight Elimination Program, 2015	2	\$49,318	4	\$97,319
Foreclosure Prevention, 2008	--	--	21	\$6,600
HOME, 1992	6	\$500,000	588	\$9.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$66,768	76	\$497,052
<i>Competitive Grants</i>	--	--	3	\$185,110
<i>Emergency Repair</i>	10	\$66,768	66	\$293,326
<i>Housing Modification and Ramps</i>	--	--	4	\$2,972
<i>Community Investment Tax Credits, 2005</i>	--	--	18	\$6,876
Low Income Housing Tax Credits, 1987	--	--	762	\$45.5M
Multi-Family Bond Authority, 1993	--	--	273	\$10.3M
Section 8 Rental Assistance, 1978	753	\$3.5M	--	--
Tenant-Based Rental	122	\$621,842	--	--
Tenant Based Homeownership	2	\$5,930	--	--
Project-Based	629	\$2.9M	--	--
Emergency Solutions Grant Program, 1988	783	\$67,800	--	--
Weatherization Assistance Program, 1976	2	\$26,374	33	\$227,676
Homeownership	2	\$26,374	--	--
Low-Income Home Energy Assistance Program, 1981	1,165	\$547,569	5,821	\$2.8M
Homeownership	448	\$218,947	--	--
Rental	717	\$328,622	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Anderson County in 2018 was \$2.7M.**

# Bedford County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	22	\$3.3M	612	\$39.3M
- Great Choice Plus DPA Loans, 2013	22	\$165,265	51	\$312,864
- Homebuyer Education Program, 2003	18	\$3,400	92	\$18,125
Keep My Tennessee Home, 2011 - Disbursed	--	--	43	\$1.1M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$99,166
Foreclosure Prevention, 2008	2	\$1,800	92	\$47,850
HOME, 1992	--	--	107	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$36,878	22	\$231,741
<i>Competitive Grants</i>	--	--	4	\$90,000
<i>Habitat for Tennessee</i>	1	\$16,666	3	\$49,998
<i>Emergency Repair</i>	3	\$20,212	12	\$85,093
<i>Community Investment Tax Credits, 2005</i>	--	--	27	\$989,816
Low Income Housing Tax Credits, 1987	--	--	411	\$30M
Section 8 Rental Assistance, 1978	273	\$1.1M	--	--
Tenant-Based Rental	132	\$494,706	--	--
Project-Based	141	\$631,620	--	--
Weatherization Assistance Program, 1976	7	\$85,137	48	\$287,114
Homeownership	7	\$85,137	--	--
Low-Income Home Energy Assistance Program, 1981	755	\$360,783	3,416	\$1.7M
Homeownership	271	\$134,712	--	--
Rental	484	\$226,070	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Bedford County in 2018 was \$1.4M.**

*Click on the map to visit our interactive online mapping tool.*

# Benton County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$62,644	130	\$5.4M
- Great Choice Plus DPA Loans, 2013	1	\$3,190	2	\$7,440
- Homebuyer Education Program, 2003	1	\$150	3	\$625
Take Credit Program, 2016	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	7	\$121,440
Foreclosure Prevention, 2008	--	--	11	\$5,100
HOME, 1992	--	--	61	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$30,931	46	\$516,467
<i>Competitive Grants</i>	--	--	4	\$290,730
<i>Emergency Repair</i>	8	\$30,931	30	\$180,735
<i>Housing Modification and Ramps</i>	--	--	4	\$8,654
<i>Community Investment Tax Credits, 2005</i>	--	--	101	\$478,764
Low Income Housing Tax Credits, 1987	--	--	189	\$12.4M
Multi-Family Bond Authority, 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	89	\$331,015	--	--
Tenant-Based Rental	10	\$18,123	--	--
Project-Based	79	\$312,892	--	--
Weatherization Assistance Program, 1976	2	\$29,095	14	\$102,247
Homeownership	2	\$29,095	--	--
Low-Income Home Energy Assistance Program, 1981	384	\$194,758	1,727	\$867,984
Homeownership	183	\$94,654	--	--
Rental	201	\$100,104	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Benton County in 2018 was \$245,277.**

*Click on the map to visit our interactive online mapping tool.*

# Bledsoe County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	22	\$1.5M
- Great Choice Plus DPA Loans, 2013	--	--	2	\$7,700
- Homebuyer Education Program, 2003	--	--	4	\$950
Keep My Tennessee Home, 2011 - Disbursed	--	--	15	\$295,498
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	5	\$141,861
Foreclosure Prevention, 2008	--	--	19	\$8,400
HOME, 1992	--	--	108	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$8,627	100	\$776,878
Competitive Grants	--	--	55	\$643,050
Emergency Repair	1	\$8,627	12	\$82,469
Housing Modification and Ramps	--	--	22	\$16,798
<i>Community Investment Tax Credits, 2005</i>	--	--	48	\$464,850
Low Income Housing Tax Credits, 1987	--	--	24	\$296,640
Project-Based Section 8 Rental Assistance, 1978	152	\$825,103	--	--
Weatherization Assistance Program, 1976	1	\$7,963	45	\$246,884
Homeownership	1	\$7,963	--	--
Low-Income Home Energy Assistance Program, 1981	389	\$189,547	1,693	\$795,007
Homeownership	227	\$109,624	--	--
Rental	162	\$79,924	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Bledsoe County in 2018 was \$113,315.**

*Click on the map to visit our interactive online mapping tool.*



# Blount County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	58	\$8.2M	3,033	\$183.5M
- Great Choice Plus DPA Loans, 2013	58	\$414,732	157	\$891,355
- Homebuyer Education Program, 2003	52	\$8,400	417	\$89,450
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	76	\$1.8M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	5	\$186,270
Foreclosure Prevention, 2008	--	--	52	\$17,400
HOME, 1992	4	\$285,714	189	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$8,212	69	\$98,706
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	1	\$5,611	6	\$22,600
<i>Housing Modification and Ramps</i>	3	\$2,602	57	\$37,123
<i>Community Investment Tax Credits, 2005</i>	--	\$1.6M	183	\$13M
<i>Other</i>	--	\$1.6M	--	--
Low Income Housing Tax Credits, 1987	--	--	560	\$40.7M
Section 8 Rental Assistance, 1978	357	\$1.6M	--	--
Tenant-Based Rental	55	\$249,286	--	--
Tenant Based Homeownership	3	\$12,889	--	--
Project-Based	299	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	500	\$150,000	--	--
Weatherization Assistance Program, 1976	9	\$86,749	52	\$325,715
Homeownership	9	\$86,749	--	--
Low-Income Home Energy Assistance Program, 1981	1,338	\$641,337	6,833	\$3.3M
Homeownership	606	\$298,494	--	--
Rental	732	\$342,844	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Blount County in 2018 was \$24.5M.**

# Bradley County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	149	\$17.3M	2,811	\$186.5M
- Great Choice Plus DPA Loans, 2013	19	\$140,925	198	\$901,960
- HHF-Downpayment Assistance Loans, 2017	128	\$1.9M	209	\$3.1M
- <i>Homebuyer Education Program, 2003</i>	140	\$33,650	706	\$163,775
Keep My Tennessee Home, 2011 - Disbursed	--	--	89	\$1.9M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	11	\$323,064
Foreclosure Prevention, 2008	--	--	217	\$86,400
HOME, 1992	5	\$500,000	221	\$7.2M
National Housing Trust Fund, 2016	39	\$516,532	39	\$516,532
<i>Tennessee's Housing Trust Fund, 2007</i>	105	\$601,070	457	\$2.1M
<i>Competitive Grants</i>	78	\$500,000	92	\$1.2M
<i>Habitat for Tennessee</i>	--	--	6	\$96,580
<i>Emergency Repair</i>	18	\$89,582	218	\$709,592
<i>Housing Modification and Ramps</i>	9	\$11,488	132	\$112,442
<i>Community Investment Tax Credits, 2005</i>	78	\$5.8M	676	\$20.7M
<i>Rental</i>	78	\$5.8M	--	--
Low Income Housing Tax Credits, 1987	--	--	1,040	\$54.6M
Multi-Family Bond Authority, 1993	--	--	306	\$12.4M
Project-Based Section 8 Rental Assistance, 1978	663	\$3.3M	--	--
Emergency Solutions Grant Program, 1988	130	\$135,100	--	--
Weatherization Assistance Program, 1976	5	\$107,031	59	\$478,486
Homeownership	4	\$89,513	--	--
Rental	1	\$17,518	--	--
Low-Income Home Energy Assistance Program, 1981	1,671	\$788,622	8,098	\$4M
Homeownership	567	\$281,748	--	--
Rental	1,104	\$506,873	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Bradley County in 2018 was \$25.7M.**

# Campbell County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	13	\$1.4M	252	\$13.2M
- Great Choice Plus DPA Loans, 2013	13	\$69,965	27	\$128,308
- Homebuyer Education Program, 2003	12	\$1,800	40	\$7,000
Keep My Tennessee Home, 2011 - Disbursed	--	--	18	\$327,918
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$45,962
Foreclosure Prevention, 2008	--	--	11	\$4,200
HOME, 1992	6	\$500,000	271	\$8.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$52,286	110	\$1.7M
<i>Competitive Grants</i>	--	--	17	\$1.1M
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	7	\$35,620	37	\$175,310
<i>Housing Modification and Ramps</i>	--	--	3	\$2,635
<i>Rebuild and Recover</i>	--	--	2	\$80,000
ARLP, 2017 - Disbursed	1	\$24,965	1	\$24,965
<i>Community Investment Tax Credits, 2005</i>	--	--	17	\$400,000
Low Income Housing Tax Credits, 1987	--	--	231	\$10.7M
Section 8 Rental Assistance, 1978	305	\$1.3M	--	--
Tenant-Based Rental	2	\$9,305	--	--
Project-Based	303	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$35,000	--	--
Weatherization Assistance Program, 1976	1	\$12,159	30	\$212,866
Homeownership	1	\$12,159	--	--
Low-Income Home Energy Assistance Program, 1981	1,048	\$505,169	4,962	\$2.4M
Homeownership	569	\$275,847	--	--
Rental	479	\$229,322	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Campbell County in 2018 was \$1.4M.**

# Cannon County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	9	\$1.3M	129	\$10.8M
- Great Choice Plus DPA Loans, 2013	9	\$66,100	24	\$147,472
- Homebuyer Education Program, 2003	8	\$1,600	35	\$6,525
Keep My Tennessee Home, 2011 - Disbursed	--	--	9	\$262,419
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$50,562
Foreclosure Prevention, 2008	1	\$600	18	\$8,550
HOME, 1992	--	--	66	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$34,518	12	\$82,251
<i>Emergency Repair</i>	3	\$34,518	7	\$61,379
<i>Housing Modification and Ramps</i>	--	--	1	\$576
<i>Community Investment Tax Credits, 2005</i>	--	--	80	\$131,553
Low Income Housing Tax Credits, 1987	42	\$3.1M	85	\$3.7M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$16,749	--	--
Weatherization Assistance Program, 1976	1	\$17,987	42	\$245,445
Homeownership	1	\$17,987	--	--
Low-Income Home Energy Assistance Program, 1981	178	\$93,881	969	\$505,961
Homeownership	91	\$48,628	--	--
Rental	87	\$45,253	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

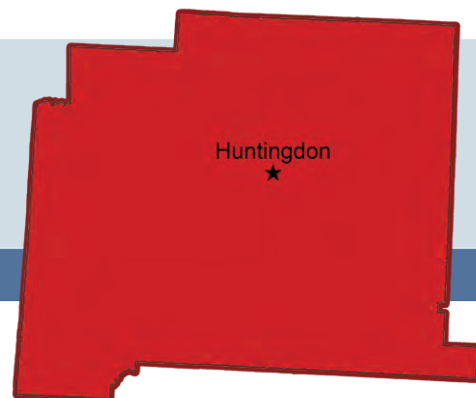
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Cannon County in 2018 was \$504,950.**

*Click on the map to visit our interactive online mapping tool.*

# Carroll County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	8	\$647,505	227	\$9.2M
- Great Choice Plus DPA Loans, 2013	8	\$38,007	13	\$56,026
- Homebuyer Education Program, 2003	8	\$1,400	17	\$3,250
Keep My Tennessee Home, 2011 - Disbursed	--	--	16	\$312,629
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$22,611
Foreclosure Prevention, 2008	--	--	9	\$4,800
HOME, 1992	6	\$500,000	88	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	76	\$423,002
<i>Emergency Repair</i>	--	--	45	\$344,879
<i>Housing Modification and Ramps</i>	--	--	16	\$7,832
<i>Community Investment Tax Credits, 2005</i>	--	--	29	\$72,409
Low Income Housing Tax Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority, 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	53	\$315,445	--	--
Tenant-Based Rental	6	\$23,947	--	--
Project-Based	47	\$291,498	--	--
Weatherization Assistance Program, 1976	2	\$12,667	15	\$90,215
Homeownership	2	\$12,667	--	--
Low-Income Home Energy Assistance Program, 1981	591	\$276,233	3,352	\$1.5M
Homeownership	244	\$118,604	--	--
Rental	347	\$157,629	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Carroll County in 2018 was \$915,692.**

*Click on the map to visit our interactive online mapping tool.*



# Carter County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	17	\$2.1M	424	\$24.1M
- Great Choice Plus DPA Loans, 2013	17	\$108,107	23	\$133,548
- Homebuyer Education Program, 2003	17	\$2,850	68	\$12,350
Take Credit Program, 2016	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	52	\$991,741
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$1,567	6	\$200,752
Foreclosure Prevention, 2008	--	--	66	\$19,800
HOME, 1992	7	\$593,750	203	\$8.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$16,746	88	\$375,167
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	2	\$16,746	64	\$277,780
<i>Housing Modification and Ramps</i>	--	--	7	\$6,112
<i>Community Investment Tax Credits, 2005</i>	--	--	121	\$5.8M
Low Income Housing Tax Credits, 1987	--	--	383	\$23.9M
Multi-Family Bond Authority, 1993	--	--	100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	337	\$1.5M	--	--
Weatherization Assistance Program, 1976	3	\$39,744	22	\$166,282
Homeownership	2	\$25,235	--	--
Rental	1	\$14,509	--	--
Low-Income Home Energy Assistance Program, 1981	1,195	\$546,868	6,320	\$2.8M
Homeownership	564	\$260,084	--	--
Rental	631	\$286,785	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Carter County in 2018 was \$1.7M.**

*Click on the map to visit our interactive online mapping tool.*

# Cheatham County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	21	\$3.6M	801	\$59.7M
- Great Choice Plus DPA Loans, 2013	21	\$181,003	72	\$536,913
- Homebuyer Education Program, 2003	23	\$4,250	132	\$27,950
Take Credit Program, 2016	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	50	\$1.3M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	2	\$80,387
Foreclosure Prevention, 2008	3	\$2,100	115	\$63,900
HOME, 1992	--	--	84	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$6,600	26	\$105,682
<i>Emergency Repair</i>	--	--	12	\$67,275
<i>Housing Modification and Ramps</i>	1	\$6,600	8	\$14,986
Low Income Housing Tax Credits, 1987	--	--	138	\$5.9M
Multi-Family Bond Authority, 1993	--	--	41	\$1.8M
Tenant-Based Section 8 Rental Assistance, 1978	32	\$189,528	--	--
Weatherization Assistance Program, 1976	--	--	48	\$264,272
Low-Income Home Energy Assistance Program, 1981	159	\$90,946	1,188	\$636,804
Homeownership	83	\$48,173	--	--
Rental	76	\$42,773	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

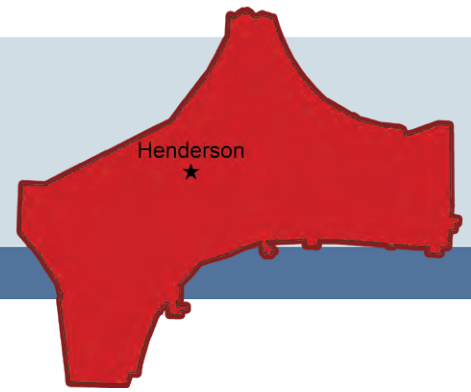
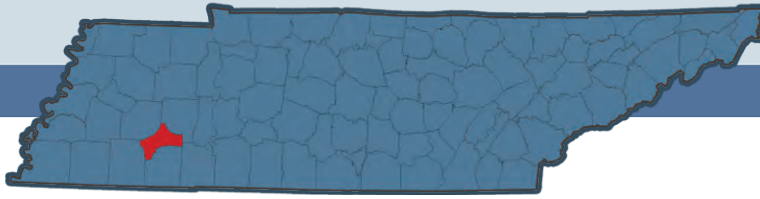
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Cheatham County in 2018 was \$1.3M.**

*Click on the map to visit our interactive online mapping tool.*

# Chester County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	7	\$852,649	170	\$9.7M
- Great Choice Plus DPA Loans, 2013	7	\$43,210	12	\$62,140
- Homebuyer Education Program, 2003	6	\$1,100	14	\$2,950
Keep My Tennessee Home, 2011 - Disbursed	--	--	9	\$153,409
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$19,170
Reinstatement Only Program, 2017 - Disbursed	1	\$8,809	1	\$8,809
Foreclosure Prevention, 2008	1	\$900	6	\$2,700
HOME, 1992	--	--	45	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$32,854	29	\$432,427
<i>Competitive Grants</i>	--	--	10	\$335,000
<i>Emergency Repair</i>	3	\$32,854	10	\$74,163
<i>Housing Modification and Ramps</i>	--	--	2	\$969
Low Income Housing Tax Credits, 1987	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	288	\$1.6M	--	--
Tenant-Based Rental	44	\$210,050	--	--
Project-Based	244	\$1.4M	--	--
Weatherization Assistance Program, 1976	2	\$20,340	16	\$115,937
Homeownership	2	\$20,340	--	--
Low-Income Home Energy Assistance Program, 1981	364	\$188,353	1,473	\$782,062
Homeownership	165	\$88,152	--	--
Rental	199	\$100,202	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

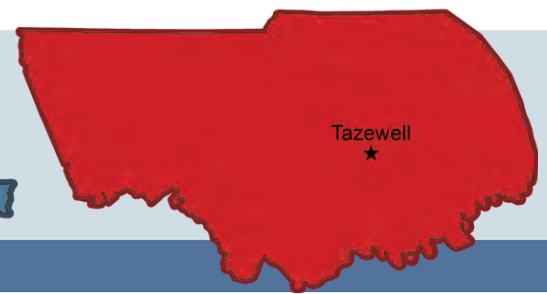
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Chester County in 2018 was \$329,720.**

*Click on the map to visit our interactive online mapping tool.*

# Claiborne County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$402,882	157	\$9.2M
- Great Choice Plus DPA Loans, 2013	3	\$16,800	9	\$37,750
- Homebuyer Education Program, 2003	3	\$550	18	\$3,825
Keep My Tennessee Home, 2011 - Disbursed	--	--	34	\$788,868
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$2,185	6	\$78,876
Foreclosure Prevention, 2008	3	\$1,350	91	\$37,950
HOME, 1992	2	\$183,333	94	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$5,533	87	\$370,220
<i>Emergency Repair</i>	1	\$5,206	25	\$91,044
<i>Housing Modification and Ramps</i>	1	\$327	15	\$8,006
<i>Community Investment Tax Credits, 2005</i>	--	--	36	\$356,685
Low Income Housing Tax Credits, 1987	--	--	212	\$12.9M
Section 8 Rental Assistance, 1978	44	\$165,825	--	--
Tenant-Based Rental	1	\$3,005	--	--
Project-Based	43	\$162,820	--	--
Weatherization Assistance Program, 1976	2	\$22,913	29	\$203,060
Homeownership	2	\$22,913	--	--
Low-Income Home Energy Assistance Program, 1981	872	\$425,494	3,859	\$1.9M
Homeownership	560	\$270,397	--	--
Rental	312	\$155,097	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

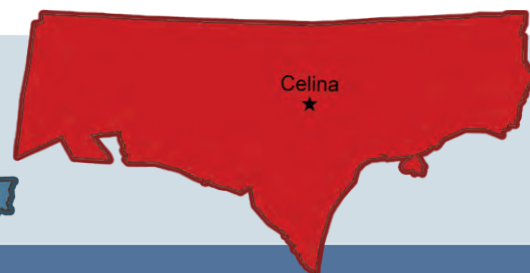
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Claiborne County in 2018 was \$758,686.**

*Click on the map to visit our interactive online mapping tool.*

# Clay County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	46	\$2M
- Homebuyer Education Program, 2003	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$108,226
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$36,637
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$19,975	1	\$19,975
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	85	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$23,146	50	\$381,005
<i>Emergency Repair</i>	2	\$23,146	39	\$323,956
<i>Housing Modification and Ramps</i>	--	--	2	\$1,667
Low Income Housing Tax Credits, 1987	--	--	110	\$5M
Section 8 Rental Assistance, 1978	5	\$15,399	--	--
Weatherization Assistance Program, 1976	--	--	41	\$228,617
Low-Income Home Energy Assistance Program, 1981	338	\$172,606	1,349	\$688,761
Homeownership	201	\$102,728	--	--
Rental	137	\$69,878	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

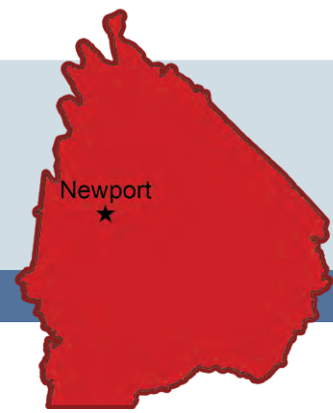
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Clay County in 2018 was \$191,213.**

*Click on the map to visit our interactive online mapping tool.*



# Cocke County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	29	\$2.7M	216	\$14.1M
- Great Choice Plus DPA Loans, 2013	3	\$15,035	20	\$67,393
- HHF-Downpayment Assistance Loans, 2017	26	\$390,000	50	\$750,000
- <i>Homebuyer Education Program, 2003</i>	29	\$7,350	78	\$18,850
Keep My Tennessee Home, 2011 - Disbursed	--	--	27	\$609,706
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	2	\$52,531
Foreclosure Prevention, 2008	--	--	68	\$27,600
HOME, 1992	15	\$500,000	146	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,416	38	\$164,974
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	2	\$11,416	28	\$118,748
<i>Housing Modification and Ramps</i>	--	--	3	\$1,974
ARLP, 2017 - Allocated	1	\$24,994	1	\$24,994
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$175,764
Low Income Housing Tax Credits, 1987	--	--	355	\$12.9M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Section 8 Rental Assistance, 1978	160	\$626,104	--	--
Tenant-Based Rental	1	\$1,428	--	--
Project-Based	159	\$624,676	--	--
Weatherization Assistance Program, 1976	4	\$47,814	37	\$258,620
Homeownership	4	\$47,814	--	--
Low-Income Home Energy Assistance Program, 1981	1,117	\$493,915	4,554	\$2.2M
Homeownership	614	\$265,405	--	--
Rental	503	\$228,510	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Cocke County in 2018 was \$1.4M.**

*Click on the map to visit our interactive online mapping tool.*

# Coffee County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	16	\$1.9M	718	\$36M
- Great Choice Plus DPA Loans, 2013	16	\$97,442	38	\$216,015
- Homebuyer Education Program, 2003	17	\$3,150	53	\$10,500
Keep My Tennessee Home, 2011 - Disbursed	--	--	18	\$407,983
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	4	\$132,932
Foreclosure Prevention, 2008	1	\$900	39	\$16,650
HOME, 1992	3	\$214,286	98	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$38,558	37	\$244,038
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	2	\$21,892	26	\$184,968
<i>Housing Modification and Ramps</i>	--	--	3	\$2,386
<i>Community Investment Tax Credits, 2005</i>	--	--	118	\$10.4M
Low Income Housing Tax Credits, 1987	--	--	409	\$28.6M
Multi-Family Bond Authority, 1993	--	--	310	\$12.2M
Section 8 Rental Assistance, 1978	521	\$2.4M	--	--
Tenant-Based Rental	49	\$154,834	--	--
Tenant Based Homeownership	1	\$6,576	--	--
Project-Based	471	\$2.3M	--	--
Weatherization Assistance Program, 1976	6	\$87,291	56	\$362,537
Homeownership	6	\$87,291	--	--
Low-Income Home Energy Assistance Program, 1981	876	\$413,625	4,115	\$1.9M
Homeownership	330	\$158,662	--	--
Rental	546	\$254,962	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

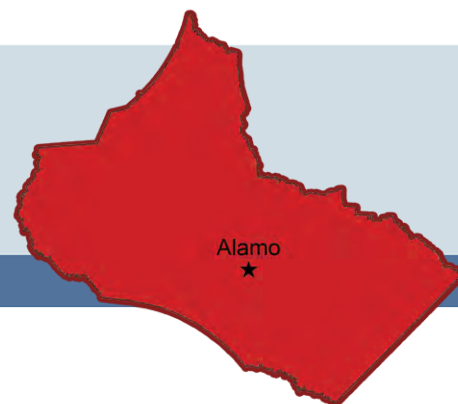
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Coffee County in 2018 was \$4.2M.**

*Click on the map to visit our interactive online mapping tool.*

# Crockett County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	7	\$670,210	208	\$12.6M
- Great Choice Plus DPA Loans, 2013	7	\$34,135	25	\$121,378
- Homebuyer Education Program, 2003	6	\$900	29	\$6,100
Keep My Tennessee Home, 2011 - Disbursed	--	--	18	\$329,734
Foreclosure Prevention, 2008	--	--	7	\$3,000
HOME, 1992	--	--	104	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$28,607	31	\$187,654
<i>Emergency Repair</i>	4	\$28,607	19	\$138,196
<i>Housing Modification and Ramps</i>	--	--	1	\$911
Low Income Housing Tax Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	38	\$114,894	--	--
Tenant-Based Rental	11	\$25,530	--	--
Project-Based	27	\$89,364	--	--
Weatherization Assistance Program, 1976	1	\$22,379	32	\$179,704
Homeownership	1	\$22,379	--	--
Low-Income Home Energy Assistance Program, 1981	369	\$187,158	1,871	\$888,098
Homeownership	160	\$84,004	--	--
Rental	209	\$103,154	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

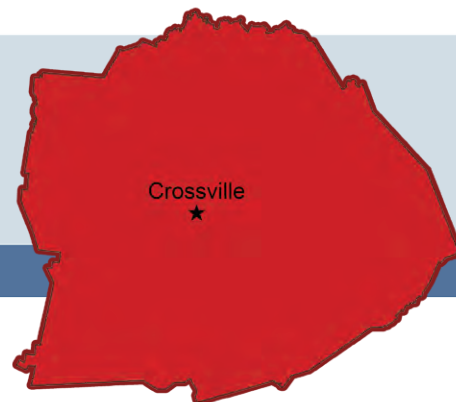
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Crockett County in 2018 was \$278,294.**

*Click on the map to visit our interactive online mapping tool.*

# Cumberland County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	15	\$1.5M	365	\$26.4M
- Great Choice Plus DPA Loans, 2013	15	\$70,425	34	\$155,529
- Homebuyer Education Program, 2003	13	\$1,950	73	\$15,250
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	23	\$646,027
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$37,969
Foreclosure Prevention, 2008	1	\$900	33	\$11,250
HOME, 1992	--	--	230	\$5.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$79,981	76	\$893,956
<i>Competitive Grants</i>	--	--	16	\$461,330
<i>Emergency Repair</i>	8	\$79,981	43	\$369,646
<i>Housing Modification and Ramps</i>	--	--	5	\$3,313
<i>Community Investment Tax Credits, 2005</i>	50	\$1.4M	214	\$5.1M
<i>Rental</i>	50	\$1.4M	--	--
Low Income Housing Tax Credits, 1987	--	--	416	\$25.5M
Multi-Family Bond Authority, 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	71	\$281,207	--	--
Emergency Solutions Grant Program, 1988	238	\$100,000	--	--
Weatherization Assistance Program, 1976	5	\$64,087	66	\$371,210
Homeownership	5	\$64,087	--	--
Low-Income Home Energy Assistance Program, 1981	734	\$341,156	3,900	\$1.8M
Homeownership	431	\$201,928	--	--
Rental	303	\$139,228	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Cumberland County in 2018 was \$1.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Davidson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	385	\$74.5M	17,934	\$1.4B
- Great Choice Plus DPA Loans, 2013	225	\$2.4M	1,593	\$11M
- HHF-Downpayment Assistance Loans, 2017	144	\$2.2M	257	\$3.9M
- Homebuyer Education Program, 2003	348	\$77,900	4,573	\$1.1M
Take Credit Program, 2016	4	--	42	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	1,154	\$31M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$1,044	127	\$3.9M
Reinstatement Only Program, 2017 - Disbursed	5	\$44,274	5	\$44,274
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Foreclosure Prevention, 2008	94	\$55,800	3,725	\$1.9M
HOME, 1992	--	--	162	\$3.5M
National Housing Trust Fund, 2016	16	\$994,788	16	\$994,788
Tennessee's Housing Trust Fund, 2007	92	\$2.2M	1,014	\$12.3M
Competitive Grants	26	\$895,462	523	\$10M
Challenge Grant	20	\$1M	20	\$1M
Habitat for Tennessee	8	\$133,348	18	\$296,592
Emergency Repair	18	\$122,425	129	\$663,179
Housing Modification and Ramps	20	\$26,831	323	\$271,027
Community Investment Tax Credits, 2005	1,375	\$119.6M	7,102	\$252.5M
Homeownership	7	\$500,000	--	--
Rental	1,368	\$119.1M	--	--
Low Income Housing Tax Credits, 1987	1,948	\$127.9M	12,851	\$649M
Multi-Family Bond Authority, 1993	1,756	\$151M	9,378	\$542.4M
Section 8 Rental Assistance, 1978	5,509	\$38.2M	--	--
Tenant-Based Rental	107	\$670,996	--	--
Tenant Based Homeownership	3	\$19,473	--	--
Project-Based	5,399	\$37.5M	--	--
Weatherization Assistance Program, 1976	53	\$733,232	269	\$2.3M
Homeownership	50	\$706,081	--	--
Rental	3	\$27,151	--	--
Low-Income Home Energy Assistance Program, 1981	7,392	\$3.5M	37,495	\$17.2M
Homeownership	1,341	\$716,267	--	--
Rental	6,051	\$2.7M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

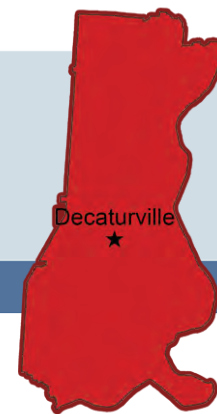
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Davidson County in 2018 was \$365.9M.**



# Decatur County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$294,055	29	\$1.4M
- Great Choice Plus DPA Loans, 2013	3	\$14,750	3	\$14,750
- Homebuyer Education Program, 2003	2	\$300	5	\$1,050
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$133,112
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	63	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$14,637	22	\$172,502
<i>Emergency Repair</i>	2	\$14,637	18	\$165,739
<i>Housing Modification and Ramps</i>	--	--	2	\$1,542
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$234,798
Section 8 Rental Assistance, 1978	61	\$173,412	--	--
Weatherization Assistance Program, 1976	--	--	14	\$86,804
Low-Income Home Energy Assistance Program, 1981	284	\$149,953	1,114	\$612,586
Homeownership	194	\$100,352	--	--
Rental	90	\$49,602	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Decatur County in 2018 was \$170,062.**

*Click on the map to visit our interactive online mapping tool.*

# DeKalb County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	19	\$2.3M	158	\$12.5M
- Great Choice Plus DPA Loans, 2013	19	\$116,630	35	\$197,204
- Homebuyer Education Program, 2003	17	\$3,150	51	\$10,525
Keep My Tennessee Home, 2011 - Disbursed	--	--	16	\$325,132
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$26,439
Foreclosure Prevention, 2008	--	--	21	\$11,700
HOME, 1992	--	--	71	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,573	26	\$183,382
<i>Emergency Repair</i>	1	\$11,573	12	\$111,682
<i>Housing Modification and Ramps</i>	--	--	2	\$1,867
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$202,750
Low Income Housing Tax Credits, 1987	--	--	68	\$4M
Section 8 Rental Assistance, 1978	100	\$415,092	--	--
Tenant-Based Rental	11	\$31,274	--	--
Project-Based	89	\$383,818	--	--
Weatherization Assistance Program, 1976	2	\$24,525	46	\$233,981
Homeownership	2	\$24,525	--	--
Low-Income Home Energy Assistance Program, 1981	321	\$161,451	1,547	\$779,505
Homeownership	190	\$95,778	--	--
Rental	131	\$65,673	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in DeKalb County in 2018 was \$987,254.**

*Click on the map to visit our interactive online mapping tool.*

# Dickson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	27	\$4.4M	1,232	\$89.2M
- Great Choice Plus DPA Loans, 2013	27	\$224,340	68	\$444,020
- Homebuyer Education Program, 2003	25	\$4,750	124	\$26,575
Keep My Tennessee Home, 2011 - Disbursed	--	--	60	\$1.6M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	5	\$107,974
Foreclosure Prevention, 2008	3	\$1,950	85	\$43,200
HOME, 1992	--	--	118	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$7,158	74	\$276,849
<i>Competitive Grants</i>	--	--	12	\$30,000
<i>Habitat for Tennessee</i>	--	--	2	\$33,352
<i>Emergency Repair</i>	3	\$7,158	33	\$175,757
<i>Housing Modification and Ramps</i>	--	--	20	\$13,248
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$3,000
Low Income Housing Tax Credits, 1987	--	--	552	\$27.7M
Multi-Family Bond Authority, 1993	--	--	188	\$10M
Project-Based Section 8 Rental Assistance, 1978	141	\$675,325	--	--
Weatherization Assistance Program, 1976	--	--	4	\$18,408
Low-Income Home Energy Assistance Program, 1981	648	\$298,284	3,104	\$1.4M
Homeownership	216	\$101,267	--	--
Rental	432	\$197,017	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Dickson County in 2018 was \$1.3M.**

*Click on the map to visit our interactive online mapping tool.*

# Dyer County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$141,391	1,100	\$53.5M
- Great Choice Plus DPA Loans, 2013	1	\$7,200	18	\$68,633
- Homebuyer Education Program, 2003	1	\$150	39	\$7,150
Keep My Tennessee Home, 2011 - Disbursed	--	--	27	\$531,398
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$43,223
Foreclosure Prevention, 2008	1	\$450	13	\$4,650
HOME, 1992	--	--	97	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$65,689	129	\$486,105
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$29,916
<i>Emergency Repair</i>	6	\$47,289	48	\$348,900
<i>Housing Modification and Ramps</i>	2	\$1,734	65	\$43,878
<i>Community Investment Tax Credits, 2005</i>	90	\$6.5M	92	\$6.5M
<i>Rental</i>	90	\$6.5M	--	--
Low Income Housing Tax Credits, 1987	--	--	250	\$9.2M
Section 8 Rental Assistance, 1978	403	\$1.8M	--	--
Tenant-Based Rental	72	\$269,154	--	--
Tenant Based Homeownership	1	\$2,302	--	--
Project-Based	330	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$112,500	--	--
Weatherization Assistance Program, 1976	1	\$26,429	35	\$216,722
Homeownership	1	\$26,429	--	--
Low-Income Home Energy Assistance Program, 1981	819	\$387,008	4,432	\$2.1M
Homeownership	222	\$111,754	--	--
Rental	597	\$275,254	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

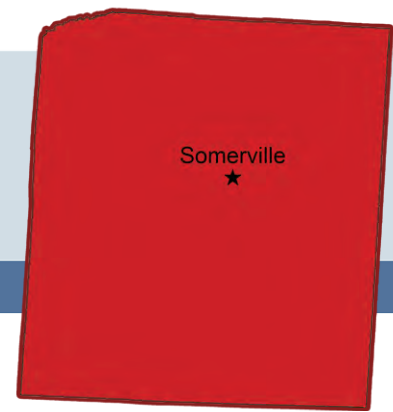
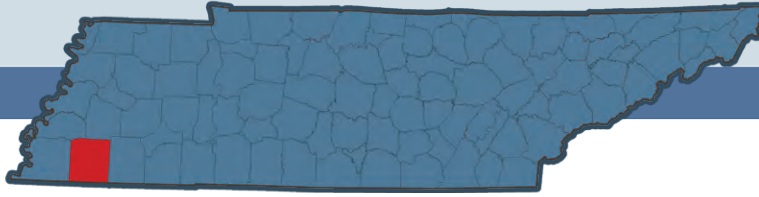
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Dyer County in 2018 was \$1.6M.**

*Click on the map to visit our interactive online mapping tool.*

# Fayette County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	14	\$2.5M	257	\$29.3M
- Great Choice Plus DPA Loans, 2013	14	\$129,964	39	\$286,185
- Homebuyer Education Program, 2003	14	\$2,500	83	\$16,650
Keep My Tennessee Home, 2011 - Disbursed	--	--	46	\$1.2M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	7	\$179,187
Foreclosure Prevention, 2008	2	\$900	89	\$37,050
HOME, 1992	--	--	96	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$29,757	78	\$467,702
<i>Emergency Repair</i>	3	\$29,757	42	\$261,118
Low Income Housing Tax Credits, 1987	--	--	343	\$15M
Multi-Family Bond Authority, 1993	--	--	40	\$1.5M
Section 8 Rental Assistance, 1978	302	\$1.5M	--	--
Tenant-Based Rental	63	\$350,049	--	--
Project-Based	239	\$1.2M	--	--
Emergency Solutions Grant Program, 1988	185	\$85,000	--	--
Weatherization Assistance Program, 1976	3	\$48,894	38	\$262,936
Homeownership	3	\$48,894	--	--
Low-Income Home Energy Assistance Program, 1981	540	\$260,681	2,235	\$1.1M
Homeownership	271	\$133,598	--	--
Rental	269	\$127,083	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

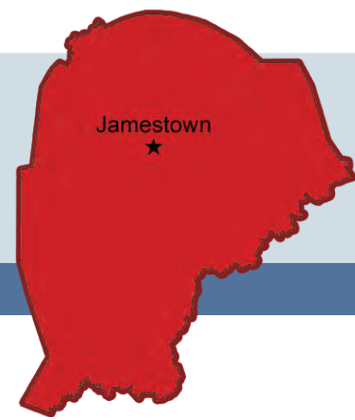
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Fayette County in 2018 was \$1M.**

*Click on the map to visit our interactive online mapping tool.*



# Fentress County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	86	\$3.8M
- Great Choice Plus DPA Loans, 2013	--	--	3	\$9,490
- Homebuyer Education Program, 2003	--	--	6	\$1,350
Keep My Tennessee Home, 2011 - Disbursed	--	--	17	\$389,758
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$63,030
Foreclosure Prevention, 2008	--	--	4	\$2,550
HOME, 1992	--	--	129	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$31,358	36	\$239,089
<i>Emergency Repair</i>	3	\$31,358	23	\$178,294
<i>Housing Modification and Ramps</i>	--	--	2	\$1,184
<i>Community Investment Tax Credits, 2005</i>	--	--	42	\$965,000
Low Income Housing Tax Credits, 1987	--	--	291	\$9.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.1M
Section 8 Rental Assistance, 1978	6	\$21,183	--	--
Tenant-Based Rental	5	\$17,845	--	--
Project-Based	1	\$3,338	--	--
Weatherization Assistance Program, 1976	1	\$17,590	49	\$278,298
Homeownership	1	\$17,590	--	--
Low-Income Home Energy Assistance Program, 1981	621	\$300,847	2,689	\$1.3M
Homeownership	433	\$208,978	--	--
Rental	188	\$91,869	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

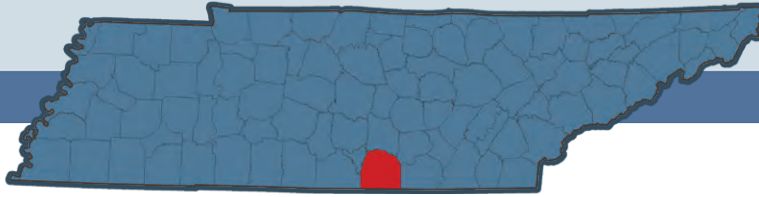
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Fentress County in 2018 was \$3.4M.**

*Click on the map to visit our interactive online mapping tool.*

# Franklin County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	9	\$919,628	455	\$22.5M
- Great Choice Plus DPA Loans, 2013	9	\$46,600	25	\$119,712
- Homebuyer Education Program, 2003	7	\$1,450	37	\$7,375
Take Credit Program, 2016	--	--	19	\$470,488
Keep My Tennessee Home, 2011 - Disbursed	--	--	3	\$90,394
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$750	39	\$16,050
Foreclosure Prevention, 2008	2	\$142,857	69	\$2.3M
HOME, 1992	2	\$11,690	31	\$135,629
Tennessee's Housing Trust Fund, 2007	2	\$11,690	19	\$96,062
Emergency Repair	--	--	1	\$1,100
Housing Modification and Ramps	40	\$1.2M	140	\$9.6M
Low Income Housing Tax Credits, 1987	40	\$2.1M	40	\$2.1M
Multi-Family Bond Authority, 1993	189	\$802,124	--	--
Section 8 Rental Assistance, 1978	6	\$16,960	--	--
Tenant-Based Rental	183	\$785,164	--	--
Project-Based	2	\$9,466	43	\$274,374
Weatherization Assistance Program, 1976	2	\$9,466	--	--
Homeownership	645	\$316,525	3,149	\$1.5M
Low-Income Home Energy Assistance Program, 1981	384	\$187,812	--	--
Homeownership	261	\$128,712	--	--
Rental	62,338	\$28.8M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

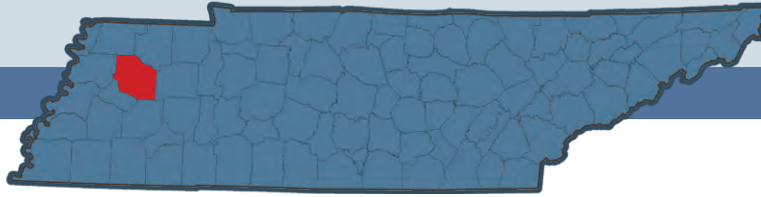
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Franklin County in 2018 was \$588,662.**

*Click on the map to visit our interactive online mapping tool.*

# Gibson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	12	\$1.3M	1,116	\$52.6M
- Great Choice Plus DPA Loans, 2013	12	\$65,410	40	\$170,468
- Homebuyer Education Program, 2003	11	\$1,750	63	\$14,050
Keep My Tennessee Home, 2011 - Disbursed	--	--	40	\$796,155
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	7	\$124,158
Foreclosure Prevention, 2008	1	\$150	30	\$13,050
HOME, 1992	6	\$500,000	149	\$5.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$80,921	210	\$1.4M
<i>Competitive Grants</i>	--	--	34	\$325,000
<i>Emergency Repair</i>	12	\$80,921	112	\$789,215
<i>Housing Modification and Ramps</i>	--	--	10	\$10,589
<i>Community Investment Tax Credits, 2005</i>	--	--	74	\$652,343
Low Income Housing Tax Credits, 1987	--	--	209	\$11.2M
Multi-Family Bond Authority, 1993	--	--	49	\$1.8M
Section 8 Rental Assistance, 1978	297	\$1.3M	--	--
Tenant-Based Rental	75	\$244,499	--	--
Project-Based	222	\$1M	--	--
Weatherization Assistance Program, 1976	6	\$40,066	32	\$205,517
Homeownership	6	\$40,066	--	--
Low-Income Home Energy Assistance Program, 1981	978	\$468,108	5,095	\$2.3M
Homeownership	339	\$169,304	--	--
Rental	639	\$298,804	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Gibson County in 2018 was \$1.2M.**

*Click on the map to visit our interactive online mapping tool.*

# Giles County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	2	\$177,636	397	\$18.8M
- Great Choice Plus DPA Loans, 2013	2	\$9,125	9	\$43,367
- Homebuyer Education Program, 2003	1	\$150	18	\$3,050
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	14	\$288,878
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	1	\$39,255
Foreclosure Prevention, 2008	1	\$750	52	\$23,100
HOME, 1992	7	\$500,000	103	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$33,996	51	\$223,078
<i>Emergency Repair</i>	5	\$33,996	38	\$191,043
<i>Housing Modification and Ramps</i>	--	--	3	\$2,002
<i>Community Investment Tax Credits, 2005</i>	--	--	20	\$1M
Low Income Housing Tax Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	301	\$1.3M	--	--
Tenant-Based Rental	105	\$352,527	--	--
Project-Based	196	\$949,284	--	--
Weatherization Assistance Program, 1976	--	--	37	\$217,543
Low-Income Home Energy Assistance Program, 1981	547	\$268,175	2,645	\$1.3M
Homeownership	199	\$102,562	--	--
Rental	348	\$165,612	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

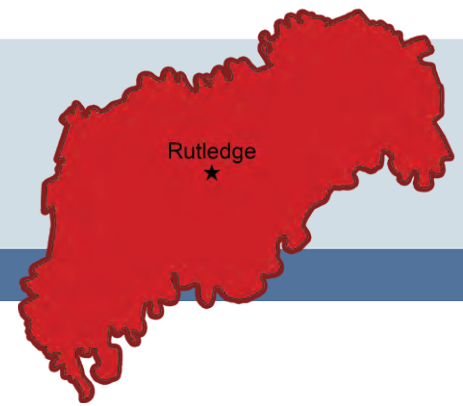
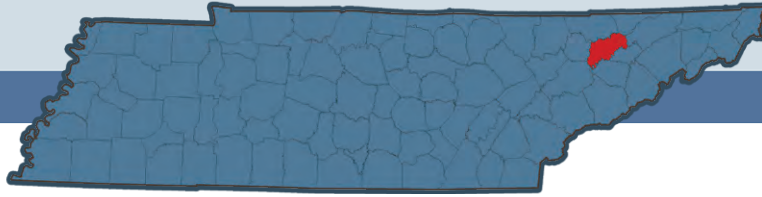
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Giles County in 2018 was \$990,319.**

[Click on the map to visit our interactive online mapping tool.](#)

# Grainger County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	8	\$736,288	186	\$11.1M
- Great Choice Plus DPA Loans, 2013	6	\$28,780	29	\$120,649
- HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
- <i>Homebuyer Education Program, 2003</i>	8	\$1,500	45	\$9,775
Take Credit Program, 2016	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	20	\$595,901
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	5	\$81,379
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Foreclosure Prevention, 2008	5	\$2,250	113	\$49,350
HOME, 1992	1	\$100,000	109	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$14,634	47	\$432,883
<i>Competitive Grants</i>	--	--	4	\$236,350
<i>Emergency Repair</i>	4	\$14,634	23	\$99,921
<i>Community Investment Tax Credits, 2005</i>	--	--	5	\$780,382
Low Income Housing Tax Credits, 1987	--	--	100	\$7.7M
Section 8 Rental Assistance, 1978	121	\$384,826	--	--
Tenant-Based Rental	1	\$5,660	--	--
Project-Based	120	\$379,166	--	--
Weatherization Assistance Program, 1976	1	\$9,014	25	\$146,040
Homeownership	1	\$9,014	--	--
Low-Income Home Energy Assistance Program, 1981	591	\$284,459	2,357	\$1.2M
Homeownership	385	\$179,205	--	--
Rental	206	\$105,255	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

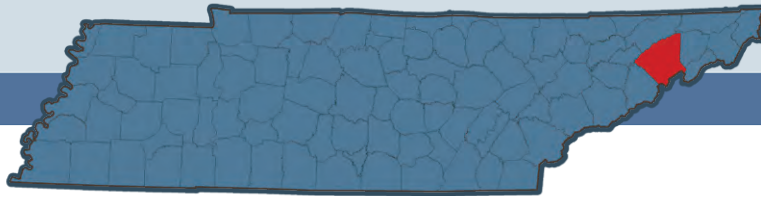
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Grainger County in 2018 was \$402,268.**

*Click on the map to visit our interactive online mapping tool.*



# Greene County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	27	\$2.6M	420	\$23.5M
- Great Choice Plus DPA Loans, 2013	27	\$130,750	83	\$354,524
- Homebuyer Education Program, 2003	26	\$4,500	116	\$24,675
Keep My Tennessee Home, 2011 - Disbursed	--	--	37	\$799,226
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	9	\$268,146
Foreclosure Prevention, 2008	--	--	81	\$24,450
HOME, 1992	--	--	173	\$5.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,490	71	\$614,932
<i>Competitive Grants</i>	--	--	5	\$290,625
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	1	\$9,490	27	\$150,591
<i>Housing Modification and Ramps</i>	--	--	3	\$11,990
<i>Community Investment Tax Credits, 2005</i>	--	--	14	\$1.8M
Low Income Housing Tax Credits, 1987	--	--	346	\$20.8M
Section 8 Rental Assistance, 1978	364	\$1.5M	--	--
Weatherization Assistance Program, 1976	3	\$41,445	25	\$172,263
Homeownership	1	\$15,616	--	--
Rental	2	\$25,829	--	--
Low-Income Home Energy Assistance Program, 1981	1,219	\$567,532	5,703	\$2.6M
Homeownership	503	\$240,334	--	--
Rental	716	\$327,198	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Greene County in 2018 was \$1.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Grundy County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	48	\$2.1M
- Great Choice Plus DPA Loans, 2013	--	--	3	\$14,590
- Homebuyer Education Program, 2003	--	--	4	\$1,000
Keep My Tennessee Home, 2011 - Disbursed	--	--	11	\$246,699
Reinstatement Only Program, 2017 - Disbursed	1	\$6,029	1	\$6,029
Foreclosure Prevention, 2008	--	--	44	\$18,000
HOME, 1992	9	\$500,000	212	\$5.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$40,177	89	\$451,611
<i>Emergency Repair</i>	4	\$40,177	39	\$244,288
<i>Housing Modification and Ramps</i>	--	--	7	\$5,598
Low Income Housing Tax Credits, 1987	--	--	120	\$5.2M
Project-Based Section 8 Rental Assistance, 1978	36	\$119,744	--	--
Weatherization Assistance Program, 1976	1	\$20,781	43	\$232,549
Homeownership	1	\$20,781	--	--
Low-Income Home Energy Assistance Program, 1981	487	\$239,672	2,117	\$1M
Homeownership	393	\$190,524	--	--
Rental	94	\$49,149	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

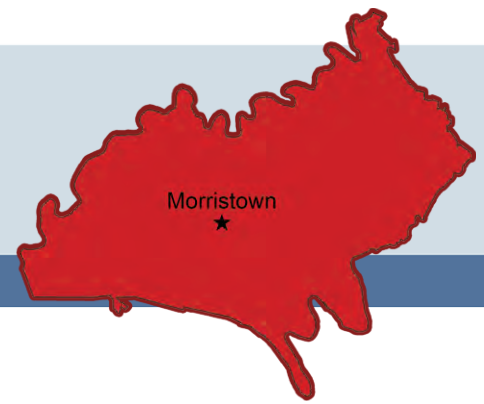
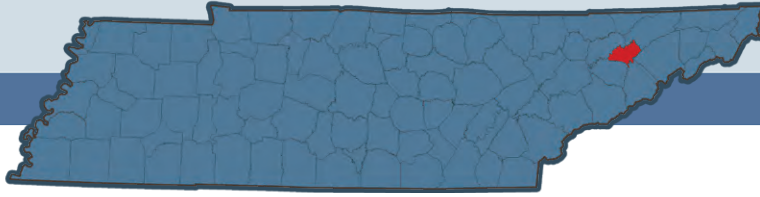
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Grundy County in 2018 was \$875,767.**

*Click on the map to visit our interactive online mapping tool.*

# Hamblen County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	94	\$9.5M	1,804	\$98.3M
- Great Choice Plus DPA Loans, 2013	23	\$140,577	73	\$339,312
- HHF-Downpayment Assistance Loans, 2017	71	\$1.1M	90	\$1.4M
- <i>Homebuyer Education Program, 2003</i>	88	\$21,200	237	\$54,300
Keep My Tennessee Home, 2011 - Disbursed	--	--	65	\$1.3M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	10	\$278,085
Foreclosure Prevention, 2008	5	\$2,250	288	\$114,750
HOME, 1992	3	\$283,333	132	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$27,432	45	\$231,672
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	2	\$10,766	31	\$154,378
<i>Housing Modification and Ramps</i>	--	--	2	\$1,560
<i>Community Investment Tax Credits, 2005</i>	9	\$225,000	106	\$5.1M
<i>Rental</i>	9	\$225,000	--	--
Low Income Housing Tax Credits, 1987	--	--	784	\$46.3M
Multi-Family Bond Authority, 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	256	\$1.1M	--	--
Tenant-Based Rental	4	\$5,580	--	--
Project-Based	252	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	270	\$107,984	--	--
Weatherization Assistance Program, 1976	3	\$53,559	37	\$296,850
Homeownership	3	\$53,559	--	--
Low-Income Home Energy Assistance Program, 1981	1,803	\$808,334	6,608	\$3.1M
Homeownership	567	\$264,955	--	--
Rental	1,236	\$543,380	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hamblen County in 2018 was \$2.9M.**

# Hamilton County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	205	\$24.7M	6,166	\$399.8M
- Great Choice Plus DPA Loans, 2013	59	\$428,975	564	\$2.9M
- HHF-Downpayment Assistance Loans, 2017	144	\$2.2M	228	\$3.4M
- <i>Homebuyer Education Program, 2003</i>	200	\$46,850	1,277	\$300,550
Take Credit Program, 2016	16	--	25	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	474	\$11.3M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	56	\$1.6M
Reinstatement Only Program, 2017 - Disbursed	4	\$36,577	4	\$36,577
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Blight Elimination Program, 2015	1	\$22,200	2	\$37,175
Foreclosure Prevention, 2008	--	--	1,575	\$653,850
HOME, 1992	--	--	277	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	33	\$138,549	335	\$2.4M
<i>Competitive Grants</i>	--	--	37	\$1.6M
<i>Habitat for Tennessee</i>	1	\$16,646	7	\$113,226
<i>Emergency Repair</i>	11	\$99,976	90	\$553,434
<i>Housing Modification and Ramps</i>	21	\$21,927	186	\$151,131
<i>Community Investment Tax Credits, 2005</i>	--	--	642	\$23.2M
Low Income Housing Tax Credits, 1987	64	\$8M	2,462	\$144.3M
Multi-Family Bond Authority, 1993	--	--	1,241	\$62.1M
Project-Based Section 8 Rental Assistance, 1978	1,531	\$7.8M	--	--
Weatherization Assistance Program, 1976	25	\$317,305	132	\$980,581
Homeownership	21	\$258,342	--	--
Rental	4	\$58,963	--	--
Low-Income Home Energy Assistance Program, 1981	4,391	\$2M	23,241	\$11.2M
Homeownership	778	\$396,355	--	--
Rental	3,613	\$1.6M	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hamilton County in 2018 was \$96.4M.**

# Hancock County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	20	\$1M
- Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$114,853
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$893
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$28,895	1	\$28,895
Foreclosure Prevention, 2008	1	\$450	13	\$4,350
HOME, 1992	11	\$500,000	146	\$4.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$197,977
<i>Emergency Repair</i>	--	--	23	\$105,067
<i>Housing Modification and Ramps</i>	--	--	2	\$1,926
ARLP, 2017 - Allocated	11	\$251,371	11	\$251,371
<i>Community Investment Tax Credits, 2005</i>	--	--	67	\$5.5M
Low Income Housing Tax Credits, 1987	--	--	185	\$10.2M
Section 8 Rental Assistance, 1978	57	\$292,068	--	--
Weatherization Assistance Program, 1976	1	\$7,231	7	\$48,191
Homeownership	1	\$7,231	--	--
Low-Income Home Energy Assistance Program, 1981	579	\$298,068	2,782	\$1.5M
Homeownership	301	\$155,284	--	--
Rental	278	\$142,784	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hancock County in 2018 was \$1.9M.**

*Click on the map to visit our interactive online mapping tool.*



# Hardeman County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	2	\$164,409	301	\$11.2M
- Great Choice Plus DPA Loans, 2013	2	\$8,250	6	\$27,896
- Homebuyer Education Program, 2003	2	\$500	8	\$1,975
Keep My Tennessee Home, 2011 - Disbursed	--	--	16	\$369,349
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$55,114
Foreclosure Prevention, 2008	2	\$600	30	\$13,500
HOME, 1992	--	--	67	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	38	\$185,225
<i>Emergency Repair</i>	--	--	19	\$107,188
<i>Housing Modification and Ramps</i>	--	--	3	\$1,244
Low Income Housing Tax Credits, 1987	26	\$889,300	259	\$16.9M
Multi-Family Bond Authority, 1993	26	\$1.4M	26	\$1.4M
Section 8 Rental Assistance, 1978	114	\$491,186	--	--
Tenant-Based Rental	57	\$231,828	--	--
Project-Based	57	\$259,358	--	--
Weatherization Assistance Program, 1976	2	\$30,779	21	\$167,779
Homeownership	2	\$30,779	--	--
Low-Income Home Energy Assistance Program, 1981	766	\$369,703	2,980	\$1.5M
Homeownership	368	\$178,352	--	--
Rental	398	\$191,352	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

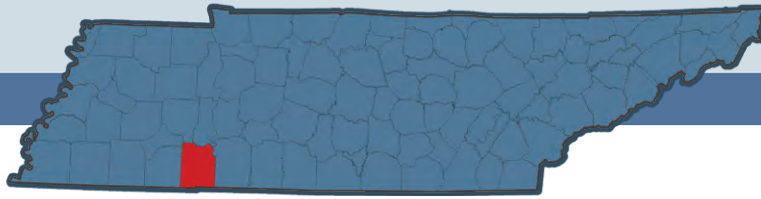
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hardeman County in 2018 was \$253,819.**

*Click on the map to visit our interactive online mapping tool.*

# Hardin County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$78,452	360	\$13.1M
- Great Choice Plus DPA Loans, 2013	1	\$3,995	4	\$18,600
- Homebuyer Education Program, 2003	1	\$150	11	\$2,375
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$118,240
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$124,546
Foreclosure Prevention, 2008	--	--	3	\$1,350
HOME, 1992	--	--	76	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$31,526	21	\$114,385
<i>Emergency Repair</i>	3	\$31,526	10	\$71,561
<i>Housing Modification and Ramps</i>	--	--	2	\$973
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$152,980
Low Income Housing Tax Credits, 1987	53	\$1.7M	302	\$15.3M
Multi-Family Bond Authority, 1993	53	\$2.5M	97	\$4.1M
Section 8 Rental Assistance, 1978	81	\$400,197	--	--
Tenant-Based Rental	19	\$65,066	--	--
Project-Based	62	\$335,131	--	--
Weatherization Assistance Program, 1976	3	\$22,519	21	\$139,529
Homeownership	3	\$22,519	--	--
Low-Income Home Energy Assistance Program, 1981	657	\$330,253	2,883	\$1.4M
Homeownership	328	\$164,952	--	--
Rental	329	\$165,302	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

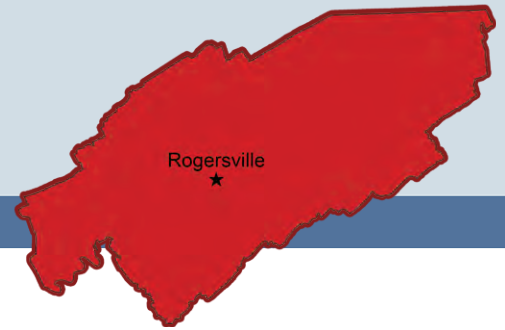
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hardin County in 2018 was \$370,312.**

*Click on the map to visit our interactive online mapping tool.*

# Hawkins County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	19	\$2.1M	998	\$47.6M
- Great Choice Plus DPA Loans, 2013	17	\$96,076	41	\$191,232
- HHF-Downpayment Assistance Loans, 2017	2	\$30,000	3	\$45,000
- <i>Homebuyer Education Program, 2003</i>	20	\$3,500	72	\$14,175
Keep My Tennessee Home, 2011 - Disbursed	--	--	38	\$797,368
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	5	\$111,294
Foreclosure Prevention, 2008	5	\$1,800	107	\$40,800
HOME, 1992	--	--	174	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$21,604	156	\$713,521
<i>Competitive Grants</i>	--	--	2	\$100,000
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,352
<i>Emergency Repair</i>	1	\$4,523	71	\$414,178
<i>Housing Modification and Ramps</i>	1	\$415	52	\$40,375
<i>Community Investment Tax Credits, 2005</i>	84	\$332,639	88	\$518,269
<i>Rental</i>	84	\$332,639	--	--
Low Income Housing Tax Credits, 1987	--	--	125	\$2.4M
Multi-Family Bond Authority, 1993	--	--	63	\$2.3M
Project-Based Section 8 Rental Assistance, 1978	267	\$993,464	--	--
Weatherization Assistance Program, 1976	5	\$62,458	21	\$164,978
Homeownership	4	\$52,664	--	--
Rental	1	\$9,794	--	--
Low-Income Home Energy Assistance Program, 1981	1,226	\$572,198	5,953	\$2.8M
Homeownership	551	\$258,784	--	--
Rental	675	\$313,414	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

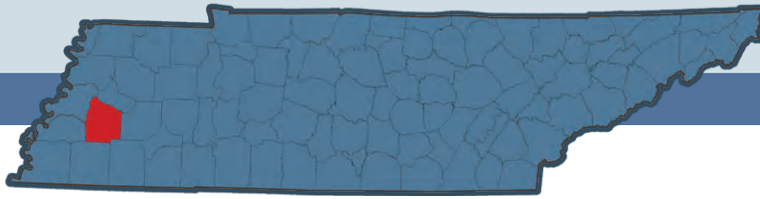
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hawkins County in 2018 was \$4.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Haywood County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	29	\$2.4M	293	\$15M
- Great Choice Plus DPA Loans, 2013	1	\$12,355	25	\$111,868
- HHF-Downpayment Assistance Loans, 2017	28	\$420,000	36	\$540,000
- Homebuyer Education Program, 2003	27	\$6,900	68	\$16,850
Keep My Tennessee Home, 2011 - Disbursed	--	--	13	\$306,390
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$37,238
Foreclosure Prevention, 2008	3	\$1,050	34	\$13,350
HOME, 1992	--	--	155	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	54	\$482,768
<i>Competitive Grants</i>	--	--	4	\$215,136
<i>Emergency Repair</i>	--	--	16	\$121,443
<i>Housing Modification and Ramps</i>	--	--	1	\$545
Low Income Housing Tax Credits, 1987	25	\$1M	466	\$29.9M
Multi-Family Bond Authority, 1993	25	\$1.5M	25	\$1.5M
Section 8 Rental Assistance, 1978	160	\$588,433	--	--
Tenant-Based Rental	102	\$382,256	--	--
Project-Based	58	\$206,177	--	--
Weatherization Assistance Program, 1976	2	\$29,996	19	\$163,181
Homeownership	2	\$29,996	--	--
Low-Income Home Energy Assistance Program, 1981	626	\$311,153	2,554	\$1.2M
Homeownership	194	\$100,552	--	--
Rental	432	\$210,602	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

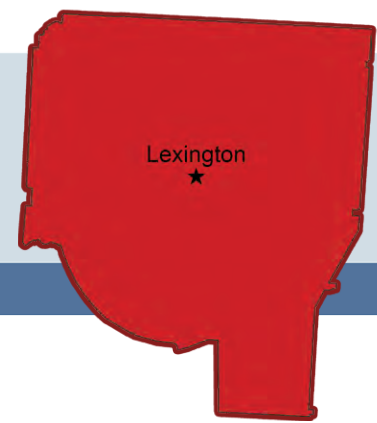
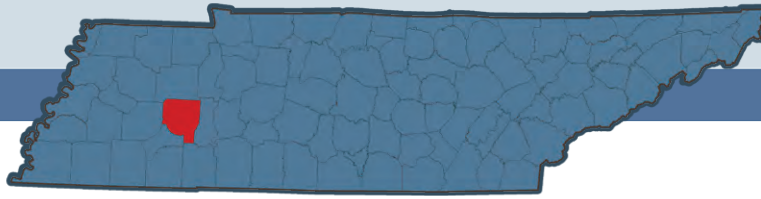
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Haywood County in 2018 was \$735,579.**

*Click on the map to visit our interactive online mapping tool.*

# Henderson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	9	\$965,512	227	\$11.3M
- Great Choice Plus DPA Loans, 2013	9	\$48,935	13	\$63,490
- Homebuyer Education Program, 2003	9	\$1,450	24	\$4,575
Keep My Tennessee Home, 2011 - Disbursed	--	--	8	\$156,589
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$103,400
Foreclosure Prevention, 2008	--	--	11	\$4,950
HOME, 1992	--	--	97	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$17,133	40	\$285,305
<i>Competitive Grants</i>	--	--	1	\$96,112
<i>Emergency Repair</i>	3	\$17,133	19	\$143,149
<i>Housing Modification and Ramps</i>	--	--	9	\$5,481
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,590
Low Income Housing Tax Credits, 1987	48	\$1.6M	157	\$8.7M
Multi-Family Bond Authority, 1993	48	\$2.5M	48	\$2.5M
Section 8 Rental Assistance, 1978	148	\$735,948	--	--
Tenant-Based Rental	19	\$57,549	--	--
Project-Based	129	\$678,399	--	--
Weatherization Assistance Program, 1976	2	\$16,940	18	\$119,014
Homeownership	2	\$16,940	--	--
Low-Income Home Energy Assistance Program, 1981	550	\$273,253	2,306	\$1.2M
Homeownership	289	\$143,752	--	--
Rental	261	\$129,502	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

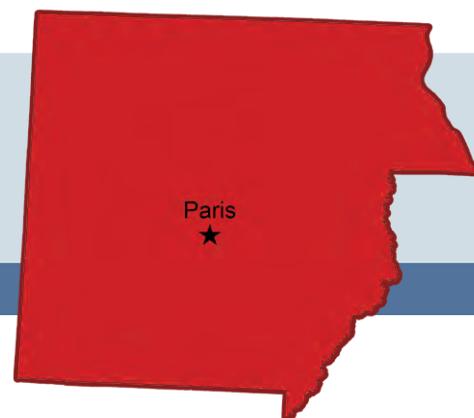
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Henderson County in 2018 was \$480,413.**

*Click on the map to visit our interactive online mapping tool.*



# Henry County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	6	\$486,643	394	\$14M
- Great Choice Plus DPA Loans, 2013	6	\$24,781	10	\$40,347
- Homebuyer Education Program, 2003	5	\$750	10	\$1,700
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	14	\$311,237
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$56,017
Foreclosure Prevention, 2008	--	--	8	\$4,800
HOME, 1992	--	--	108	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$233,233	123	\$1.2M
<i>Competitive Grants</i>	2	\$164,463	36	\$684,088
<i>Emergency Repair</i>	11	\$68,771	60	\$401,138
<i>Housing Modification and Ramps</i>	--	--	10	\$11,897
<i>Community Investment Tax Credits, 2005</i>	--	--	163	\$2M
Low Income Housing Tax Credits, 1987	--	--	258	\$19.9M
Multi-Family Bond Authority, 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	310	\$1.4M	--	--
Tenant-Based Rental	13	\$53,672	--	--
Tenant Based Homeownership	1	\$138	--	--
Project-Based	296	\$1.4M	--	--
Emergency Solutions Grant Program, 1988	36	\$66,700	--	--
Weatherization Assistance Program, 1976	2	\$13,250	14	\$74,747
Homeownership	2	\$13,250	--	--
Low-Income Home Energy Assistance Program, 1981	580	\$278,396	3,320	\$1.5M
Homeownership	198	\$97,104	--	--
Rental	382	\$181,292	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Henry County in 2018 was \$748,262.**

# Hickman County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	10	\$1.1M	329	\$20.1M
- Great Choice Plus DPA Loans, 2013	10	\$48,466	29	\$135,105
- Homebuyer Education Program, 2003	10	\$1,700	52	\$10,450
Keep My Tennessee Home, 2011 - Disbursed	--	--	11	\$281,124
Foreclosure Prevention, 2008	--	--	62	\$25,350
HOME, 1992	--	--	79	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$30,101	41	\$178,659
<i>Emergency Repair</i>	4	\$30,101	32	\$142,690
<i>Housing Modification and Ramps</i>	--	--	4	\$11,532
<i>Community Investment Tax Credits, 2005</i>	--	--	32	\$409,400
Low Income Housing Tax Credits, 1987	48	\$1.5M	129	\$4.2M
Multi-Family Bond Authority, 1993	48	\$2.5M	48	\$2.5M
Section 8 Rental Assistance, 1978	90	\$578,277	--	--
Tenant-Based Rental	9	\$43,343	--	--
Project-Based	81	\$534,934	--	--
Weatherization Assistance Program, 1976	2	\$12,975	36	\$182,134
Homeownership	2	\$12,975	--	--
Low-Income Home Energy Assistance Program, 1981	487	\$239,975	2,457	\$1.2M
Homeownership	284	\$138,462	--	--
Rental	203	\$101,512	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

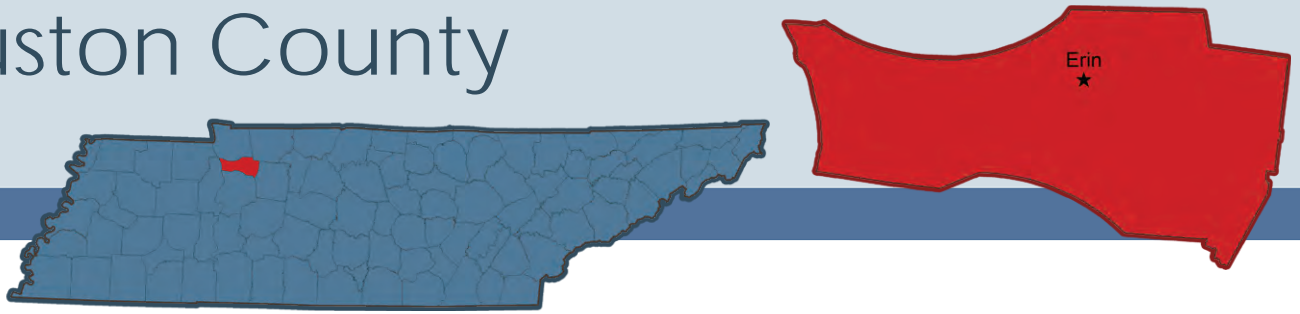
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Hickman County in 2018 was \$466,163.**

*Click on the map to visit our interactive online mapping tool.*

# Houston County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$95,144	59	\$3.5M
- Great Choice Plus DPA Loans, 2013	1	\$4,845	8	\$36,906
- Homebuyer Education Program, 2003	2	\$300	10	\$1,975
Keep My Tennessee Home, 2011 - Disbursed	--	--	4	\$97,580
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$64,889
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	47	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	11	\$26,640
<i>Emergency Repair</i>	--	--	5	\$22,618
<i>Housing Modification and Ramps</i>	--	--	5	\$3,247
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$159,550
Low Income Housing Tax Credits, 1987	--	--	85	\$1.4M
Multi-Family Bond Authority, 1993	--	--	44	\$1.4M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$12,869	--	--
Weatherization Assistance Program, 1976	--	--	2	\$23,222
Low-Income Home Energy Assistance Program, 1981	216	\$108,034	777	\$427,005
Homeownership	120	\$60,567	--	--
Rental	96	\$47,467	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Houston County in 2018 was \$67,218.**

*Click on the map to visit our interactive online mapping tool.*

# Humphreys County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	10	\$1M	154	\$8.5M
- Great Choice Plus DPA Loans, 2013	10	\$53,015	15	\$68,848
- Homebuyer Education Program, 2003	10	\$1,600	21	\$3,725
Keep My Tennessee Home, 2011 - Disbursed	--	--	10	\$191,791
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$38,039
Foreclosure Prevention, 2008	--	--	24	\$10,200
HOME, 1992	--	--	52	\$2.1M
Tennessee's Housing Trust Fund, 2007	--	--	17	\$65,277
Emergency Repair	--	--	9	\$47,453
Housing Modification and Ramps	--	--	4	\$2,725
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Section 8 Rental Assistance, 1978	126	\$505,593	--	--
Tenant-Based Rental	9	\$23,312	--	--
Project-Based	117	\$482,281	--	--
Weatherization Assistance Program, 1976	--	--	2	\$18,571
Low-Income Home Energy Assistance Program, 1981	339	\$158,384	1,454	\$685,199
Homeownership	123	\$61,017	--	--
Rental	216	\$97,367	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Humphreys County in 2018 was \$197,119.**

*Click on the map to visit our interactive online mapping tool.*

# Jackson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	5	\$707,468	51	\$3M
- Great Choice Plus DPA Loans, 2013	3	\$20,990	3	\$20,990
- Homebuyer Education Program, 2003	3	\$550	11	\$2,025
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$95,367
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$22,170
Foreclosure Prevention, 2008	--	--	5	\$2,700
HOME, 1992	9	\$500,000	69	\$2.5M
Tennessee's Housing Trust Fund, 2007	--	--	37	\$225,644
Emergency Repair	--	--	24	\$172,482
Housing Modification and Ramps	--	--	3	\$903
Low Income Housing Tax Credits, 1987	--	--	100	\$1.8M
Multi-Family Bond Authority, 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	31	\$83,858	--	--
Tenant-Based Rental	4	\$14,796	--	--
Project-Based	27	\$69,062	--	--
Weatherization Assistance Program, 1976	--	--	42	\$210,010
Low-Income Home Energy Assistance Program, 1981	303	\$158,116	1,442	\$743,648
Homeownership	182	\$93,978	--	--
Rental	121	\$64,139	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

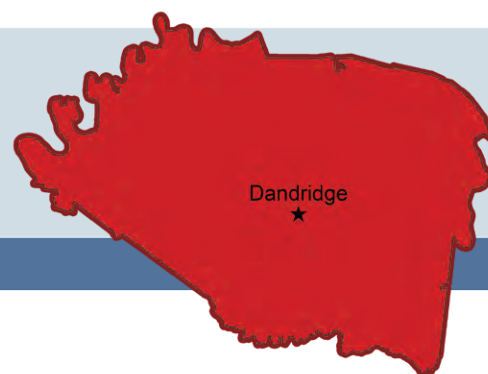
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Jackson County in 2018 was \$709,387.**

*Click on the map to visit our interactive online mapping tool.*



# Jefferson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	51	\$5.8M	724	\$47.4M
- Great Choice Plus DPA Loans, 2013	27	\$158,113	79	\$381,542
- HHF-Downpayment Assistance Loans, 2017	21	\$315,000	25	\$375,000
- Homebuyer Education Program, 2003	50	\$10,850	157	\$34,600
Keep My Tennessee Home, 2011 - Disbursed	--	--	66	\$1.5M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$1,039	11	\$244,424
Reinstatement Only Program, 2017 - Disbursed	2	\$15,619	2	\$15,619
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Foreclosure Prevention, 2008	5	\$2,250	148	\$60,900
HOME, 1992	2	\$183,333	112	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$15,324	62	\$261,287
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	4	\$15,324	54	\$219,485
<i>Housing Modification and Ramps</i>	--	--	1	\$413
<i>Community Investment Tax Credits, 2005</i>	--	--	28	\$188,140
Low Income Housing Tax Credits, 1987	--	--	232	\$13.9M
Section 8 Rental Assistance, 1978	34	\$126,411	--	--
Tenant-Based Rental	4	\$21,522	--	--
Project-Based	30	\$104,889	--	--
Weatherization Assistance Program, 1976	1	\$21,754	32	\$210,923
Homeownership	1	\$21,754	--	--
Low-Income Home Energy Assistance Program, 1981	870	\$402,184	4,020	\$2M
Homeownership	378	\$180,405	--	--
Rental	492	\$221,780	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Jefferson County in 2018 was \$4M.**

[Click on the map to visit our interactive online mapping tool.](#)

# Johnson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$76,346	24	\$2M
- Great Choice Plus DPA Loans, 2013	--	--	2	\$10,380
- HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
- <i>Homebuyer Education Program, 2003</i>	1	\$250	21	\$3,175
Keep My Tennessee Home, 2011 - Disbursed	--	--	14	\$271,216
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	1	\$17,741
Foreclosure Prevention, 2008	--	--	33	\$9,900
HOME, 1992	--	--	181	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$10,630	31	\$175,151
<i>Emergency Repair</i>	1	\$10,630	16	\$100,974
<i>Community Investment Tax Credits, 2005</i>	--	--	19	\$381,554
Low Income Housing Tax Credits, 1987	--	--	40	\$561,110
Project-Based Section 8 Rental Assistance, 1978	140	\$632,211	--	--
Emergency Solutions Grant Program, 1988	123	\$104,000	--	--
Weatherization Assistance Program, 1976	--	--	7	\$45,886
Low-Income Home Energy Assistance Program, 1981	765	\$366,719	3,660	\$1.7M
Homeownership	402	\$191,434	--	--
Rental	363	\$175,285	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

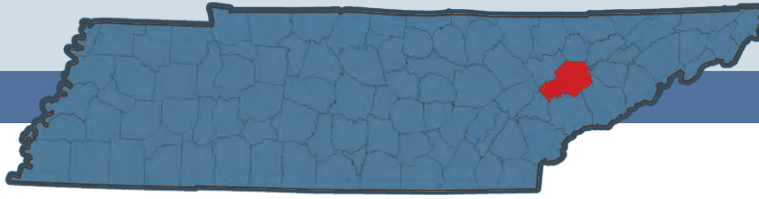
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Johnson County in 2018 was \$281,411.**

*Click on the map to visit our interactive online mapping tool.*

# Knox County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	505	\$60.2M	11,060	\$743.3M
- Great Choice Plus DPA Loans, 2013	108	\$776,314	752	\$3.9M
- HHF-Downpayment Assistance Loans, 2017	394	\$5.9M	616	\$9.2M
- <i>Homebuyer Education Program, 2003</i>	468	\$109,850	2,229	\$523,850
Take Credit Program, 2016	8	--	11	--
Keep My Tennessee Home, 2011 - Disbursed	1	\$3,942	442	\$10.5M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$400	40	\$1.2M
Reinstatement Only Program, 2017 - Disbursed	8	\$64,662	8	\$64,662
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$40,000	1	\$40,000
Foreclosure Prevention, 2008	3	\$1,350	433	\$130,200
HOME, 1992	--	--	169	\$3.8M
National Housing Trust Fund, 2016	14	\$900,000	14	\$900,000
<i>Tennessee's Housing Trust Fund, 2007</i>	11	\$118,810	326	\$4.8M
<i>Competitive Grants</i>	--	--	226	\$4.1M
<i>Habitat for Tennessee</i>	3	\$49,998	13	\$216,658
<i>Emergency Repair</i>	8	\$68,812	63	\$415,696
<i>Housing Modification and Ramps</i>	--	--	22	\$13,970
<i>Community Investment Tax Credits, 2005</i>	228	\$27.3M	1,188	\$68.3M
<i>Homeownership</i>	3	\$100,000	--	--
<i>Rental</i>	225	\$27.2M	--	--
Low Income Housing Tax Credits, 1987	469	\$37.7M	5,482	\$314.1M
Multi-Family Bond Authority, 1993	387	\$36.4M	3,358	\$160.3M
Section 8 Rental Assistance, 1978	3,788	\$23.7M	--	--
Tenant-Based Rental	327	\$2M	--	--
Tenant Based Homeownership	9	\$41,892	--	--
Project-Based	3,452	\$21.6M	--	--
Emergency Solutions Grant Program, 1988	464	\$350,000	--	--
Weatherization Assistance Program, 1976	62	\$484,894	245	\$1.6M
Homeownership	42	\$300,537	--	--
Rental	20	\$184,357	--	--
Low-Income Home Energy Assistance Program, 1981	7,632	\$3.5M	31,738	\$14.7M
Homeownership	1,762	\$887,402	--	--
Rental	5,870	\$2.6M	--	--

See Methodology on Page 125 for calculation details.

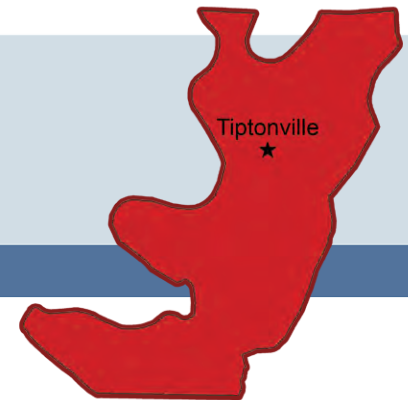
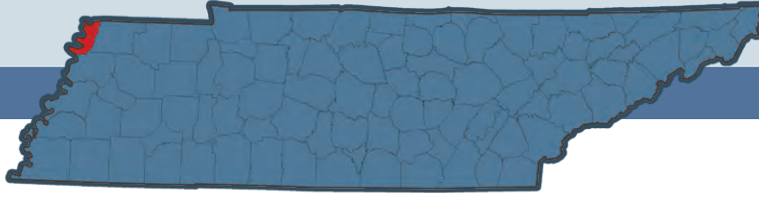
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Knox County in 2018 was \$153.9M.**

# Lake County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	58	\$2.1M
- Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$12,722
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	6	\$500,000	123	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$16,386	21	\$119,632
<i>Emergency Repair</i>	2	\$16,386	14	\$104,781
<i>Housing Modification and Ramps</i>	--	--	4	\$3,193
<i>Community Investment Tax Credits, 2005</i>	--	--	13	\$301,490
Low Income Housing Tax Credits, 1987	--	--	184	\$2.5M
Section 8 Rental Assistance, 1978	202	\$1.1M	--	--
Tenant-Based Rental	1	\$2,266	--	--
Project-Based	201	\$1.1M	--	--
Weatherization Assistance Program, 1976	1	\$23,736	29	\$162,015
Homeownership	1	\$23,736	--	--
Low-Income Home Energy Assistance Program, 1981	350	\$178,808	1,338	\$661,159
Homeownership	77	\$45,204	--	--
Rental	273	\$133,604	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

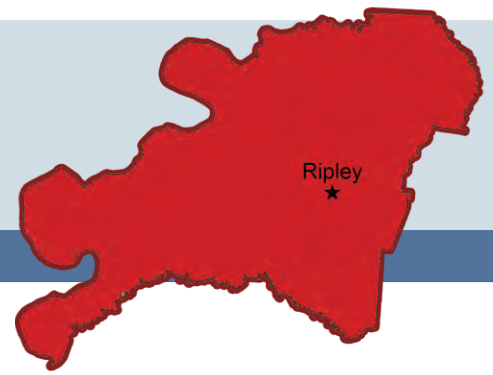
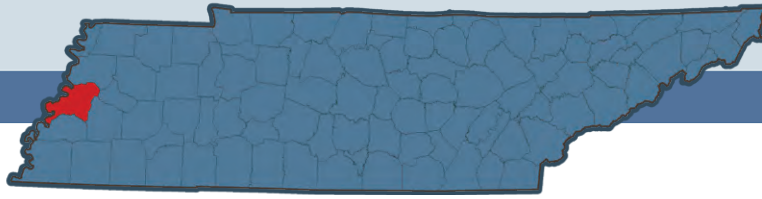
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Lake County in 2018 was \$431,970.**

*Click on the map to visit our interactive online mapping tool.*

# Lauderdale County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	57	\$4.7M	427	\$23.5M
- Great Choice Plus DPA Loans, 2013	9	\$42,258	33	\$123,527
- HHF-Downpayment Assistance Loans, 2017	48	\$720,000	71	\$1.1M
- <i>Homebuyer Education Program, 2003</i>	53	\$13,050	116	\$28,775
Keep My Tennessee Home, 2011 - Disbursed	--	--	19	\$362,926
Foreclosure Prevention, 2008	1	\$450	28	\$9,900
HOME, 1992	6	\$500,000	114	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$39,254	70	\$394,954
<i>Emergency Repair</i>	4	\$39,254	43	\$255,351
<i>Housing Modification and Ramps</i>	--	--	1	\$606
<i>Community Investment Tax Credits, 2005</i>	--	--	26	\$503,609
Low Income Housing Tax Credits, 1987	--	--	366	\$15.7M
Section 8 Rental Assistance, 1978	251	\$1.3M	--	--
Tenant-Based Rental	97	\$389,495	--	--
Project-Based	154	\$867,405	--	--
Weatherization Assistance Program, 1976	3	\$56,252	39	\$248,571
Homeownership	3	\$56,252	--	--
Low-Income Home Energy Assistance Program, 1981	669	\$313,016	2,960	\$1.4M
Homeownership	220	\$106,858	--	--
Rental	449	\$206,158	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Lauderdale County in 2018 was \$1.5M.**

*Click on the map to visit our interactive online mapping tool.*

# Lawrence County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	5	\$687,410	320	\$14.3M
- Great Choice Plus DPA Loans, 2013	5	\$33,843	12	\$59,174
- Homebuyer Education Program, 2003	4	\$600	20	\$4,125
Keep My Tennessee Home, 2011 - Disbursed	--	--	18	\$273,712
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$64,265
Foreclosure Prevention, 2008	--	--	29	\$11,550
HOME, 1992	--	--	109	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$16,239	45	\$221,958
<i>Emergency Repair</i>	3	\$16,239	25	\$149,129
<i>Housing Modification and Ramps</i>	--	--	4	\$10,599
Low Income Housing Tax Credits, 1987	54	\$1.5M	403	\$28.5M
Multi-Family Bond Authority, 1993	54	\$2.5M	54	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	33	\$108,745	--	--
Weatherization Assistance Program, 1976	2	\$32,166	44	\$267,271
Homeownership	2	\$32,166	--	--
Low-Income Home Energy Assistance Program, 1981	838	\$395,775	3,886	\$1.8M
Homeownership	416	\$199,312	--	--
Rental	422	\$196,462	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

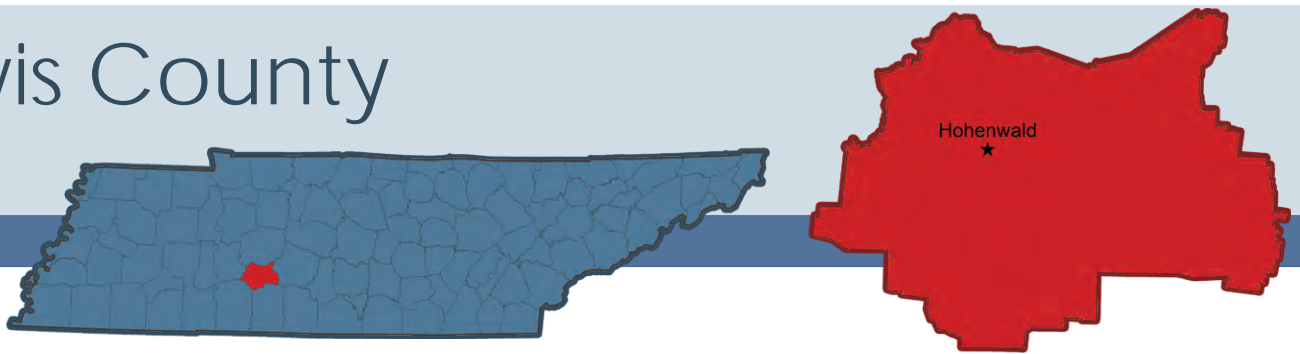
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Lawrence County in 2018 was \$415,693.**

*Click on the map to visit our interactive online mapping tool.*



# Lewis County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	29	\$1.4M
- Great Choice Plus DPA Loans, 2013	--	--	2	\$7,150
- Homebuyer Education Program, 2003	--	--	4	\$875
Keep My Tennessee Home, 2011 - Disbursed	--	--	15	\$336,497
Foreclosure Prevention, 2008	--	--	16	\$7,950
HOME, 1992	--	--	63	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$21,472	48	\$296,759
<i>Competitive Grants</i>	--	--	19	\$163,932
<i>Emergency Repair</i>	2	\$21,472	24	\$119,283
<i>Housing Modification and Ramps</i>	--	--	1	\$374
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$2.2M
Low Income Housing Tax Credits, 1987	--	--	96	\$3.9M
Section 8 Rental Assistance, 1978	41	\$161,048	--	--
Tenant-Based Rental	2	\$4,928	--	--
Project-Based	39	\$156,120	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	--	--	38	\$221,817
Low-Income Home Energy Assistance Program, 1981	432	\$215,775	1,687	\$830,889
Homeownership	251	\$125,062	--	--
Rental	181	\$90,712	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

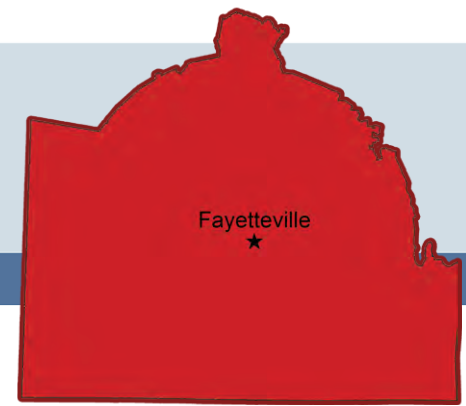
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Lewis County in 2018 was \$187,969.**

*Click on the map to visit our interactive online mapping tool.*

# Lincoln County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	4	\$391,014	116	\$6.5M
- Great Choice Plus DPA Loans, 2013	4	\$19,775	8	\$36,507
- Homebuyer Education Program, 2003	2	\$400	10	\$2,075
Keep My Tennessee Home, 2011 - Disbursed	--	--	16	\$321,583
Foreclosure Prevention, 2008	--	--	25	\$11,400
HOME, 1992	--	--	109	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$55,442	61	\$397,145
<i>Emergency Repair</i>	6	\$55,442	39	\$237,575
<i>Housing Modification and Ramps</i>	--	--	7	\$9,548
<i>Rebuild and Recover</i>	--	--	4	\$107,269
Low Income Housing Tax Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	176	\$777,228	--	--
Tenant-Based Rental	117	\$393,568	--	--
Tenant Based Homeownership	1	\$3,639	--	--
Project-Based	58	\$380,021	--	--
Weatherization Assistance Program, 1976	4	\$55,856	48	\$308,532
Homeownership	4	\$55,856	--	--
Low-Income Home Energy Assistance Program, 1981	755	\$362,811	3,302	\$1.6M
Homeownership	249	\$122,912	--	--
Rental	506	\$239,899	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

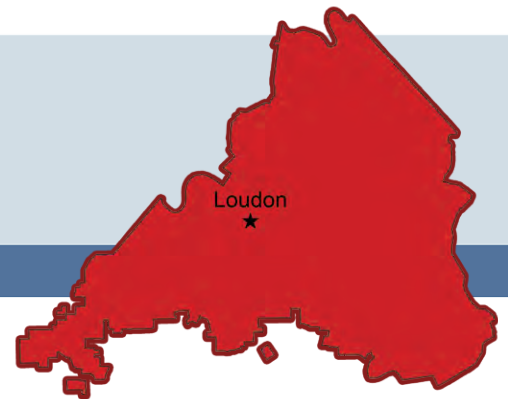
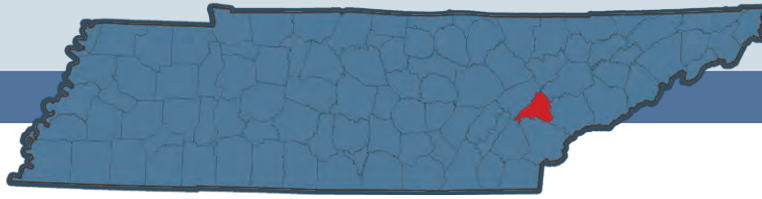
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Lincoln County in 2018 was \$649,741.**

*Click on the map to visit our interactive online mapping tool.*

# Loudon County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	26	\$3.2M	699	\$46.5M
- Great Choice Plus DPA Loans, 2013	26	\$162,110	75	\$388,962
- Homebuyer Education Program, 2003	25	\$4,150	147	\$32,475
Keep My Tennessee Home, 2011 - Disbursed	--	--	37	\$748,512
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$46,226
Reinstatement Only Program, 2017 - Disbursed	2	\$30,780	2	\$30,780
Foreclosure Prevention, 2008	--	--	23	\$6,750
HOME, 1992	--	--	161	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$15,180	21	\$165,498
<i>Habitat for Tennessee</i>	--	--	3	\$46,582
<i>Emergency Repair</i>	3	\$15,180	11	\$93,422
<i>Housing Modification and Ramps</i>	--	--	4	\$7,994
<i>Community Investment Tax Credits, 2005</i>	--	--	88	\$3.7M
Low Income Housing Tax Credits, 1987	72	\$3.9M	358	\$26.4M
Multi-Family Bond Authority, 1993	72	\$5.5M	72	\$5.5M
Section 8 Rental Assistance, 1978	308	\$1.4M	--	--
Tenant-Based Rental	18	\$108,514	--	--
Tenant Based Homeownership	1	\$3,495	--	--
Project-Based	289	\$1.3M	--	--
Weatherization Assistance Program, 1976	--	--	73	\$398,221
Low-Income Home Energy Assistance Program, 1981	661	\$325,116	3,087	\$1.5M
Homeownership	234	\$120,933	--	--
Rental	427	\$204,183	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Loudon County in 2018 was \$809,723.**

*Click on the map to visit our interactive online mapping tool.*

# Macon County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	17	\$2.5M	153	\$10.1M
- Great Choice Plus DPA Loans, 2013	16	\$121,520	27	\$174,437
- HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
- Homebuyer Education Program, 2003	15	\$2,950	37	\$7,525
Keep My Tennessee Home, 2011 - Disbursed	--	--	19	\$281,872
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$46,983
Foreclosure Prevention, 2008	--	--	11	\$4,500
HOME, 1992	12	\$750,000	63	\$2.5M
Tennessee's Housing Trust Fund, 2007	2	\$22,945	32	\$140,408
Emergency Repair	2	\$22,945	10	\$88,917
Housing Modification and Ramps	--	--	6	\$3,954
Low Income Housing Tax Credits, 1987	--	--	164	\$10.8M
Tenant-Based Section 8 Rental Assistance, 1978	14	\$37,872	--	--
Weatherization Assistance Program, 1976	1	\$17,157	45	\$256,592
Homeownership	1	\$17,157	--	--
Low-Income Home Energy Assistance Program, 1981	357	\$180,406	1,932	\$973,990
Homeownership	147	\$77,428	--	--
Rental	210	\$102,978	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

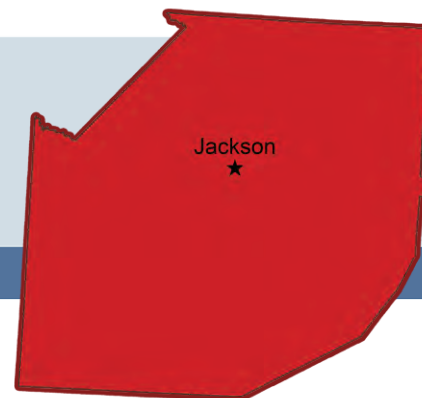
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Macon County in 2018 was \$1.7M.**

*Click on the map to visit our interactive online mapping tool.*

# Madison County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	189	\$19M	4,160	\$229.3M
- Great Choice Plus DPA Loans, 2013	5	\$28,481	164	\$707,769
- HHF-Downpayment Assistance Loans, 2017	184	\$2.8M	306	\$4.6M
- <i>Homebuyer Education Program, 2003</i>	193	\$48,800	579	\$137,325
Take Credit Program, 2016	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	67	\$1.5M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	11	\$287,815
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$4,221	1	\$4,221
Blight Elimination Program, 2015	11	\$192,717	13	\$242,717
Foreclosure Prevention, 2008	--	--	99	\$35,700
HOME, 1992	--	--	104	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$53,779	90	\$953,817
<i>Competitive Grants</i>	--	--	23	\$611,875
<i>Emergency Repair</i>	6	\$53,779	33	\$205,863
<i>Housing Modification and Ramps</i>	--	--	12	\$11,919
<i>Community Investment Tax Credits, 2005</i>	--	--	68	\$1.3M
Low Income Housing Tax Credits, 1987	--	--	985	\$66.6M
Multi-Family Bond Authority, 1993	--	--	843	\$35.5M
Section 8 Rental Assistance, 1978	1,215	\$5.7M	--	--
Tenant-Based Rental	594	\$2.5M	--	--
Project-Based	621	\$3.2M	--	--
Emergency Solutions Grant Program, 1988	853	\$447,500	--	--
Weatherization Assistance Program, 1976	7	\$79,301	41	\$295,707
Homeownership	7	\$79,301	--	--
Low-Income Home Energy Assistance Program, 1981	1,873	\$866,203	8,140	\$3.9M
Homeownership	483	\$230,852	--	--
Rental	1,390	\$635,352	--	--

See Methodology on Page 125 for calculation details.

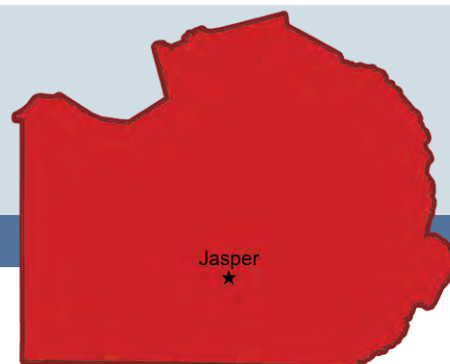
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Madison County in 2018 was \$24.8M.**

# Marion County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	12	\$1.2M	318	\$17.9M
- Great Choice Plus DPA Loans, 2013	12	\$62,620	17	\$82,001
- Homebuyer Education Program, 2003	9	\$1,350	29	\$4,875
Keep My Tennessee Home, 2011 - Disbursed	--	--	13	\$271,603
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$76,944
Foreclosure Prevention, 2008	--	--	58	\$24,000
HOME, 1992	9	\$500,000	185	\$3.8M
Tennessee's Housing Trust Fund, 2007	2	\$17,738	125	\$1.1M
Competitive Grants	--	--	7	\$111,000
Emergency Repair	2	\$17,738	34	\$262,913
Housing Modification and Ramps	--	--	39	\$30,387
Rebuild and Recover	--	--	9	\$507,961
Low Income Housing Tax Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	72	\$321,316	--	--
Weatherization Assistance Program, 1976	2	\$34,074	47	\$278,195
Homeownership	2	\$34,074	--	--
Low-Income Home Energy Assistance Program, 1981	591	\$285,997	2,708	\$1.3M
Homeownership	262	\$127,524	--	--
Rental	329	\$158,474	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Marion County in 2018 was \$1.1M.**

*Click on the map to visit our interactive online mapping tool.*



# Marshall County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	15	\$2.2M	343	\$23.9M
- Great Choice Plus DPA Loans, 2013	15	\$110,239	35	\$231,165
- Homebuyer Education Program, 2003	13	\$2,350	70	\$13,275
Take Credit Program, 2016	1	--	2	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	23	\$398,678
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$57,275
Foreclosure Prevention, 2008	2	\$1,350	79	\$32,700
HOME, 1992	--	--	99	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$22,325	93	\$593,188
<i>Competitive Grants</i>	--	--	45	\$344,314
<i>Emergency Repair</i>	3	\$22,325	36	\$199,507
<i>Housing Modification and Ramps</i>	--	--	3	\$1,505
<i>Community Investment Tax Credits, 2005</i>	--	--	55	\$272,080
Low Income Housing Tax Credits, 1987	--	--	347	\$23M
Section 8 Rental Assistance, 1978	399	\$1.5M	--	--
Tenant-Based Rental	154	\$509,431	--	--
Tenant Based Homeownership	2	\$10,919	--	--
Project-Based	243	\$951,393	--	--
Weatherization Assistance Program, 1976	--	--	38	\$213,060
Low-Income Home Energy Assistance Program, 1981	374	\$185,975	1,987	\$922,831
Homeownership	129	\$69,062	--	--
Rental	245	\$116,912	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Marshall County in 2018 was \$1.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Maury County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	80	\$13.7M	1,701	\$136.7M
- Great Choice Plus DPA Loans, 2013	80	\$693,847	266	\$1.8M
- Homebuyer Education Program, 2003	68	\$12,000	533	\$116,325
Take Credit Program, 2016	4	--	9	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	74	\$2M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$912	6	\$202,463
Foreclosure Prevention, 2008	13	\$8,100	399	\$176,850
HOME, 1992	--	--	133	\$5.5M
National Housing Trust Fund, 2016	10	\$750,000	10	\$750,000
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$51,245	151	\$1.2M
<i>Competitive Grants</i>	--	--	14	\$455,000
<i>Habitat for Tennessee</i>	1	\$16,666	5	\$79,914
<i>Emergency Repair</i>	7	\$34,579	117	\$630,780
<i>Housing Modification and Ramps</i>	--	--	6	\$4,276
<i>Community Investment Tax Credits, 2005</i>	243	\$16.8M	435	\$20.9M
<i>Rental</i>	243	\$16.8M	--	--
Low Income Housing Tax Credits, 1987	319	\$26.5M	1,200	\$69.8M
Multi-Family Bond Authority, 1993	137	\$7.7M	249	\$10.6M
Section 8 Rental Assistance, 1978	637	\$2.9M	--	--
Tenant-Based Rental	478	\$2.3M	--	--
Tenant Based Homeownership	4	\$7,712	--	--
Project-Based	155	\$672,298	--	--
Weatherization Assistance Program, 1976	2	\$30,422	54	\$333,439
Homeownership	2	\$30,422	--	--
Low-Income Home Energy Assistance Program, 1981	891	\$413,092	4,174	\$1.9M
Homeownership	292	\$144,412	--	--
Rental	599	\$268,679	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Maury County in 2018 was \$36.5M.**

# McMinn County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	18	\$1.7M	317	\$18.7M
- Great Choice Plus DPA Loans, 2013	4	\$23,850	34	\$136,956
- HHF-Downpayment Assistance Loans, 2017	14	\$210,000	26	\$390,000
- Homebuyer Education Program, 2003	20	\$5,100	87	\$19,875
Keep My Tennessee Home, 2011 - Disbursed	--	--	47	\$1.1M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$79,907
Reinstatement Only Program, 2017 - Disbursed	1	\$5,769	1	\$5,769
Foreclosure Prevention, 2008	--	--	68	\$26,550
HOME, 1992	--	--	208	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$59,081	220	\$656,674
<i>Competitive Grants</i>	--	--	16	\$17,189
<i>Emergency Repair</i>	5	\$53,579	43	\$305,064
<i>Housing Modification and Ramps</i>	7	\$5,502	96	\$73,371
Low Income Housing Tax Credits, 1987	--	--	386	\$18.1M
Multi-Family Bond Authority, 1993	--	--	96	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	390	\$1.8M	--	--
Weatherization Assistance Program, 1976	1	\$13,886	60	\$312,814
Homeownership	1	\$13,886	--	--
Low-Income Home Energy Assistance Program, 1981	954	\$434,497	4,368	\$2M
Homeownership	449	\$211,224	--	--
Rental	505	\$223,274	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

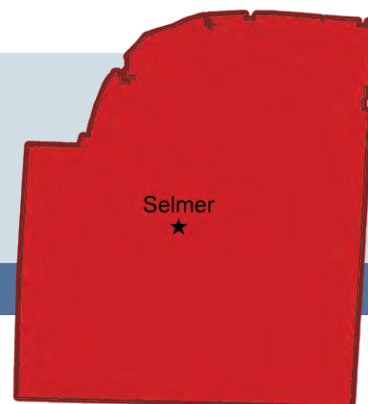
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in McMinn County in 2018 was \$905,355.**

*Click on the map to visit our interactive online mapping tool.*

# McNairy County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	2	\$230,153	199	\$8.4M
- Great Choice Plus DPA Loans, 2013	2	\$11,720	7	\$30,810
- Homebuyer Education Program, 2003	2	\$300	16	\$3,500
Keep My Tennessee Home, 2011 - Disbursed	--	--	27	\$525,206
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	4	\$53,625
Foreclosure Prevention, 2008	--	--	17	\$6,450
HOME, 1992	--	--	96	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$67,178	35	\$571,940
Competitive Grants	--	--	3	\$49,220
Emergency Repair	6	\$67,178	14	\$108,659
Housing Modification and Ramps	--	--	2	\$1,148
Rebuild and Recover	--	--	5	\$350,000
<i>Community Investment Tax Credits, 2005</i>	--	--	3	\$41,780
Low Income Housing Tax Credits, 1987	--	--	64	\$7.2M
Section 8 Rental Assistance, 1978	162	\$855,883	--	--
Tenant-Based Rental	18	\$58,013	--	--
Project-Based	144	\$797,870	--	--
Emergency Solutions Grant Program, 1988	41	\$63,100	--	--
Weatherization Assistance Program, 1976	2	\$15,957	21	\$140,202
Homeownership	2	\$15,957	--	--
Low-Income Home Energy Assistance Program, 1981	663	\$333,403	2,674	\$1.3M
Homeownership	372	\$186,452	--	--
Rental	291	\$146,952	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in McNairy County in 2018 was \$423,728.**

*Click on the map to visit our interactive online mapping tool.*

# Meigs County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	4	\$413,067	54	\$4M
- Great Choice Plus DPA Loans, 2013	4	\$20,875	14	\$66,187
- Homebuyer Education Program, 2003	4	\$800	21	\$4,700
Keep My Tennessee Home, 2011 - Disbursed	--	--	12	\$223,214
Foreclosure Prevention, 2008	--	--	17	\$5,400
HOME, 1992	--	--	75	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$2,217	51	\$60,233
<i>Housing Modification and Ramps</i>	2	\$2,217	46	\$38,253
Low Income Housing Tax Credits, 1987	24	\$3.6M	48	\$3.8M
Project-Based Section 8 Rental Assistance, 1978	29	\$80,258	--	--
Weatherization Assistance Program, 1976	1	\$6,716	46	\$236,921
Rental	1	\$6,716	--	--
Low-Income Home Energy Assistance Program, 1981	307	\$154,322	1,286	\$631,860
Homeownership	183	\$91,374	--	--
Rental	124	\$62,949	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Meigs County in 2018 was \$83,331.**

*Click on the map to visit our interactive online mapping tool.*

# Monroe County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	32	\$3.3M	333	\$20.7M
- Great Choice Plus DPA Loans, 2013	4	\$16,737	29	\$129,665
- HHF-Downpayment Assistance Loans, 2017	28	\$420,000	29	\$435,000
- <i>Homebuyer Education Program, 2003</i>	28	\$6,850	89	\$19,725
Keep My Tennessee Home, 2011 - Disbursed	--	--	26	\$565,307
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	3	\$81,626
Foreclosure Prevention, 2008	--	--	54	\$21,450
HOME, 1992	10	\$714,286	96	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	94	\$241,632
<i>Competitive Grants</i>	--	--	65	\$132,475
<i>Emergency Repair</i>	--	--	4	\$11,806
<i>Housing Modification and Ramps</i>	--	--	6	\$4,454
<i>Community Investment Tax Credits, 2005</i>	8	\$180,000	24	\$186,112
<i>Rental</i>	8	\$180,000	--	--
Low Income Housing Tax Credits, 1987	--	--	162	\$12.1M
Section 8 Rental Assistance, 1978	73	\$315,407	--	--
Tenant-Based Rental	6	\$20,070	--	--
Project-Based	67	\$295,337	--	--
Weatherization Assistance Program, 1976	1	\$7,999	29	\$201,619
Homeownership	1	\$7,999	--	--
Low-Income Home Energy Assistance Program, 1981	966	\$442,433	3,992	\$2M
Homeownership	554	\$250,705	--	--
Rental	412	\$191,728	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

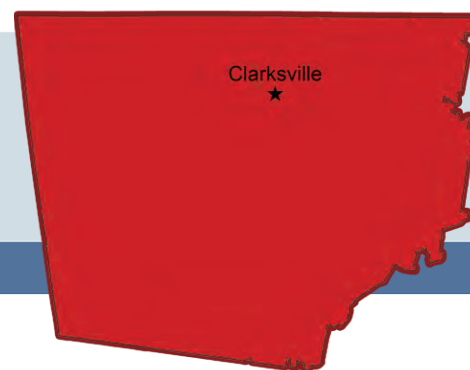
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Monroe County in 2018 was \$6.6M.**

*Click on the map to visit our interactive online mapping tool.*



# Montgomery County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	366	\$45.6M	4,531	\$301.6M
- Great Choice Plus DPA Loans, 2013	36	\$280,404	337	\$1.8M
- HHF-Downpayment Assistance Loans, 2017	329	\$4.9M	525	\$7.9M
- <i>Homebuyer Education Program, 2003</i>	365	\$94,400	1,301	\$307,225
Keep My Tennessee Home, 2011 - Disbursed	--	--	142	\$3.5M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$1,040	32	\$1M
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$36,655	1	\$36,655
Foreclosure Prevention, 2008	6	\$2,850	231	\$73,200
HOME, 1992	--	--	114	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$23,543	124	\$833,453
<i>Competitive Grants</i>	--	--	76	\$651,973
<i>Emergency Repair</i>	1	\$10,387	15	\$117,063
<i>Housing Modification and Ramps</i>	2	\$13,156	27	\$37,724
<i>Community Investment Tax Credits, 2005</i>	18	\$3.7M	44	\$4.7M
<i>Rental</i>	18	\$3.7M	--	--
Low Income Housing Tax Credits, 1987	384	\$34.1M	1,446	\$114.1M
Multi-Family Bond Authority, 1993	96	\$5.3M	342	\$22.5M
Section 8 Rental Assistance, 1978	1,486	\$8.9M	--	--
Tenant-Based Rental	1,128	\$6.8M	--	--
Tenant Based Homeownership	3	\$6,713	--	--
Project-Based	355	\$2.1M	--	--
Emergency Solutions Grant Program, 1988	1	\$236,250	--	--
Weatherization Assistance Program, 1976	4	\$60,532	42	\$264,204
Homeownership	4	\$60,532	--	--
Low-Income Home Energy Assistance Program, 1981	2,555	\$1.2M	12,290	\$5.7M
Homeownership	490	\$254,186	--	--
Rental	2,065	\$938,986	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Montgomery County in 2018 was \$30.3M.**

# Moore County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	20	\$1.1M
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	2	\$142,857	20	\$642,857
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	3	\$8,853
<i>Emergency Repair</i>	--	--	1	\$4,207
<i>Housing Modification and Ramps</i>	--	--	1	\$665
Low Income Housing Tax Credits, 1987	33	\$2.8M	90	\$3.6M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$1,947	--	--
Weatherization Assistance Program, 1976	1	\$6,216	34	\$175,475
Homeownership	1	\$6,216	--	--
Low-Income Home Energy Assistance Program, 1981	111	\$72,725	563	\$306,319
Homeownership	61	\$39,512	--	--
Rental	50	\$33,212	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Moore County in 2018 was \$198,480.**

*Click on the map to visit our interactive online mapping tool.*

# Morgan County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	5	\$545,018	171	\$9.3M
- Great Choice Plus DPA Loans, 2013	4	\$23,547	11	\$54,715
- Homebuyer Education Program, 2003	4	\$600	28	\$4,925
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$124,330
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$18,319
Foreclosure Prevention, 2008	--	--	14	\$5,550
HOME, 1992	--	--	66	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$32,126	76	\$416,520
<i>Competitive Grants</i>	--	--	11	\$214,500
<i>Emergency Repair</i>	7	\$28,970	45	\$154,053
<i>Housing Modification and Ramps</i>	3	\$3,156	14	\$21,341
<i>Community Investment Tax Credits, 2005</i>	--	--	47	\$638,237
Low Income Housing Tax Credits, 1987	--	--	109	\$4.5M
Section 8 Rental Assistance, 1978	43	\$142,010	--	--
Tenant-Based Rental	1	\$1,695	--	--
Project-Based	42	\$140,315	--	--
Weatherization Assistance Program, 1976	1	\$15,649	24	\$165,408
Homeownership	1	\$15,649	--	--
Low-Income Home Energy Assistance Program, 1981	545	\$275,519	2,354	\$1.2M
Homeownership	390	\$195,472	--	--
Rental	155	\$80,047	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

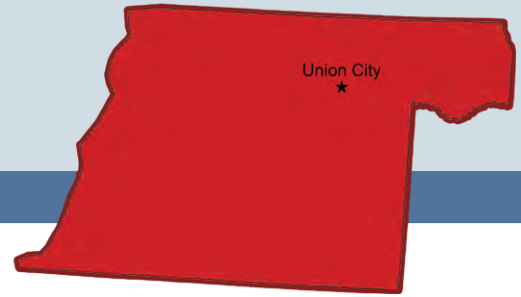
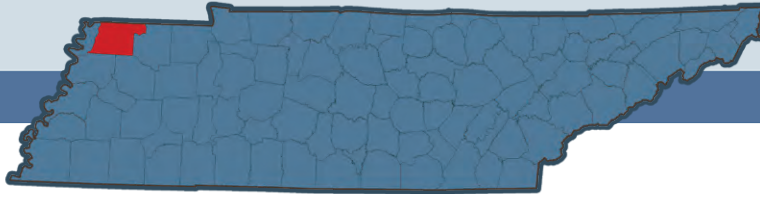
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Morgan County in 2018 was \$289,030.**

*Click on the map to visit our interactive online mapping tool.*

# Obion County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$277,430	518	\$24.9M
- Great Choice Plus DPA Loans, 2013	3	\$14,127	13	\$51,702
- Homebuyer Education Program, 2003	3	\$450	26	\$5,025
Keep My Tennessee Home, 2011 - Disbursed	--	--	43	\$785,450
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$21,874
Reinstatement Only Program, 2017 - Disbursed	1	\$1,280	1	\$1,280
Foreclosure Prevention, 2008	1	\$450	17	\$7,650
HOME, 1992	--	--	96	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$19,575	49	\$256,485
<i>Emergency Repair</i>	3	\$19,575	26	\$183,925
<i>Housing Modification and Ramps</i>	--	--	7	\$3,766
Low Income Housing Tax Credits, 1987	--	--	289	\$20.4M
Multi-Family Bond Authority, 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	415	\$2.1M	--	--
Tenant-Based Rental	37	\$107,931	--	--
Project-Based	378	\$2M	--	--
Weatherization Assistance Program, 1976	2	\$41,917	33	\$207,352
Homeownership	2	\$41,917	--	--
Low-Income Home Energy Assistance Program, 1981	652	\$314,957	3,201	\$1.5M
Homeownership	184	\$92,904	--	--
Rental	468	\$222,053	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

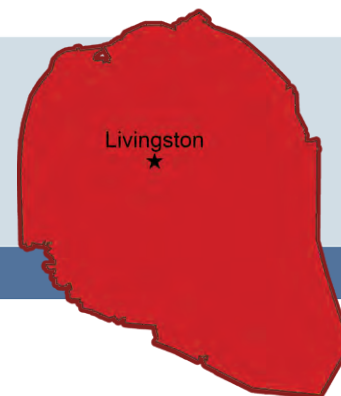
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Obion County in 2018 was \$481,626.**

*Click on the map to visit our interactive online mapping tool.*

# Overton County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$366,176	234	\$14.6M
- Great Choice Plus DPA Loans, 2013	1	\$7,000	7	\$28,111
- Homebuyer Education Program, 2003	1	\$150	16	\$3,425
Keep My Tennessee Home, 2011 - Disbursed	--	--	11	\$238,867
Foreclosure Prevention, 2008	--	--	7	\$4,350
HOME, 1992	--	--	92	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$22,094	46	\$309,312
<i>Emergency Repair</i>	2	\$22,094	20	\$190,957
<i>Housing Modification and Ramps</i>	--	--	5	\$3,137
Low Income Housing Tax Credits, 1987	40	\$3.4M	151	\$7.7M
Section 8 Rental Assistance, 1978	67	\$135,265	--	--
Tenant-Based Rental	9	\$24,393	--	--
Project-Based	58	\$110,872	--	--
Weatherization Assistance Program, 1976	2	\$24,304	46	\$262,422
Homeownership	1	\$16,336	--	--
Rental	1	\$7,968	--	--
Low-Income Home Energy Assistance Program, 1981	424	\$212,206	2,152	\$1M
Homeownership	309	\$152,128	--	--
Rental	115	\$60,078	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Overton County in 2018 was \$388,821.**

*Click on the map to visit our interactive online mapping tool.*

# Perry County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	6	\$330,869
- Great Choice Plus DPA Loans, 2013	--	--	2	\$8,845
- Homebuyer Education Program, 2003	--	--	3	\$500
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$54,226
Foreclosure Prevention, 2008	--	--	4	\$1,500
HOME, 1992	--	--	59	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,036	23	\$120,819
<i>Emergency Repair</i>	1	\$11,036	20	\$109,637
<i>Housing Modification and Ramps</i>	--	--	1	\$987
Low Income Housing Tax Credits, 1987	--	--	56	\$5.8M
Section 8 Rental Assistance, 1978	33	\$120,786	--	--
Tenant-Based Rental	7	\$11,612	--	--
Project-Based	26	\$109,174	--	--
Weatherization Assistance Program, 1976	--	--	33	\$164,515
Low-Income Home Energy Assistance Program, 1981	218	\$121,265	932	\$499,140
Homeownership	180	\$92,702	--	--
Rental	38	\$28,562	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

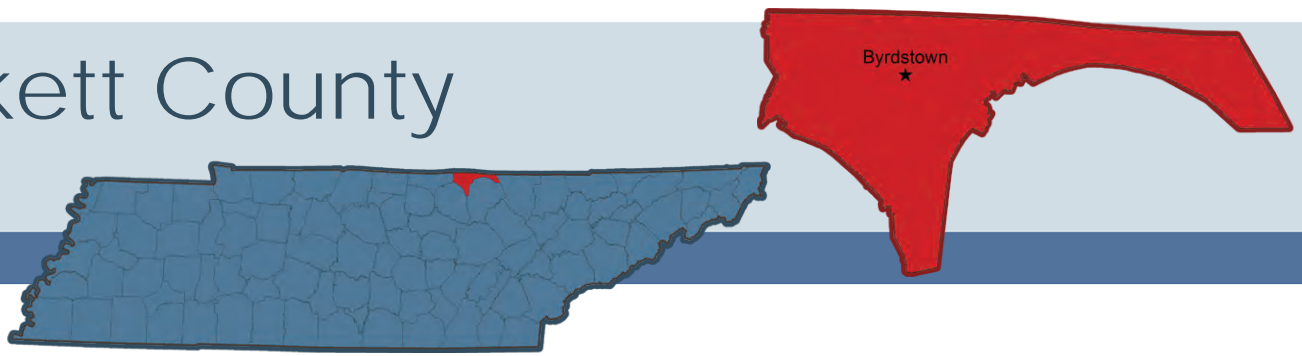
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Perry County in 2018 was \$86,328.**

*Click on the map to visit our interactive online mapping tool.*



# Pickett County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$87,878	23	\$1.1M
- Great Choice Plus DPA Loans, 2013	1	\$4,475	1	\$4,475
- Homebuyer Education Program, 2003	1	\$150	1	\$150
Keep My Tennessee Home, 2011 - Disbursed	--	--	3	\$76,345
Foreclosure Prevention, 2008	--	--	2	\$1,800
HOME, 1992	--	--	87	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	38	\$234,845
<i>Emergency Repair</i>	--	--	11	\$74,886
Low Income Housing Tax Credits, 1987	68	\$8.5M	124	\$9M
Section 8 Rental Assistance, 1978	29	\$88,989	--	--
Tenant-Based Rental	2	\$4,420	--	--
Tenant Based Homeownership	1	\$3,524	--	--
Project-Based	26	\$81,045	--	--
Weatherization Assistance Program, 1976	--	--	39	\$202,408
Low-Income Home Energy Assistance Program, 1981	148	\$85,806	623	\$341,715
Homeownership	109	\$59,578	--	--
Rental	39	\$26,228	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

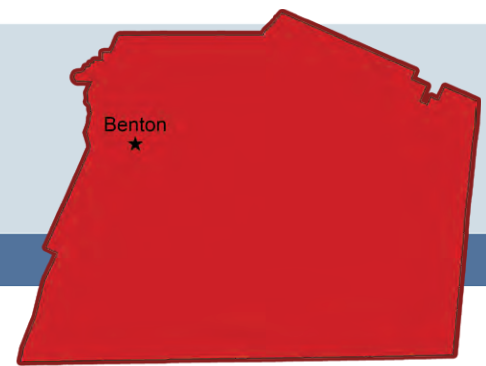
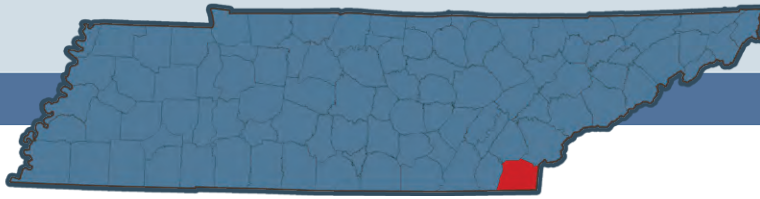
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Pickett County in 2018 was \$58,223.**

*Click on the map to visit our interactive online mapping tool.*

# Polk County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	6	\$670,199	126	\$7.9M
- Great Choice Plus DPA Loans, 2013	5	\$28,250	17	\$74,209
- HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
- Homebuyer Education Program, 2003	4	\$800	35	\$7,475
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$127,582
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$40,846
Foreclosure Prevention, 2008	--	--	28	\$11,700
HOME, 1992	--	--	160	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,777	41	\$197,799
<i>Emergency Repair</i>	1	\$7,777	18	\$144,865
<i>Housing Modification and Ramps</i>	--	--	15	\$12,170
Low Income Housing Tax Credits, 1987	48	\$6.8M	96	\$7.4M
Section 8 Rental Assistance, 1978	28	\$189,564	--	--
Weatherization Assistance Program, 1976	--	--	42	\$219,825
Low-Income Home Energy Assistance Program, 1981	395	\$190,197	1,638	\$785,393
Homeownership	264	\$124,074	--	--
Rental	131	\$66,124	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

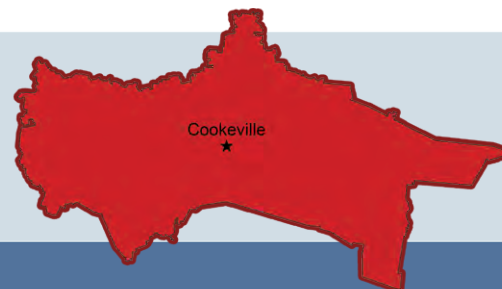
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Polk County in 2018 was \$154,053.**

*Click on the map to visit our interactive online mapping tool.*

# Putnam County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	6	\$518,613	1,156	\$70.5M
- Great Choice Plus DPA Loans, 2013	2	\$12,395	14	\$71,084
- Homebuyer Education Program, 2003	1	\$250	94	\$23,050
Keep My Tennessee Home, 2011 - Disbursed	--	--	33	\$762,323
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	6	\$182,069
Foreclosure Prevention, 2008	1	\$900	42	\$23,100
HOME, 1992	--	--	88	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	64	\$644,050	165	\$1.3M
<i>Competitive Grants</i>	50	\$500,000	50	\$500,000
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	14	\$144,050	83	\$668,520
<i>Housing Modification and Ramps</i>	--	--	13	\$6,065
<i>Community Investment Tax Credits, 2005</i>	--	--	89	\$8.2M
Low Income Housing Tax Credits, 1987	--	--	724	\$54.3M
Section 8 Rental Assistance, 1978	488	\$1.8M	--	--
Tenant-Based Rental	304	\$1.1M	--	--
Tenant Based Homeownership	3	\$10,098	--	--
Project-Based	181	\$707,187	--	--
Weatherization Assistance Program, 1976	4	\$52,865	66	\$383,061
Homeownership	4	\$52,865	--	--
Low-Income Home Energy Assistance Program, 1981	1,182	\$543,103	6,158	\$3M
Homeownership	338	\$165,028	--	--
Rental	844	\$378,075	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

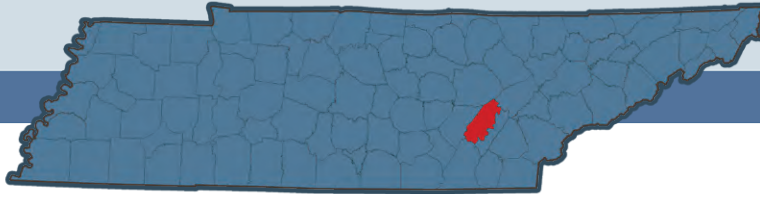
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Putnam County in 2018 was \$3.3M.**

*Click on the map to visit our interactive online mapping tool.*

# Rhea County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	25	\$2.5M	622	\$43.1M
- Great Choice Plus DPA Loans, 2013	4	\$20,040	18	\$80,925
- HHF-Downpayment Assistance Loans, 2017	21	\$315,000	39	\$585,000
- <i>Homebuyer Education Program, 2003</i>	24	\$6,150	71	\$17,475
Keep My Tennessee Home, 2011 - Disbursed	--	--	27	\$647,943
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	3	\$105,123
Foreclosure Prevention, 2008	--	--	75	\$31,050
HOME, 1992	--	--	131	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$11,287	75	\$146,136
<i>Emergency Repair</i>	1	\$8,827	1	\$8,827
<i>Housing Modification and Ramps</i>	3	\$2,460	55	\$41,896
<i>Community Investment Tax Credits, 2005</i>	--	--	72	\$3.2M
Low Income Housing Tax Credits, 1987	--	--	187	\$8.1M
Weatherization Assistance Program, 1976	1	\$21,973	47	\$257,011
Homeownership	1	\$21,973	--	--
Low-Income Home Energy Assistance Program, 1981	584	\$276,397	2,610	\$1.2M
Homeownership	266	\$129,574	--	--
Rental	318	\$146,824	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Rhea County in 2018 was \$514,833.**

*Click on the map to visit our interactive online mapping tool.*

# Roane County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	16	\$2M	486	\$28.8M
- Great Choice Plus DPA Loans, 2013	16	\$102,937	55	\$265,411
- Homebuyer Education Program, 2003	16	\$2,800	95	\$20,650
Keep My Tennessee Home, 2011 - Disbursed	--	--	28	\$642,462
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$34,622
Reinstatement Only Program, 2017 - Disbursed	1	\$7,415	1	\$7,415
Foreclosure Prevention, 2008	--	--	16	\$5,850
HOME, 1992	--	--	257	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$67,461	39	\$250,705
<i>Competitive Grants</i>	--	--	3	\$50,000
<i>Emergency Repair</i>	10	\$67,461	32	\$182,839
<i>Housing Modification and Ramps</i>	--	--	2	\$6,426
<i>Community Investment Tax Credits, 2005</i>	--	--	25	\$570,000
Low Income Housing Tax Credits, 1987	--	--	560	\$24.7M
Multi-Family Bond Authority, 1993	--	--	136	\$9M
Section 8 Rental Assistance, 1978	343	\$1.6M	--	--
Tenant-Based Rental	23	\$85,059	--	--
Project-Based	320	\$1.5M	--	--
Weatherization Assistance Program, 1976	2	\$26,260	78	\$488,021
Homeownership	2	\$26,260	--	--
Low-Income Home Energy Assistance Program, 1981	819	\$403,416	3,940	\$2M
Homeownership	369	\$184,733	--	--
Rental	450	\$218,683	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Roane County in 2018 was \$561,606.**

*Click on the map to visit our interactive online mapping tool.*

# Robertson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	95	\$16.4M	2,025	\$165.9M
- Great Choice Plus DPA Loans, 2013	34	\$316,235	121	\$869,709
- HHF-Downpayment Assistance Loans, 2017	61	\$915,000	92	\$1.4M
- Homebuyer Education Program, 2003	93	\$21,700	345	\$79,375
Keep My Tennessee Home, 2011 - Disbursed	--	--	86	\$2.3M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	6	\$188,918
Reinstatement Only Program, 2017 - Disbursed	1	\$5,259	1	\$5,259
Foreclosure Prevention, 2008	3	\$2,100	178	\$95,250
HOME, 1992	--	--	204	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$33,903	58	\$181,796
<i>Emergency Repair</i>	3	\$26,450	21	\$132,260
<i>Housing Modification and Ramps</i>	3	\$7,453	32	\$32,983
Low Income Housing Tax Credits, 1987	--	--	679	\$31.7M
Multi-Family Bond Authority, 1993	--	--	120	\$4.9M
Section 8 Rental Assistance, 1978	288	\$1.7M	--	--
Tenant-Based Rental	165	\$1.1M	--	--
Project-Based	123	\$625,028	--	--
Weatherization Assistance Program, 1976	2	\$24,429	54	\$338,778
Homeownership	2	\$24,429	--	--
Low-Income Home Energy Assistance Program, 1981	226	\$123,596	2,403	\$1.3M
Homeownership	88	\$51,423	--	--
Rental	138	\$72,173	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

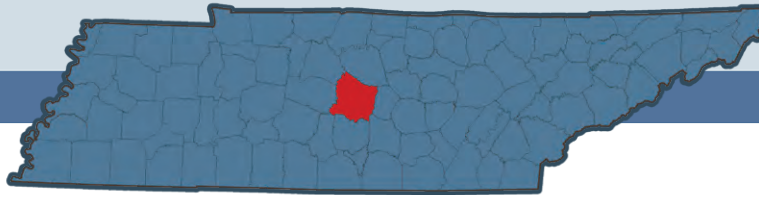
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Robertson County in 2018 was \$4.4M.**

*Click on the map to visit our interactive online mapping tool.*



# Rutherford County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	382	\$72.6M	9,704	\$959.7M
- Great Choice Plus DPA Loans, 2013	255	\$2.5M	1,252	\$8.9M
- HHF-Downpayment Assistance Loans, 2017	123	\$1.8M	225	\$3.4M
- <i>Homebuyer Education Program, 2003</i>	366	\$81,300	3,076	\$734,075
Take Credit Program, 2016	2	--	2	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	483	\$12.8M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$2,608	47	\$1.4M
Reinstatement Only Program, 2017 - Disbursed	4	\$52,157	5	\$66,807
Foreclosure Prevention, 2008	59	\$27,600	1,384	\$640,950
HOME, 1992	12	\$500,000	451	\$8.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$46,229	89	\$408,155
<i>Habitat for Tennessee</i>	2	\$33,332	10	\$171,644
<i>Emergency Repair</i>	2	\$1,916	33	\$188,533
<i>Housing Modification and Ramps</i>	6	\$10,981	44	\$44,265
<i>Community Investment Tax Credits, 2005</i>	1	\$60,000	811	\$38.7M
<i>Rental</i>	1	\$60,000	--	--
Low Income Housing Tax Credits, 1987	406	\$19.5M	3,776	\$222.6M
Multi-Family Bond Authority, 1993	406	\$31M	1,324	\$86.4M
Section 8 Rental Assistance, 1978	1,128	\$7.3M	--	--
Tenant-Based Rental	174	\$1.1M	--	--
Tenant Based Homeownership	2	\$17,508	--	--
Project-Based	952	\$6.2M	--	--
Emergency Solutions Grant Program, 1988	40	\$286,250	--	--
Weatherization Assistance Program, 1976	13	\$170,153	89	\$615,453
Homeownership	13	\$170,153	--	--
Low-Income Home Energy Assistance Program, 1981	525	\$240,196	5,201	\$2.4M
Homeownership	135	\$67,273	--	--
Rental	390	\$172,923	--	--

See Methodology on Page 125 for calculation details.

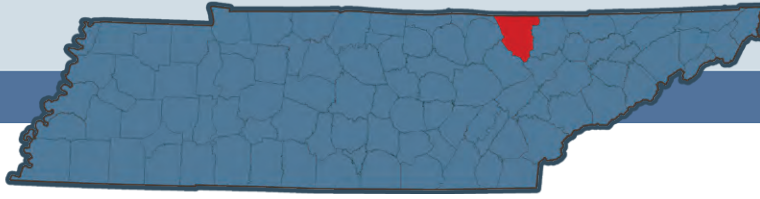
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Rutherford County in 2018 was \$55.8M.**

# Scott County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	1	\$67,946	77	\$4.4M
- Great Choice Plus DPA Loans, 2013	1	\$3,460	8	\$30,428
- Homebuyer Education Program, 2003	1	\$150	12	\$2,150
Keep My Tennessee Home, 2011 - Disbursed	--	--	21	\$395,276
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$55,513
Foreclosure Prevention, 2008	--	--	20	\$7,800
HOME, 1992	6	\$500,000	143	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$9,741	98	\$427,351
<i>Competitive Grants</i>	--	--	12	\$234,910
<i>Emergency Repair</i>	1	\$3,609	43	\$135,290
<i>Housing Modification and Ramps</i>	7	\$6,132	36	\$34,207
Low Income Housing Tax Credits, 1987	--	--	94	\$1.4M
Section 8 Rental Assistance, 1978	129	\$423,798	--	--
Tenant-Based Rental	16	\$31,760	--	--
Project-Based	113	\$392,038	--	--
Weatherization Assistance Program, 1976	1	\$12,135	26	\$168,610
Homeownership	1	\$12,135	--	--
Low-Income Home Energy Assistance Program, 1981	696	\$338,394	2,991	\$1.4M
Homeownership	481	\$232,797	--	--
Rental	215	\$105,597	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

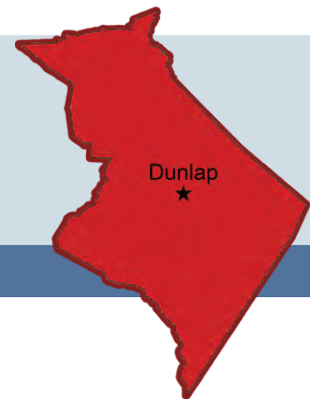
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Scott County in 2018 was \$744,377.**

*Click on the map to visit our interactive online mapping tool.*

# Sequatchie County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	2	\$142,765	191	\$11.9M
- Great Choice Plus DPA Loans, 2013	2	\$7,270	9	\$46,910
- Homebuyer Education Program, 2003	2	\$400	62	\$13,900
Keep My Tennessee Home, 2011 - Disbursed	--	--	22	\$463,024
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	4	\$99,460
Foreclosure Prevention, 2008	--	--	35	\$13,500
HOME, 1992	--	--	52	\$1.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	107	\$827,173
<i>Competitive Grants</i>	--	--	58	\$633,750
<i>Emergency Repair</i>	--	--	15	\$114,966
<i>Housing Modification and Ramps</i>	--	--	23	\$19,479
<i>Community Investment Tax Credits, 2005</i>	--	--	70	\$9.9M
Low Income Housing Tax Credits, 1987	--	--	140	\$12.7M
Project-Based Section 8 Rental Assistance, 1978	60	\$333,955	--	--
Weatherization Assistance Program, 1976	--	--	47	\$244,768
Low-Income Home Energy Assistance Program, 1981	449	\$219,697	1,796	\$865,655
Homeownership	193	\$96,274	--	--
Rental	256	\$123,424	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

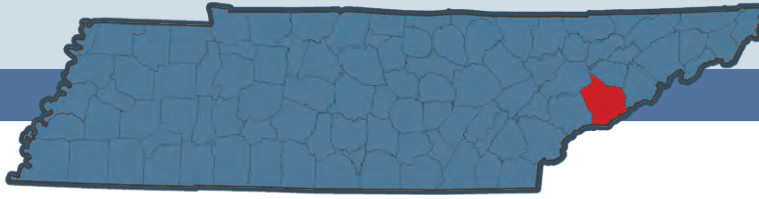
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Sequatchie County in 2018 was \$3.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Sevier County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	25	\$3.2M	638	\$42.6M
- Great Choice Plus DPA Loans, 2013	23	\$153,375	64	\$359,449
- HHF-Downpayment Assistance Loans, 2017	2	\$30,000	2	\$30,000
- <i>Homebuyer Education Program, 2003</i>	22	\$3,800	116	\$22,725
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	54	\$1.4M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	9	\$197,570
Foreclosure Prevention, 2008	--	--	42	\$15,000
HOME, 1992	5	\$550,000	121	\$5.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$5,817	45	\$467,671
<i>Emergency Repair</i>	2	\$5,817	13	\$47,804
<i>Housing Modification and Ramps</i>	--	--	1	\$791
<i>Rebuild and Recover</i>	--	--	25	\$393,750
<i>Community Investment Tax Credits, 2005</i>	41	\$5.2M	153	\$10.2M
<i>Homeownership</i>	9	\$350,000	--	--
<i>Rental</i>	32	\$4.8M	--	--
Low Income Housing Tax Credits, 1987	456	\$54.1M	1,032	\$105.4M
Section 8 Rental Assistance, 1978	140	\$456,471	--	--
Tenant-Based Rental	25	\$109,153	--	--
Project-Based	115	\$347,318	--	--
Weatherization Assistance Program, 1976	3	\$60,024	37	\$316,573
Homeownership	3	\$60,024	--	--
Low-Income Home Energy Assistance Program, 1981	818	\$369,134	3,699	\$1.7M
Homeownership	395	\$182,505	--	--
Rental	423	\$186,630	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

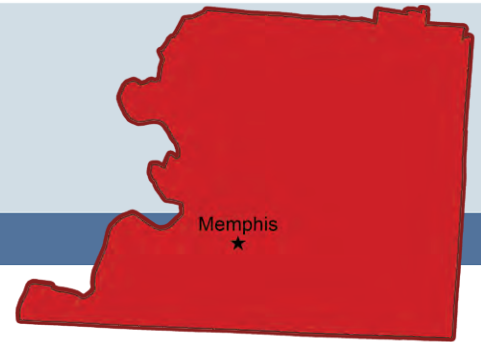
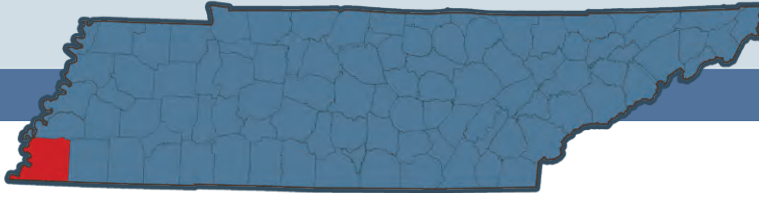
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Sevier County in 2018 was \$14.8M.**

*Click on the map to visit our interactive online mapping tool.*

# Shelby County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	576	\$63.4M	21,439	\$1.3B
- Great Choice Plus DPA Loans, 2013	38	\$247,405	675	\$3.3M
- HHF-Downpayment Assistance Loans, 2017	538	\$8.1M	838	\$12.6M
- Homebuyer Education Program, 2003	550	\$152,200	3,251	\$785,773
Take Credit Program, 2016	1	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	1,887	\$48.8M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	5	\$10,519	228	\$6.5M
Reinstatement Only Program, 2017 - Disbursed	2	\$12,261	2	\$12,261
Principal Reduction & Recast Program, 2017 - Disbursed	2	\$73,878	2	\$73,878
Blight Elimination Program, 2015	7	\$96,976	18	\$257,380
Foreclosure Prevention, 2008	185	\$85,800	5,228	\$2.2M
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	47	\$981,393	865	\$8.9M
<i>Competitive Grants</i>	13	\$725,251	326	\$5.9M
<i>Challenge Grant</i>	--	--	235	\$500,000
<i>Habitat for Tennessee</i>	3	\$49,998	26	\$1.1M
<i>Emergency Repair</i>	30	\$205,104	190	\$1.3M
<i>Housing Modification and Ramps</i>	1	\$1,040	87	\$49,889
<i>Community Investment Tax Credits, 2005</i>	325	\$8.7M	1,688	\$39.5M
<i>Homeownership</i>	18	\$24,851	--	--
<i>Rental</i>	307	\$8.7M	--	--
Low Income Housing Tax Credits, 1987	1,077	\$60.1M	15,518	\$697.1M
Multi-Family Bond Authority, 1993	817	\$58.4M	10,222	\$383.7M
Section 8 Rental Assistance, 1978	6,621	\$39.5M	--	--
Tenant-Based Rental	319	\$1.9M	--	--
Tenant Based Homeownership	1	\$6,001	--	--
Project-Based	6,301	\$37.6M	--	--
Weatherization Assistance Program, 1976	5	\$89,219	125	\$648,700
Homeownership	5	\$89,219	--	--
Low-Income Home Energy Assistance Program, 1981	15,319	\$7.2M	82,830	\$40.7M
Homeownership	2,915	\$1.6M	--	--
Rental	12,404	\$5.6M	--	--

See Methodology on Page 125 for calculation details.

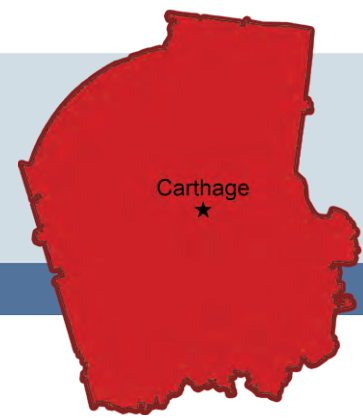
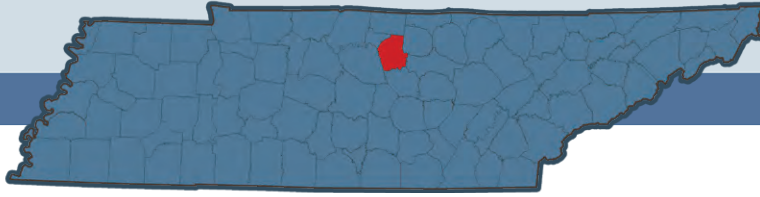
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Shelby County in 2018 was \$165.8M.**

# Smith County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	18	\$2.6M	85	\$8.2M
- Great Choice Plus DPA Loans, 2013	18	\$132,569	27	\$182,816
- Homebuyer Education Program, 2003	15	\$2,350	45	\$7,225
Keep My Tennessee Home, 2011 - Disbursed	--	--	17	\$466,870
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$27,699
Foreclosure Prevention, 2008	1	\$750	13	\$6,150
HOME, 1992	--	--	68	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$18,608	23	\$161,067
<i>Emergency Repair</i>	3	\$18,608	17	\$134,104
Low Income Housing Tax Credits, 1987	--	--	176	\$6.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Tenant-Based Section 8 Rental Assistance, 1978	5	\$11,956	--	--
Weatherization Assistance Program, 1976	2	\$22,700	44	\$240,283
Homeownership	2	\$22,700	--	--
Low-Income Home Energy Assistance Program, 1981	226	\$121,556	1,091	\$580,875
Homeownership	112	\$61,278	--	--
Rental	114	\$60,278	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

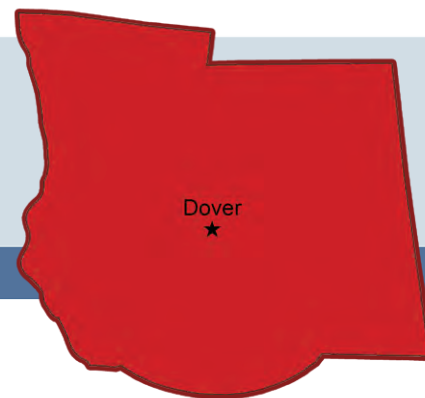
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Smith County in 2018 was \$1M.**

*Click on the map to visit our interactive online mapping tool.*



# Stewart County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	5	\$462,890	97	\$5.7M
- Great Choice Plus DPA Loans, 2013	5	\$23,570	15	\$67,130
- Homebuyer Education Program, 2003	7	\$1,150	30	\$5,450
Keep My Tennessee Home, 2011 - Disbursed	--	--	11	\$279,525
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	2	\$54,246
Foreclosure Prevention, 2008	--	--	9	\$4,050
HOME, 1992	--	--	33	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	9	\$293,856
<i>Emergency Repair</i>	--	--	7	\$42,883
<i>Housing Modification and Ramps</i>	--	--	2	\$972
<i>Rebuild and Recover</i>	--	--	--	\$250,000
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$10,000
Low Income Housing Tax Credits, 1987	--	--	75	\$1.3M
Multi-Family Bond Authority, 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	20	\$79,123	--	--
Tenant-Based Rental	2	\$9,058	--	--
Project-Based	18	\$70,065	--	--
Weatherization Assistance Program, 1976	--	--	2	\$7,879
Low-Income Home Energy Assistance Program, 1981	258	\$129,084	1,143	\$572,307
Homeownership	135	\$68,117	--	--
Rental	123	\$60,967	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

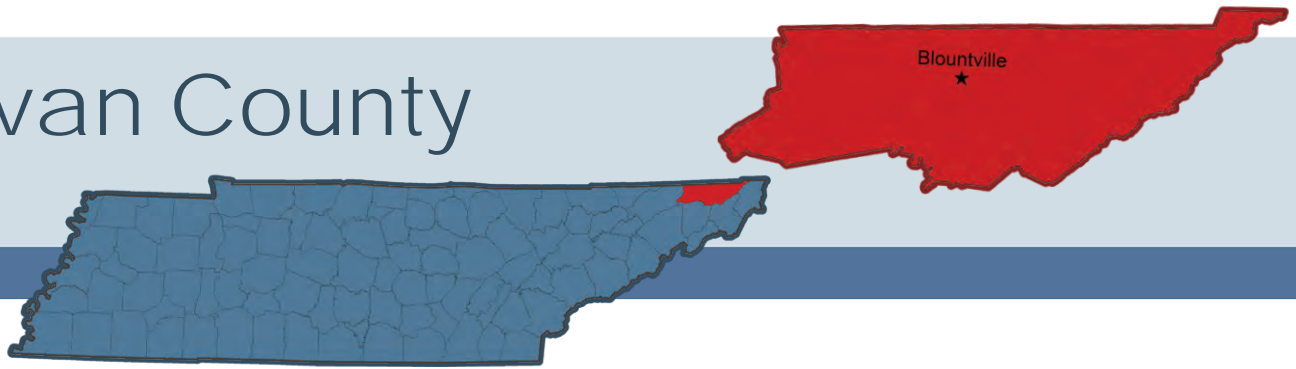
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Stewart County in 2018 was \$113,194.**

*Click on the map to visit our interactive online mapping tool.*

# Sullivan County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	120	\$11.2M	2,302	\$115.2M
- Great Choice Plus DPA Loans, 2013	37	\$207,260	129	\$626,248
- HHF-Downpayment Assistance Loans, 2017	82	\$1.2M	111	\$1.7M
- <i>Homebuyer Education Program, 2003</i>	121	\$27,550	441	\$98,625
Take Credit Program, 2016	3	--	3	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	123	\$2.8M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	2	\$1,206	16	\$477,813
Reinstatement Only Program, 2017 - Disbursed	1	\$16,743	1	\$16,743
Principal Reduction & Recast Program, 2017 - Disbursed	1	\$33,787	1	\$33,787
Foreclosure Prevention, 2008	--	--	159	\$55,350
HOME, 1992	3	\$281,250	138	\$2.8M
National Housing Trust Fund, 2016	36	\$1.6M	36	\$2
<i>Tennessee's Housing Trust Fund, 2007</i>	86	\$1.1M	245	\$3.6M
<i>Competitive Grants</i>	76	\$500,000	125	\$2.5M
<i>Challenge Grant</i>	--	\$500,000	--	\$500,000
<i>Habitat for Tennessee</i>	1	\$16,666	4	\$63,248
<i>Emergency Repair</i>	9	\$63,871	86	\$429,545
<i>Housing Modification and Ramps</i>	--	--	15	\$12,423
<i>Rebuild and Recover</i>	--	--	2	\$71,440
<i>Community Investment Tax Credits, 2005</i>	297	\$3.2M	544	\$12M
<i>Rental</i>	297	\$3.2M	--	--
Low Income Housing Tax Credits, 1987	381	\$14.9M	1,737	\$107M
Multi-Family Bond Authority, 1993	381	\$21M	862	\$40.3M
Project-Based Section 8 Rental Assistance, 1978	957	\$4.9M	--	--
Emergency Solutions Grant Program, 1988	185	\$150,000	--	--
Weatherization Assistance Program, 1976	9	\$140,952	46	\$453,206
Homeownership	8	\$120,615	--	--
Rental	1	\$20,337	--	--
Low-Income Home Energy Assistance Program, 1981	2,298	\$1M	11,657	\$5.2M
Homeownership	793	\$359,784	--	--
Rental	1,505	\$667,959	--	--

See Methodology on Page 125 for calculation details.

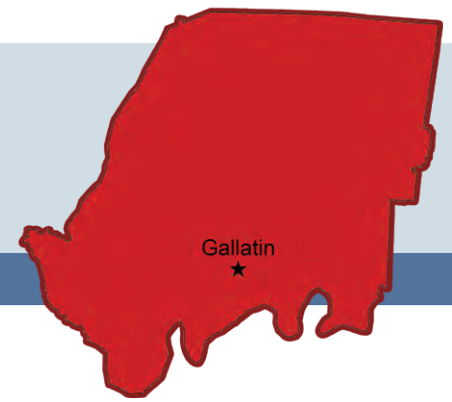
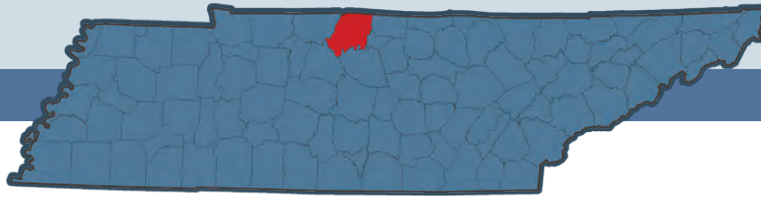
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Sullivan County in 2018 was \$9M.**

# Sumner County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	183	\$33.5M	3,814	\$343.3M
- Great Choice Plus DPA Loans, 2013	115	\$1.2M	433	\$3.3M
- HHF-Downpayment Assistance Loans, 2017	65	\$975,000	94	\$1.4M
- Homebuyer Education Program, 2003	163	\$33,000	1,112	\$243,275
Take Credit Program, 2016	--	--	4	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	184	\$4.8M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	12	\$331,351
Reinstatement Only Program, 2017 - Disbursed	1	\$16,675	1	\$16,675
Foreclosure Prevention, 2008	8	\$5,400	326	\$168,150
HOME, 1992	--	--	229	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$57,677	88	\$283,599
<i>Habitat for Tennessee</i>	1	\$16,666	3	\$46,582
<i>Emergency Repair</i>	4	\$23,824	33	\$172,094
<i>Housing Modification and Ramps</i>	3	\$17,187	49	\$56,685
<i>Community Investment Tax Credits, 2005</i>	--	--	253	\$22.6M
Low Income Housing Tax Credits, 1987	--	--	1,962	\$93.7M
Multi-Family Bond Authority, 1993	--	--	902	\$62.7M
Section 8 Rental Assistance, 1978	1,192	\$7M	--	--
Tenant-Based Rental	722	\$4.6M	--	--
Tenant Based Homeownership	4	\$15,164	--	--
Project-Based	466	\$2.3M	--	--
Weatherization Assistance Program, 1976	8	\$85,015	87	\$566,463
Homeownership	7	\$65,397	--	--
Rental	1	\$19,618	--	--
Low-Income Home Energy Assistance Program, 1981	559	\$264,246	5,308	\$2.6M
Homeownership	190	\$94,423	--	--
Rental	369	\$169,823	--	--

See Methodology on Page 125 for calculation details.

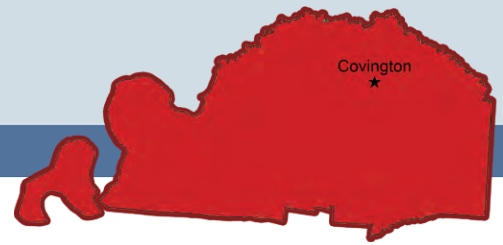
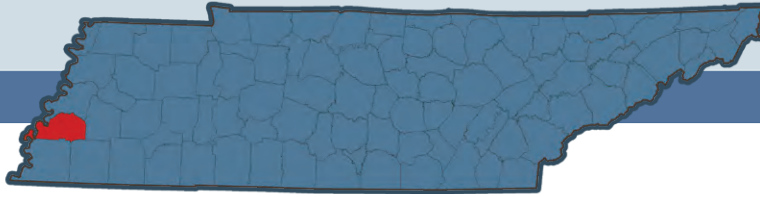
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Sumner County in 2018 was \$27.2M.**

# Tipton County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	27	\$3.4M	1,306	\$79.2M
- Great Choice Plus DPA Loans, 2013	25	\$160,466	50	\$283,221
- HHF-Downpayment Assistance Loans, 2017	2	\$30,000	3	\$45,000
- <i>Homebuyer Education Program, 2003</i>	23	\$4,850	123	\$24,250
Keep My Tennessee Home, 2011 - Disbursed	--	--	72	\$1.8M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	10	\$280,052
Foreclosure Prevention, 2008	4	\$1,800	114	\$43,800
HOME, 1992	10	\$750,000	120	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$74,293	105	\$682,746
<i>Emergency Repair</i>	8	\$73,119	71	\$499,262
<i>Housing Modification and Ramps</i>	1	\$1,174	1	\$1,174
Low Income Housing Tax Credits, 1987	40	\$1.2M	488	\$16.9M
Multi-Family Bond Authority, 1993	40	\$2M	40	\$2M
Section 8 Rental Assistance, 1978	663	\$3.8M	--	--
Tenant-Based Rental	380	\$2.2M	--	--
Tenant Based Homeownership	3	\$11,112	--	--
Project-Based	280	\$1.6M	--	--
Weatherization Assistance Program, 1976	4	\$72,053	41	\$285,078
Homeownership	4	\$72,053	--	--
Low-Income Home Energy Assistance Program, 1981	711	\$331,287	3,639	\$1.8M
Homeownership	188	\$93,006	--	--
Rental	523	\$238,281	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

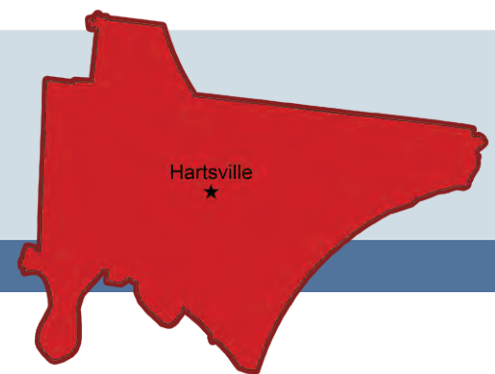
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Tipton County in 2018 was \$2.8M.**

*Click on the map to visit our interactive online mapping tool.*

# Trousdale County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	10	\$1.6M	72	\$6.3M
- Great Choice Plus DPA Loans, 2013	10	\$75,720	17	\$120,160
- Homebuyer Education Program, 2003	8	\$1,600	25	\$5,625
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$119,268
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	1	\$452	1	\$18,984
Foreclosure Prevention, 2008	--	--	18	\$9,450
HOME, 1992	9	\$500,000	63	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	8	\$31,391
<i>Emergency Repair</i>	--	--	7	\$30,549
<i>Housing Modification and Ramps</i>	--	--	1	\$842
Low Income Housing Tax Credits, 1987	--	--	33	\$504,170
Tenant-Based Section 8 Rental Assistance, 1978	28	\$127,924	--	--
Weatherization Assistance Program, 1976	--	--	43	\$227,081
Low-Income Home Energy Assistance Program, 1981	102	\$67,796	714	\$437,554
Homeownership	41	\$28,973	--	--
Rental	61	\$38,823	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Trousdale County in 2018 was \$935,358.**

*Click on the map to visit our interactive online mapping tool.*

# Unicoi County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	18	\$1.7M	162	\$8.7M
- Great Choice Plus DPA Loans, 2013	3	\$17,250	9	\$40,595
- HHF-Downpayment Assistance Loans, 2017	15	\$225,000	16	\$240,000
- <i>Homebuyer Education Program, 2003</i>	20	\$4,700	34	\$7,725
Keep My Tennessee Home, 2011 - Disbursed	--	--	13	\$320,537
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	1	\$21,212
Foreclosure Prevention, 2008	--	--	20	\$7,050
HOME, 1992	--	--	143	\$4.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$5,623	16	\$69,027
<i>Emergency Repair</i>	1	\$5,623	10	\$46,053
<i>Housing Modification and Ramps</i>	--	--	2	\$1,734
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$611,631
Low Income Housing Tax Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	102	\$293,235	--	--
Emergency Solutions Grant Program, 1988	65	\$100,000	--	--
Weatherization Assistance Program, 1976	1	\$15,740	6	\$50,613
Homeownership	1	\$15,740	--	--
Low-Income Home Energy Assistance Program, 1981	470	\$237,618	2,480	\$1.2M
Homeownership	197	\$102,034	--	--
Rental	273	\$135,584	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

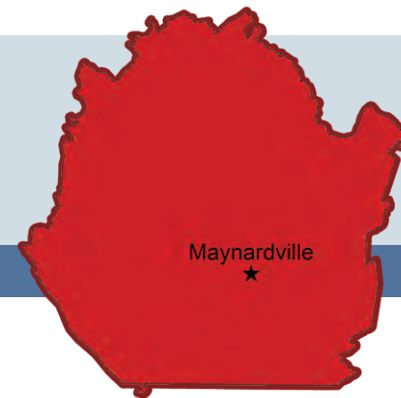
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Unicoi County in 2018 was \$385,240.**

*Click on the map to visit our interactive online mapping tool.*



# Union County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	5	\$552,859	246	\$16.1M
- Great Choice Plus DPA Loans, 2013	5	\$28,135	19	\$100,647
- HHF-Downpayment Assistance Loans, 2017	--	--	1	\$15,000
- Homebuyer Education Program, 2003	5	\$750	36	\$6,975
Keep My Tennessee Home, 2011 - Disbursed	--	--	15	\$290,608
Foreclosure Prevention, 2008	1	\$450	24	\$7,650
HOME, 1992	--	--	142	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$3,209	27	\$121,775
<i>Emergency Repair</i>	1	\$3,209	11	\$39,703
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$3,438
Low Income Housing Tax Credits, 1987	--	--	255	\$7.8M
Multi-Family Bond Authority, 1993	--	--	73	\$2.8M
Section 8 Rental Assistance, 1978	14	\$47,459	--	--
Tenant-Based Rental	13	\$43,706	--	--
Project-Based	1	\$3,753	--	--
Weatherization Assistance Program, 1976	1	\$12,644	20	\$130,422
Homeownership	1	\$12,644	--	--
Low-Income Home Energy Assistance Program, 1981	574	\$283,694	2,447	\$1.2M
Homeownership	300	\$149,247	--	--
Rental	274	\$134,447	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

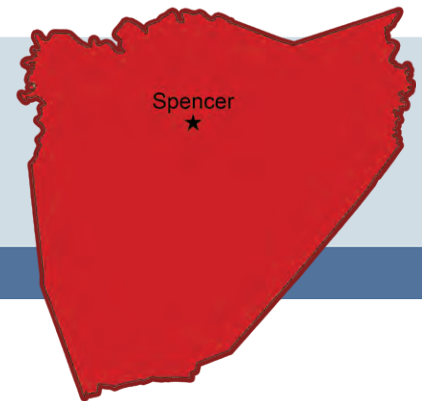
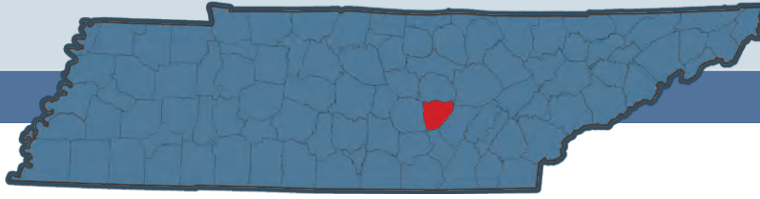
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Union County in 2018 was \$324,005.**

*Click on the map to visit our interactive online mapping tool.*

# Van Buren County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$287,797	21	\$1.4M
- Great Choice Plus DPA Loans, 2013	3	\$14,450	5	\$23,770
- Homebuyer Education Program, 2003	3	\$550	5	\$850
Keep My Tennessee Home, 2011 - Disbursed	--	--	10	\$169,995
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	1	\$39,319
Reinstatement Only Program, 2017 - Disbursed	1	\$14,267	1	\$14,267
Foreclosure Prevention, 2008	--	--	15	\$6,900
HOME, 1992	--	--	37	\$1.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	20	\$125,972
<i>Emergency Repair</i>	--	--	12	\$84,880
Low Income Housing Tax Credits, 1987	--	--	32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	28	\$155,164	--	--
Weatherization Assistance Program, 1976	1	\$7,604	39	\$196,129
Homeownership	1	\$7,604	--	--
Low-Income Home Energy Assistance Program, 1981	204	\$110,031	697	\$424,393
Homeownership	149	\$77,378	--	--
Rental	55	\$32,653	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

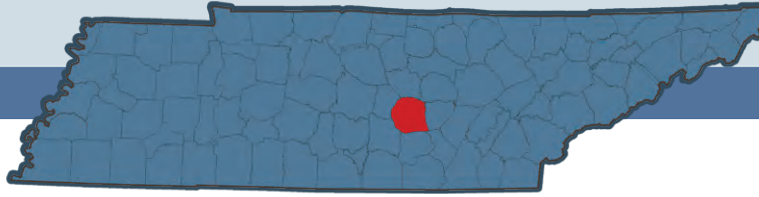
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Van Buren County in 2018 was \$107,953.**

*Click on the map to visit our interactive online mapping tool.*

# Warren County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	62	\$6M	344	\$21.9M
- Great Choice Plus DPA Loans, 2013	8	\$49,537	26	\$111,465
- HHF-Downpayment Assistance Loans, 2017	52	\$780,000	89	\$1.3M
- <i>Homebuyer Education Program, 2003</i>	54	\$13,250	113	\$26,400
Keep My Tennessee Home, 2011 - Disbursed	--	--	17	\$350,969
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	1	\$36,755
Foreclosure Prevention, 2008	1	\$300	37	\$14,250
HOME, 1992	--	--	101	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$540,079	56	\$840,360
<i>Competitive Grants</i>	8	\$500,000	8	\$500,000
<i>Emergency Repair</i>	5	\$40,079	32	\$275,782
<i>Housing Modification and Ramps</i>	--	--	4	\$2,336
Low Income Housing Tax Credits, 1987	--	--	424	\$19.2M
Multi-Family Bond Authority, 1993	--	--	148	\$5M
Section 8 Rental Assistance, 1978	318	\$1.6M	--	--
Tenant-Based Rental	20	\$44,289	--	--
Project-Based	298	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	49	\$135,318	--	--
Weatherization Assistance Program, 1976	4	\$32,414	54	\$312,728
Homeownership	4	\$32,414	--	--
Low-Income Home Energy Assistance Program, 1981	547	\$260,031	3,130	\$1.5M
Homeownership	313	\$152,628	--	--
Rental	234	\$107,403	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

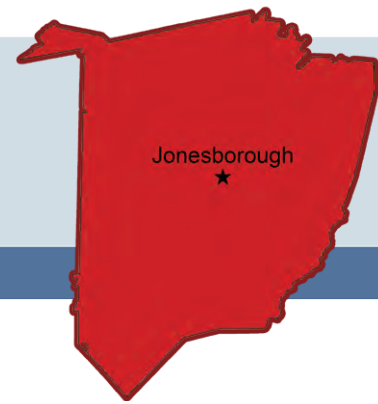
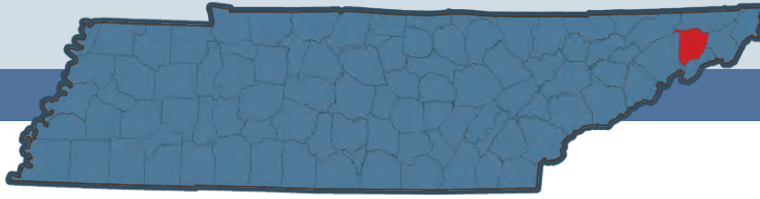
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Warren County in 2018 was \$3.4M.**

*Click on the map to visit our interactive online mapping tool.*

# Washington County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	41	\$4.7M	1,723	\$98.1M
- Great Choice Plus DPA Loans, 2013	32	\$197,787	102	\$525,907
- Homebuyer Education Program, 2003	29	\$4,950	294	\$68,900
Take Credit Program, 2016	2	--	2	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	95	\$2.2M
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	12	\$337,672
Foreclosure Prevention, 2008	--	--	180	\$62,700
HOME, 1992	4	\$375,000	202	\$5.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$41,212	204	\$4.3M
<i>Competitive Grants</i>	--	--	94	\$3.5M
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	4	\$24,546	89	\$369,831
<i>Housing Modification and Ramps</i>	--	--	6	\$5,030
<i>Rebuild and Recover</i>	--	--	2	\$367,874
<i>Community Investment Tax Credits, 2005</i>	16	\$1M	217	\$9.2M
<i>Rental</i>	16	\$1M	--	--
Low Income Housing Tax Credits, 1987	--	--	1,160	\$73.4M
Multi-Family Bond Authority, 1993	--	--	102	\$3M
Project-Based Section 8 Rental Assistance, 1978	909	\$3.5M	--	--
Emergency Solutions Grant Program, 1988	1,106	\$477,950	--	--
Weatherization Assistance Program, 1976	4	\$50,490	27	\$176,890
Homeownership	4	\$50,490	--	--
Low-Income Home Energy Assistance Program, 1981	1,188	\$544,968	5,668	\$2.7M
Homeownership	371	\$179,334	--	--
Rental	817	\$365,634	--	--

See Methodology on Page 125 for calculation details.

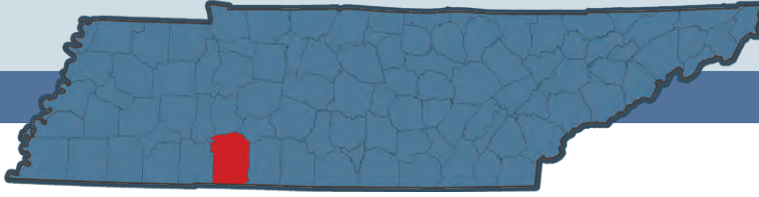
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Washington County in 2018 was \$20.4M.**

# Wayne County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	--	--	37	\$1.4M
- Homebuyer Education Program, 2003	--	--	1	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$82,672
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$93,328
Foreclosure Prevention, 2008	--	--	5	\$1,350
HOME, 1992	--	--	64	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,036	14	\$63,332
<i>Emergency Repair</i>	1	\$11,036	8	\$48,092
Low Income Housing Tax Credits, 1987	56	\$1.5M	281	\$10M
Multi-Family Bond Authority, 1993	56	\$2.5M	56	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	12	\$23,593	--	--
Weatherization Assistance Program, 1976	--	--	35	\$197,704
Low-Income Home Energy Assistance Program, 1981	586	\$282,375	2,906	\$1.3M
Homeownership	402	\$190,412	--	--
Rental	184	\$91,962	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

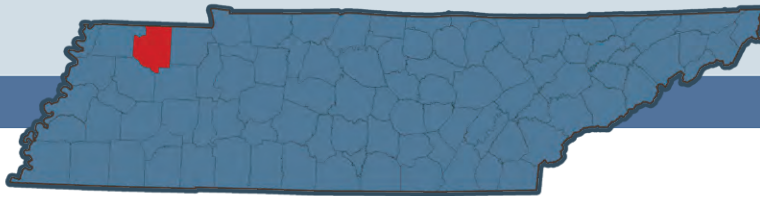
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Wayne County in 2018 was \$1.1M.**

*Click on the map to visit our interactive online mapping tool.*

# Weakley County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	3	\$275,810	256	\$12.1M
- Great Choice Plus DPA Loans, 2013	3	\$14,045	7	\$28,000
- Homebuyer Education Program, 2003	2	\$300	8	\$2,875
Keep My Tennessee Home, 2011 - Disbursed	--	--	23	\$519,037
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$59,218
Foreclosure Prevention, 2008	--	--	15	\$5,100
HOME, 1992	--	--	77	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$253,131	74	\$739,777
<i>Competitive Grants</i>	2	\$164,463	6	\$336,485
<i>Emergency Repair</i>	11	\$88,669	40	\$308,422
<i>Housing Modification and Ramps</i>	--	--	7	\$4,945
<i>Community Investment Tax Credits, 2005</i>	25	\$532,000	35	\$784,041
<i>Rental</i>	25	\$532,000	--	--
Low Income Housing Tax Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	34	\$146,201	--	--
Tenant-Based Rental	13	\$37,439	--	--
Project-Based	21	\$108,762	--	--
Weatherization Assistance Program, 1976	3	\$43,961	22	\$164,189
Homeownership	2	\$34,609	--	--
Rental	1	\$9,352	--	--
Low-Income Home Energy Assistance Program, 1981	775	\$364,933	3,712	\$1.7M
Homeownership	350	\$170,854	--	--
Rental	425	\$194,079	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

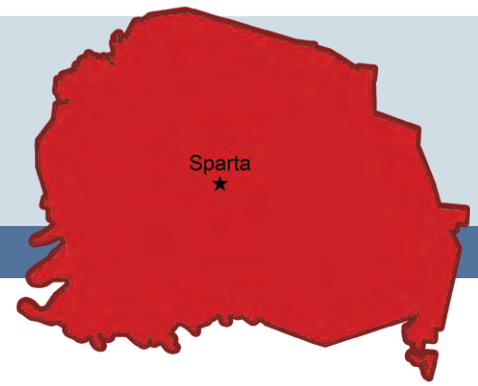
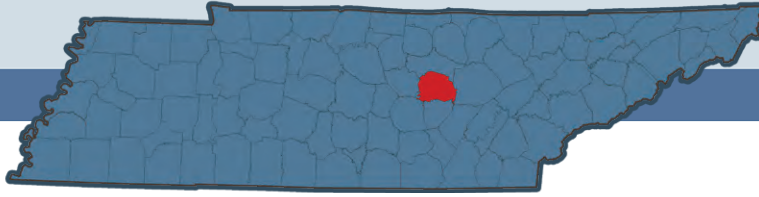
*Italics denote State of Tennessee programs. All others are federal programs.*

**The estimated economic impact of THDA-related activities in Weakley County in 2018 was \$644,066.**

*Click on the map to visit our interactive online mapping tool.*



# White County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	9	\$1.1M	305	\$16.9M
- Great Choice Plus DPA Loans, 2013	8	\$45,250	15	\$80,290
- Homebuyer Education Program, 2003	7	\$1,250	41	\$8,350
Keep My Tennessee Home, 2011 - Disbursed	--	--	16	\$343,777
Medical Hardship Program, <sup>2</sup> 2012 - Disbursed	--	--	3	\$43,579
Reinstatement Only Program, 2017 - Disbursed	1	\$8,654	1	\$8,654
Foreclosure Prevention, 2008	--	--	37	\$12,600
HOME, 1992	--	--	72	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$34,941	38	\$279,834
<i>Emergency Repair</i>	4	\$34,941	24	\$225,577
<i>Housing Modification and Ramps</i>	--	--	3	\$1,844
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority, 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	69	\$407,243	--	--
Tenant-Based Rental	11	\$34,158	--	--
Project-Based	58	\$373,085	--	--
Weatherization Assistance Program, 1976	1	\$19,910	48	\$248,033
Homeownership	1	\$19,910	--	--
Low-Income Home Energy Assistance Program, 1981	393	\$195,589	2,050	\$1M
Homeownership	278	\$136,961	--	--
Rental	115	\$58,628	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

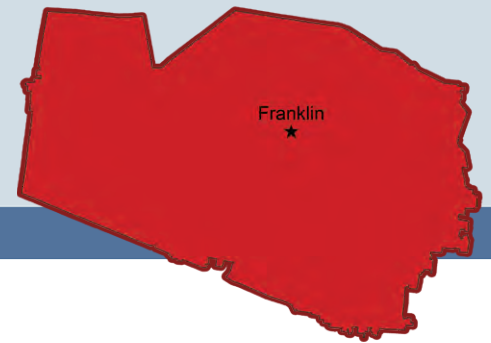
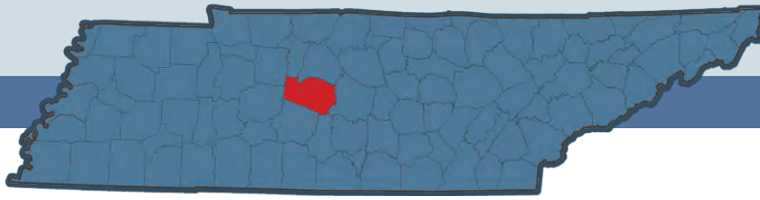
<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in White County in 2018 was \$560,057.**

*Click on the map to visit our interactive online mapping tool.*

# Williamson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	17	\$4.2M	936	\$104.4M
- Great Choice Plus DPA Loans, 2013	17	\$210,656	113	\$1M
- <i>Homebuyer Education Program, 2003</i>	14	\$2,600	329	\$78,275
Keep My Tennessee Home, 2011 - Disbursed	--	--	120	\$3.5M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	--	--	8	\$238,056
Foreclosure Prevention, 2008	39	\$20,700	525	\$265,350
HOME, 1992	10	\$750,000	113	\$5.2M
National Housing Trust Fund, 2016	8	\$732,997	8	\$732,997
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$35,337	231	\$2.7M
<i>Competitive Grants</i>	--	--	145	\$2.4M
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	4	\$18,671	68	\$267,874
<i>Housing Modification and Ramps</i>	--	--	16	\$9,926
<i>Community Investment Tax Credits, 2005</i>	71	\$10.4M	386	\$36.2M
<i>Homeownership</i>	22	\$2M	--	--
<i>Rental</i>	49	\$8.4M	--	--
Low Income Housing Tax Credits, 1987	62	\$3.3M	586	\$57.2M
Section 8 Rental Assistance, 1978	80	\$382,001	--	--
Tenant-Based Rental	23	\$120,356	--	--
Tenant Based Homeownership	1	\$10,404	--	--
Project-Based	56	\$251,241	--	--
Emergency Solutions Grant Program, 1988	1,180	\$91,250	--	--
Weatherization Assistance Program, 1976	4	\$62,285	51	\$331,295
Homeownership	4	\$62,285	--	--
Low-Income Home Energy Assistance Program, 1981	105	\$64,146	966	\$495,479
Homeownership	55	\$34,373	--	--
Rental	50	\$29,773	--	--

See Methodology on Page 125 for calculation details.

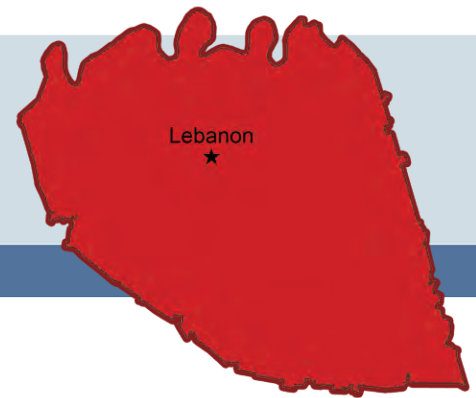
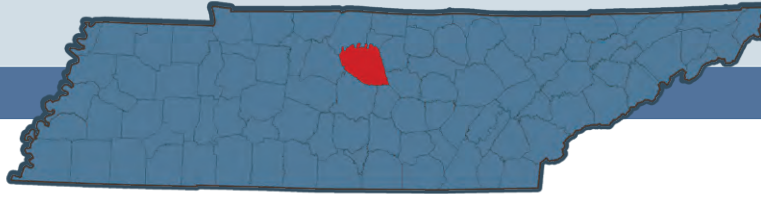
<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Williamson County in 2018 was \$21.4M.**

# Wilson County



Program, Year Started	2018 Units (or households)	2018 Dollars	Cumulative Units (or households)	Cumulative Dollars
Great Choice Home Loans, <sup>1</sup> 1974	72	\$14.2M	1,679	\$167.3M
- Great Choice Plus DPA Loans, 2013	69	\$699,764	180	\$1.5M
- Homebuyer Education Program, 2003	65	\$10,950	525	\$111,875
Take Credit Program, 2016	2	--	5	--
Keep My Tennessee Home, 2011 - Disbursed	--	--	142	\$4M
<i>Medical Hardship Program,<sup>2</sup> 2012 - Disbursed</i>	1	\$679	14	\$457,922
Reinstatement Only Program, 2017 - Disbursed	1	\$14,968	1	\$14,968
Foreclosure Prevention, 2008	11	\$7,950	275	\$136,950
HOME, 1992	7	\$500,000	182	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$3,294	42	\$113,166
<i>Emergency Repair</i>	2	\$1,916	17	\$90,530
<i>Housing Modification and Ramps</i>	2	\$1,378	23	\$15,199
<i>Community Investment Tax Credits, 2005</i>	--	--	400	\$20.1M
Low Income Housing Tax Credits, 1987	--	--	1,322	\$72.4M
Multi-Family Bond Authority, 1993	--	--	245	\$12.4M
Section 8 Rental Assistance, 1978	556	\$3.2M	--	--
Tenant-Based Rental	416	\$2.4M	--	--
Tenant Based Homeownership	3	\$17,840	--	--
Project-Based	137	\$802,983	--	--
Weatherization Assistance Program, 1976	4	\$29,671	62	\$367,747
Homeownership	2	\$21,361	--	--
Rental	2	\$8,309	--	--
Low-Income Home Energy Assistance Program, 1981	248	\$127,096	2,511	\$1.2M
Homeownership	110	\$58,073	--	--
Rental	138	\$69,023	--	--

See Methodology on Page 125 for calculation details.

<sup>1</sup> Great Choice Home Loan totals include all loans regardless of their receiving down payment assistance or homebuyer education. Great Choice Home Loan totals also include New Start Program loans. Therefore there are some loans in the total that are not reflected in the sub-categories.

<sup>2</sup> Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Hardship Program.

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

**The estimated economic impact of THDA-related activities in Wilson County in 2018 was \$26.9M**

[Click on the map to visit our interactive online mapping tool.](#)



# Homeownership & Rental Summary Table

# Homeownership & Rental Summary Table

## Statewide 2018 Totals for THDA Investments & Impacts

Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
39,893	\$697,315,449	111,234	\$1,021,169,539

## Congressional District 2018 Totals

Congressional District	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Congressional District 1	6,247	\$57,879,470	13,018	\$111,809,388
Congressional District 2	5,313	\$92,247,559	14,262	\$117,075,255
Congressional District 3	5,916	\$73,987,058	12,632	\$40,031,581
Congressional District 4	5,096	\$135,120,260	10,607	\$120,137,251
Congressional District 5	2,311	\$90,518,232	15,575	\$322,890,870
Congressional District 6	4,495	\$94,976,500	7,521	\$35,240,179
Congressional District 7	5,561	\$80,675,547	11,456	\$123,480,083
Congressional District 8	7,601	\$120,345,492	31,589	\$195,106,363
Congressional District 9	3,750	\$74,079,418	20,413	\$164,338,143

## County 2018 Totals

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Anderson	549	\$10,558,629	1,470	\$3,826,405
Bedford	306	\$3,681,945	757	\$1,352,396
Benton	194	\$220,663	290	\$431,119
Bledsoe	229	\$126,213	314	\$905,027
Blount	682	\$9,252,650	1,089	\$1,930,962
Bradley	752	\$20,321,280	1,963	\$4,815,395
Campbell	598	\$2,287,457	784	\$1,542,136
Cannon	105	\$1,456,857	133	\$3,145,162
Carroll	260	\$1,318,182	400	\$473,074
Carter	593	\$3,128,768	969	\$1,791,362
Cheatham	108	\$3,851,605	108	\$232,301
Chester	179	\$1,048,013	487	\$1,715,451
Claiborne	573	\$905,944	356	\$320,922
Clay	204	\$145,849	142	\$85,277
Cocke	665	\$3,969,106	663	\$854,614
Coffee	359	\$2,506,558	1,067	\$2,677,771
Crockett	172	\$840,234	247	\$218,048
Cumberland	461	\$1,887,268	424	\$420,435
Davidson	1,954	\$81,925,699	14,921	\$321,786,227
Decatur	199	\$424,094	151	\$223,014
DeKalb	212	\$2,544,868	231	\$480,765



# Homeownership & Rental Summary Table

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Dickson	249	\$4,740,928	573	\$872,342
Dyer	234	\$353,062	1,090	\$2,108,313
Fayette	293	\$2,889,062	571	\$1,667,031
Fentress	437	\$257,926	194	\$113,052
Franklin	400	\$1,320,253	490	\$4,258,636
Gibson	376	\$2,138,580	936	\$1,577,167
Giles	215	\$824,219	649	\$1,467,423
Grainger	405	\$1,126,671	327	\$490,081
Greene	532	\$2,963,775	1,082	\$1,879,826
Grundy	408	\$757,510	130	\$168,893
Hamblen	675	\$11,346,255	1,501	\$1,616,791
Hamilton	1,059	\$28,221,961	5,212	\$17,493,496
Hancock	326	\$943,230	335	\$434,852
Hardeman	374	\$382,889	538	\$2,921,838
Hardin	335	\$301,593	463	\$4,787,489
Hawkins	582	\$2,546,942	1,027	\$1,316,672
Haywood	228	\$2,968,375	617	\$3,325,335
Henderson	303	\$1,193,721	457	\$4,938,230
Henry	218	\$691,298	694	\$1,780,653
Hickman	300	\$1,295,165	341	\$4,653,649
Houston	121	\$160,856	100	\$60,336
Humphreys	133	\$1,153,121	342	\$602,960
Jackson	196	\$1,322,986	152	\$147,997
Jefferson	445	\$6,760,925	526	\$348,191
Johnson	404	\$293,660	503	\$807,496
Knox	2,345	\$68,364,144	10,386	\$101,426,290
Lake	86	\$585,325	475	\$1,254,434
Lauderdale	291	\$6,179,904	700	\$1,463,058
Lawrence	426	\$969,570	509	\$4,262,927
Lewis	253	\$146,534	222	\$251,760
Lincoln	263	\$645,399	682	\$1,017,127
Loudon	265	\$3,549,769	807	\$11,016,675
Macon	179	\$3,502,524	224	\$140,850
Madison	697	\$22,441,745	2,605	\$6,363,125
Marion	287	\$1,977,029	401	\$479,790
Marshall	150	\$2,367,966	644	\$1,588,655
Maury	400	\$14,592,042	1,808	\$38,114,271
McMinn	481	\$2,263,364	895	\$2,034,592
McNairy	382	\$511,759	453	\$1,002,835
Meigs	189	\$528,332	178	\$3,747,893
Monroe	597	\$4,706,806	493	\$507,135



# Homeownership & Rental Summary Table

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Montgomery	871	\$51,317,340	3,953	\$49,207,497
Moore	64	\$188,585	85	\$2,819,489
Morgan	406	\$812,413	198	\$222,057
Obion	194	\$448,132	883	\$2,338,985
Overton	315	\$563,883	223	\$3,594,641
Perry	181	\$103,738	71	\$149,348
Pickett	110	\$152,081	136	\$8,594,947
Polk	271	\$846,099	207	\$7,030,638
Putnam	363	\$894,101	1,382	\$2,666,648
Rhea	296	\$2,995,715	318	\$146,824
Roane	398	\$2,395,526	793	\$1,848,427
Robertson	195	\$17,735,391	426	\$1,757,818
Rutherford	618	\$77,926,827	1,925	\$58,028,963
Scott	497	\$826,229	344	\$529,395
Sequatchie	195	\$246,709	316	\$457,379
Sevier	440	\$4,227,928	1,051	\$54,765,671
Shelby	3,750	\$74,079,418	20,422	\$164,338,143
Smith	136	\$2,887,909	119	\$72,234
Stewart	140	\$555,727	143	\$140,090
Sullivan	941	\$14,021,252	3,253	\$43,688,136
Sumner	397	\$35,920,657	1,562	\$7,153,740
Tipton	242	\$4,607,223	1,226	\$7,253,786
Trousdale	61	\$2,157,404	89	\$166,747
Unicoi	217	\$2,112,569	375	\$428,819
Union	308	\$747,294	288	\$181,906
Van Buren	154	\$402,045	83	\$187,817
Warren	385	\$7,042,409	560	\$2,203,861
Washington	427	\$5,565,059	1,742	\$3,876,960
Wayne	403	\$201,448	252	\$4,105,075
Weakley	366	\$584,287	487	\$514,094
White	293	\$1,303,923	184	\$465,871
Williamson	152	\$5,273,053	249	\$4,444,771
Wilson	210	\$15,482,666	696	\$3,322,545
Other	4	\$1,350	81	\$728,198

\* Community Investment Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC.

The Emergency Solutions Grant cannot be classified as homeownership or rental program. Therefore, the awarded dollars are not included in total rental or homeownership dollars.

Statewide, 4,442 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total units count.

Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in homeownership loan program, those borrowers are excluded to prevent double counting.



# *Methodology*

# Methodology

Because of rounding, some funding categories with more than one program may have a total that appears different than the sum of the rounded sub-categories.

## *The Appalachian Renovation Loan Program (ARLP)*

The dollar amount reported is of the amount of assistance disbursed to nonprofits. Unit numbers show the number of homes renovated. This is a methodology change from 2018 when the funds reported were the allocated amounts and units were the number of non-profits who received these allocations.

The maximum allocation amount for each loan is \$25,000. THDA disburses funds to nonprofits as they complete stages of renovation. The disbursed amount is determined by adding all funds disbursed to nonprofits that received allocations and completed all the required work. The work is considered “completed” when the nonprofit submits the lien waiver and notice of completion to THDA.

## *Blight Elimination Program*

Blight Elimination Program dollars represent the total dollar amount of funding provided to program participants who completed the entire demolition and greening process. The funds reflected in this report are the dollars drawn down from U.S. Treasury, rather than an accounting of all the commitments made for future loans. A Blight Elimination Program participant/organization submits a loan application to THDA for review. If the application is approved, the program participant receives funding from THDA for the acquisition, demolition, and greening of the blighted property. Once the entire demolition and greening process is complete, Treasury/Hardest Hit Funds are used to pay off the THDA loan.

## *Community Investment Tax Credit (CITC)*

Community Investment Tax Credit (CITC) dollars represent the amount of below market loans or qualified investments or grants that are extended to organizations in order to receive tax credits, rather than the amount of the tax credit itself. CITC funds can be used for homeownership, rental, 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.

Beginning in 2015, we began reporting the households served rather housing units, but we do not have comparable data for the previous years. Therefore, the cumulative number of households served with CITC funds underestimates the actual number of households that were helped with 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, supports or downpayment assistance.

## *Emergency Solutions Grant Program (ESG)*

In 2012, the Emergency Solutions Grant (ESG) replaced what was formerly the Emergency Shelter Grant Program. Funds are awarded annually and calculated based on the county where the agency receiving funding resides, though many agencies serve populations in multiple counties. The data also include the number of individual clients served by each agency, as reported in their Quarterly Reports. These numbers may be underreported for some agencies that have not submitted their Quarterly Reports.

The ESG funds are awarded to non-profit agencies serving multiple counties. We report the dollars only in the county where the non-profit agency is geographically located. While the service area may be larger than the county in which the agency is located, this more accurately describes the pattern of ESG grantees.

# Methodology

## *Foreclosure Prevention Program*

Foreclosure Prevention counseling is provided by non-profits across the state. The county-level data are based on the address of the household served, rather than the address of the non-profit service provider. Because agencies may counsel the same person multiple times, beneficiaries are counted just once in the cumulative total, even if they received counseling in different years.

## *Great Choice Home Loans*

The 2018 Great Choice Home Loans include the first mortgage loans funded during the year through the Great Choice, Great Choice Plus and New Start loan programs.

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. The second mortgage loans are reported separately under the Great Choice Plus Loan Program. The forgivable loans provided as downpayment assistance to borrowers who purchased homes in one of targeted zip codes are also reported separately and not included under homeownership loan programs.

## *Great Choice Plus Downpayment Assistance (DPA) Loans*

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.

## *Hardest Hit Fund Downpayment Assistance (HHF-DPA) Loans*

HHF DPA loan units and dollars represent the number and dollar amount of forgivable loans funded for the homebuyers purchasing a home with a Great Choice Home Loan in one of the eligible zip codes.

## *HOME Investment Partnerships Program*

HOME funds are awarded annually through a competitive application process to cities, counties and nonprofit organizations outside of local participating jurisdictions that receive their own HOME allocation directly from the U.S. Department of Housing and Urban Development (HUD). Applications from these entities may be used to implement homeowner rehabilitation or second mortgage assistance programs in their communities or service areas.

HOME funds are also awarded to nonprofit housing developers that qualify as a Community Housing Development Organization (CHDO) and which may be located anywhere in the state of Tennessee. HOME resources for CHDOs may be used only for the development of housing for sale to low and moderate income households. Successful CHDO applicants may also receive operating assistance to help support the sustainability of the organization. From 2004 to 2009, the HOME program also funded American Dream Downpayment Initiative (ADDI). The cumulative HOME dollars and units include ADDI.

# Methodology

## *Homebuyer Education Program*

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 in the county.

Although the Homebuyer Education Program began in 2003, the cumulative totals include only 2007 through 2018 data.

The STEP IN Program provided pre-purchase education opportunities to state of Tennessee employees at a discounted rate. For 2018 Investments and Impacts, 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.

## *Keep My Tennessee Home*

THDA approved the last borrower for the Keep My Tennessee Home Program in November 2014, but continued disbursing funds on behalf of the borrowers who were approved for monthly mortgage assistance. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Keep My Tennessee Home Program during the 2018 calendar year. Similarly, the cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until program stopped approving any new homeowner.

## *Legal Assistance Program*

At the request of the Attorney General (AG), THDA used a portion of the Attorney General Settlement Funds to fund a Legal Assistance Program for legal services and/or foreclosure prevention activities.

The dollar amount represents the amount disbursed in 2018 to the Legal Assistance Program Providers.

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

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 2018, THDA transferred five percent of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP). The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2018, was \$3,198,601. 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 start in 2014, which is when THDA began administering the program in October 2013.

# Methodology

## *Low-Income Housing Tax Credits (LIHTC)*

Federal low-income housing tax credits are allocated to developers of qualified projects. Competitive (nine percent) and non-competitive (four percent) credits are included in the reporting. The units that are counted in a given year are based on the year in which the tax credits are allocated, rather than the year in which the property construction or rehabilitation is completed. The dollars listed under the LIHTC program represent the total value of tax credits, over 10 years. If a developer who previously received credit returns the credit, those credits and their units are removed from the cumulative. Additionally, if a developer exchanges a previous credit allocation for the current year we remove their credits and units from previous year and included them in the current year's credit allocation. If their credit allocations and/or units changed, we adjust them to reflect the most recent allocations.

Some developments that received a tax credit allocation in 2018 for rehabilitation/preservation were existing LIHTC developments, and the new investment in the property was to maintain affordability and quality in the future. Both the current rehabilitated units and the previously built units, although they are the same units, are part of the cumulative unit totals.

## *Medical Hardship Program (Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program)*

There were no new homeowners approved to receive assistance, but THDA continued disbursing funds on behalf of the borrowers approved previously. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Medical Hardship Program during the 2018 calendar year. Similarly, the cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until program stopped approving any new homeowner.

## *Multi-Family Tax-Exempt Bond Authority*

THDA issues bond authority to local issuers for multi-family development. Multi-Family Bond Authority developments almost always receive non-competitive (four percent) tax credits. Therefore, the units reported under this program are also frequently counted in the LIHTC programs. In 2018, 4,442 units funded with LIHTC also received \$335.7 million in Multi-Family Bond Authority funding.

## *National Housing Trust Fund*

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.

## *Principal Reduction with Recast Program or Lien Extinguishment*

The Principal Reduction with Recast Program or Lien Extinguishment (PRRPLE) lowers monthly mortgage payments to affordable levels for eligible homeowners. Borrowers' principal could be completely extinguished or it could be reduced and modified. The maximum loan amount is \$40,000, although the disbursed assistance amount could be less depending on how much the borrower's need was. The reported amount is the disbursed amount after servicers received the payments for the borrower and the number of households are the borrowers whose reinstatement payment made. If THDA made a commitment for a borrower, but did not disburse the money to the servicer yet, those borrowers and their assistance amount are not counted.



# Methodology

## *Reinstatement Only Program*

The Reinstatement Only Program pays all mortgage loan and mortgage-related expenses, such as property taxes, homeowner insurance, homeowner dues, to Servicer to bring the homeowner's mortgage loan current. The maximum loan amount is \$20,000, although the disbursed assistance amount could be less depending on how much the borrower's need was. The reported amount is the disbursed amount after servicers received the payments for the borrower and the number of households are the borrowers whose reinstatement payment made. If THDA made a commitment for a borrower, but did not disburse the money to the servicer yet, those borrowers and their assistance amount are not counted.

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

The U.S. Department of Housing and Urban Development (HUD) contracts with THDA to administer Section 8 project-based contracts for 373 properties. The figures reported at the county level reflect the total number of families who lived in a project-based unit in 2018. 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; thus, 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, it is difficult to compute a meaningful cumulative total.

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

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 2018. The figures reported at the county-level reflect the total number of families served in 2018. 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 totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Because the structure of the program, it is difficult to compute a meaningful cumulative total.

## *Tennessee Housing Trust Fund*

Tennessee's state Housing Trust Fund (THTF) funds five programs: The Competitive Grants Program, The Challenge Grant, Habitat Tennessee Set-Aside, Housing Modifications and Ramps Program, Rebuild and Recover Program and Emergency Repair 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 while, 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. No funds were granted for Rebuild and Recover in 2018. Because the Challenge Grant Program awards special projects, a unit or household count may not be available. For example, in 2018, the Challenge Grant awarded a project in Sullivan County to build a new volunteer training center and living space for displaced families during their home rebuild.

A few programs funded by the THTF previously are no longer active. The Manufactured Home Program was discontinued in 2015 and has no funding associated with it. The THDA/USDA Rural Repair Program was 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 TN Housing Trust Fund include Manufactured Home Program and Rural Repair Program funds that were allocated in the past, though their individual programmatic amounts are no longer shown.

# Methodology

## *Take Credit*

Take Credit is a Mortgage Credit Certificate (MCC) program administered by THDA.

The number of mortgage credit certificate is the total number of certificates issued by THDA during the year. Some MCCs that were issued in 2017 were not reported. These updated numbers are reflected in the 2018 cumulative totals.

## *Weatherization Assistance Program*

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2017.

In July 2012, the Weatherization Assistance Program (WAP) was transferred from the Department of Human Services (DHS) to THDA. Although WAP was first funded in 1976, the cumulative totals reflected in this report start in 2013.

In 2018, THDA transferred five percent of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP). The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2018, was \$3,198,601. The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

## *CONGRESSIONAL DISTRICT NOTES*

Congressional district boundaries for 2018 are based on the 113th session of the U.S. Congress. Calculations include an entire county's data for all counties represented in the district, not just the portion of the county in the district. Some counties may be included in more than one congressional district, which means the state total cannot be determined by summing the district totals. The cumulative totals for the congressional districts represent the current configuration of the district. Therefore, they may differ from totals in previous years.

With the exceptions of the Section 8 programs, the figures for the congressional district rely on the methodologies outlined for the individual programs. For both Section 8 programs, if a beneficiary received assistance in more than one county within the district, the beneficiary is counted only once within a given district.



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