

2019


Tennessee Housing
Development Agency



INVESTMENTS & IMPACTS



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INVESTMENTS & IMPACTS 2019

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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 2019.

In 2019, we posted our highest single-family production numbers ever. THDA made homeownership possible for 4,510 Tennessee families through our Great Choice Home Loan program. We also managed a wide range of grant programs under the Tennessee Housing Trust Fund. Nearly \$90 million in profits were used since 2007 to help 10,361 households. We also maintained a network of homebuyer education counseling partners, provided the best customer service for our homeowners through our in-house loan servicing division – Volunteer Mortgage Loan Servicing and administered federal programs on the state level. All told, THDA was directly responsible for \$731 million in economic activity in 2019, helping nearly 180,000 households across 95 counties. 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 years.

I am proud of what THDA has accomplished and excited for the future.



ACKNOWLEDGEMENTS

The Investments and Impacts Report was prepared by Dr. Hulya Arik of THDA's Research and Planning Division. The layout was designed by Daniel Morgan, THDA Design/Video Coordinator. 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 2019. 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 2019 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 benefiting individuals and families, THDA's affordable housing programs impact all industries in the economy. Money spent through THDA programs has an economic multiplier effect, or "ripple" effect, that goes far beyond the specific neighborhood or housing unit. The multiplier effect results in the creation of additional jobs, income, and spending in the local economy. The additional economic activity induced by THDA adds to state and local revenues.

In this study, we developed a comprehensive framework to estimate the economic impact of THDA activities 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 that bring housing costs down to levels low- and moderate-income households can afford. In this economic impact analysis, in addition to subsidy programs such as the Low-Income Housing Credit (LIHC) 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 persons experiencing homelessness and the programs that helped the current homeowners keep their homes (such as mortgage assistance and repair/rehab programs).

ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN 2019

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 2019.
 - Of this total, \$731 million was directly injected into the economy by THDA-related activities.
 - Every \$100 of THDA-related activities generated an additional \$98 in business revenues.

PERSONAL INCOME

- THDA-related activities generated \$621 million in wages and salaries in 2019.
 - Every \$100 of personal income produced an additional \$68 of wages and salaries in the local economy.

EMPLOYMENT / JOB CREATION

- THDA-related activities created 10,754 jobs in 2019.
 - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 71 additional jobs throughout the local economy.

STATE AND LOCAL TAXES

- THDA-related activities accounted for \$51 million in state and local taxes in 2019.

¹ We used the IMPLAN input-output model to calculate these "ripple" effects.
For more information, please see https://bit.ly/economic_impact_2019

TENNESSEE PROGRAM TOTALS

HOMEOWNERSHIP AND MAINTENANCE

The [Great Choice](#) and [New Start Homeownership Loan Programs](#) created 4,510 homeowners with first loans totaling \$667M. Downpayment and closing costs assistance (DPA) was provided through two programs: [Great Choice Plus DPA](#) Loans helped 3,059 borrowers with \$25.1M in DPA and [Hardest Hit Fund \(HHF-DPA\)](#) Loans provided \$21.3M in forgivable loans to another 1,420 borrowers.

The [Take Credit Program](#) issued 25 Mortgage Credit Certificates allowing these homebuyers up to \$2,000 per year in income tax credits. The [Homebuyer Education Program](#) provided area agencies \$912,150 to counsel 4,437 families in their home purchase. The [STEP IN Program](#) provided pre-purchase education opportunities to 158 state employees, which has aided in the savings of \$11,692.

The [Principal Reduction with Recast Program or Lien Extinguishment \(PRRPLE\)](#) Program issued \$330,810 for 9 homeowners. The [Reinstatement Only Program \(ROP\)](#) issued \$197,837 in forgivable loans to 21 households.

The [Appalachian Renovation Loan Program \(ARLP\)](#) provided grants to nonprofits in the amount of \$78,779 to repair and improve home for 3 residents of the Appalachian counties.

The [Tennessee Repair Loan Program \(TRLP\)](#) provided loans to nonprofits in the amount of \$860,485 to repair and improve homes for 36 residents.

The [HOME](#) Program awarded \$9.5M to local governments and non-profit organizations to provide rehabilitation and homeownership services to 167 households.

[Tennessee's Housing Trust Fund](#) supports several homeownership and home maintenance programs.

- The [Home Modifications and Ramps Program](#) provided \$176,048 to make 142 homes accessible for persons with disabilities.
- The [Emergency Repair Program](#) provided \$1.8M in home repair assistance for 229 eligible elderly or disabled households.
- The [Habitat for Humanity of Tennessee Program](#) provided \$500,000 to local Habitat affiliates to help 30 low-income home buyers.
- The [Challenge Grant Program](#) provided \$500,000 to nonprofit organizations to improve housing conditions for 35 households.
- The [Rebuild and Recover Program](#) provided \$500,000 to assist 20 households impacted by weather related incidents.

Lenders received [Community Investment Tax Credits](#) on \$9.9M in below market loans or contributions made to eligible non-profit agencies to create or preserve 470 units of owner-occupied affordable housing.

The [Blight Elimination Program](#) provided \$770,101 to demolish 39 properties across the state to allow for green space or affordable housing.

The [Weatherization Assistance Program](#) used \$4.2M to help 421 low-income homeowners by making their homes more energy efficient. Of these homeowners, 366 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The [Low Income Home Energy Assistance Program](#) awarded \$21.4M to non-profits serving Tennessee to assist 38,139 low-income homeowners with their heating and cooling expenses.

TENNESSEE PROGRAM TOTALS

RENTAL DEVELOPMENT AND ASSISTANCE PROGRAMS

The Tennessee Housing Trust Fund's **Competitive Grants Program** awarded \$4.1M to ten non-profit organizations to develop affordable rental housing across Tennessee, serving 292 households.

The **National Housing Trust Fund** awarded \$5.1M to Public Housing Authorities, non-profit entities for the production and preservation of 63 affordable rental housing units serving extremely low-income households.

Low Income Housing Credits (LIHC) in the amount of \$651.1M were allocated to create or rehabilitate 6,340 affordable rental units. \$286.1M in **Multi-Family Bond Authority** was used to assist in financing 3,036 of these units, and an additional 52 market-rate units.

Lenders received **Community Investment Tax Credits (CITC)** on \$236.1M in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 1,859 households through a range of housing services and to create or preserve units of affordable rental housing.

Section 8 Rental Assistance helped 39,077 households with \$226.7M in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$38.2M aided 6,987 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 52 families receiving housing choice vouchers utilized \$251,845 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 \$320,600 in escrow/savings. 20 participants graduated from the program and received a total of \$157,342 in escrow disbursements.
- **Project-based** assistance of \$188.3M helped 32,038 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

The **Weatherization Assistance Program (WAP)** used \$394,096 to help 37 low-income renters by making their homes more energy efficient. Of these households, 34 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program (LIHEAP)** awarded \$39.4M to non-profits serving Tennessee to assist 75,873 low-income renters with paying heating and cooling expenses.

HOMELESSNESS ASSISTANCE AND PREVENTION

The **Emergency Solutions Grant Program (ESG)** awarded \$3.1M 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 2019, the ESG program served 10,328 individuals, including clients needing shelter from domestic violence.

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

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4,510	\$667M	127,516	\$9.2B
- Great Choice Plus DPA Loans, 2013	3,059	\$25.1M	11,974	\$78.8M
- HHF-Downpayment Assistance Loans, 2017	1,420	\$21.3M	5,448	\$81.7M
- <i>Homebuyer Education Program, 2003</i>	4,437	\$912,150	29,365	\$6.7M
Take Credit Program, 2016	25	--	143	--
Reinstatement Only Program, 2017	21	\$197,837	61	\$580,875
Principal Reduction with Recast Program, 2017	9	\$330,810	21	\$728,222
Blight Elimination Program, 2015	39	\$770,101	76	\$1.4M
HOME, 1992	167	\$9.5M	12,321	\$378.8M
National Housing Trust Fund, 2016	63	\$5.1M	186	\$10.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	748	\$7.6M	10,361	\$89.6M
<i>Competitive Grants</i>	292	\$4.1M	3,105	\$52.1M
<i>Challenge Grant</i>	35	\$500,000	290	\$2.5M
<i>Habitat for Humanity of Tennessee</i>	30	\$500,000	149	\$3.1M
<i>Emergency Repair</i>	229	\$1.8M	3,601	\$21.7M
<i>Home Modifications and Ramps</i>	142	\$176,048	1,902	\$1.6M
<i>Rebuild and Recover</i>	20	\$500,000	69	\$2.6M
Appalachian Renovation Loan Program, 2017	3	\$78,779	16	\$401,473
<i>Tennessee Repair Loan Program, 2018</i>	36	\$860,485	36	\$860,485
<i>Community Investment Tax Credits, 2005</i>	2,333	\$246M	19,433	\$922.7M
<i>Homeownership</i>	474	\$9.9M	--	--
<i>Rental</i>	1,859	\$236.1M	--	--
Low Income Housing Credits, 1987	6,340	\$651.1M	75,347	\$4.3B
Multi-Family Bond Authority ² , 1993	3,088	\$286.1M	35,462	\$1.8B
Section 8 Rental Assistance, 1978	39,077	\$226.7M	--	--
Tenant-Based Rental	6,987	\$38.2M	--	--
Tenant-Based Homeownership	52	\$251,845	--	--
Project-Based	32,038	\$188.3M	--	--
Emergency Solutions Grant Program, 1988	10,328	\$3.1M	--	--
Weatherization Assistance Program, 1976	458	\$4.6M	2,645	\$21M
Homeownership	421	\$4.2M	--	--
Rental	37	\$394,096	--	--
Low-Income Home Energy Assistance Program, 1981	114,012	\$60.7M	584,390	\$286.4M
Homeownership	38,139	\$21.4M	--	--
Rental	75,873	\$39.4M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

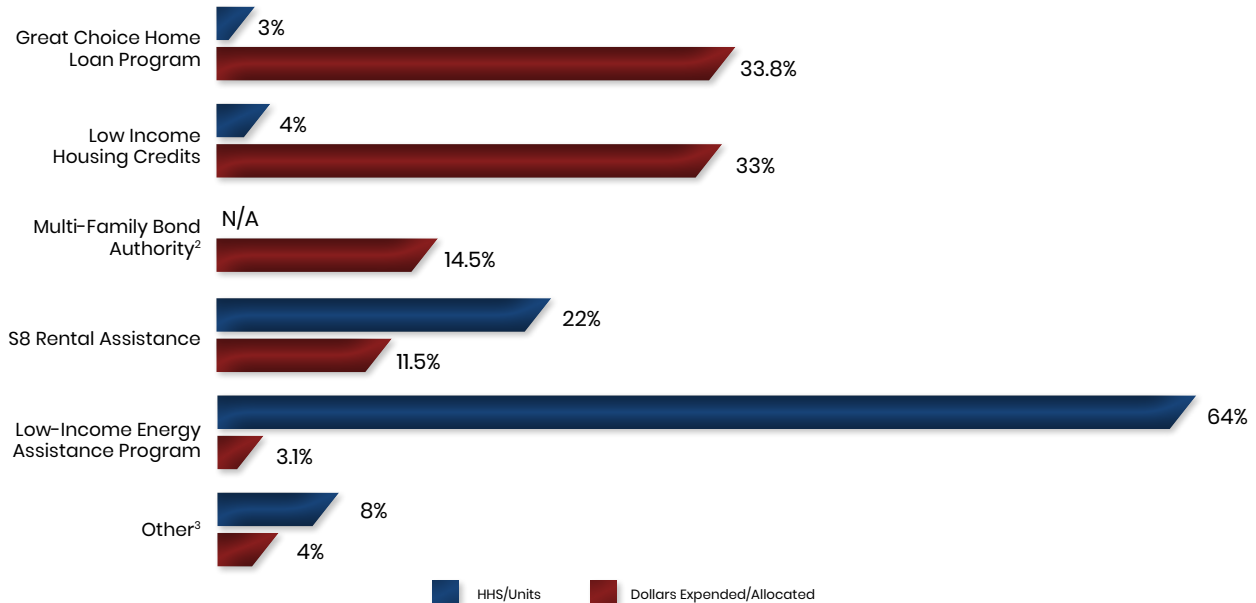
²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TENNESSEE IN 2019 WAS \$1.4B.

TENNESSEE SUMMARY GRAPHS

FIGURE 1. PERCENTAGE OF HOUSEHOLDS/UNITS SERVED AND DOLLARS EXPENDED/ALLOCATED BY THDA PROGRAM, 2019¹



¹ 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, Housing Trust Fund, Homebuyer Education, HOME, ESG, CITC, Blight Elimination, Appalachian Renovation Loan Program and Tennessee Repair Loan Program.

² Statewide, 3,036 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, 2019¹

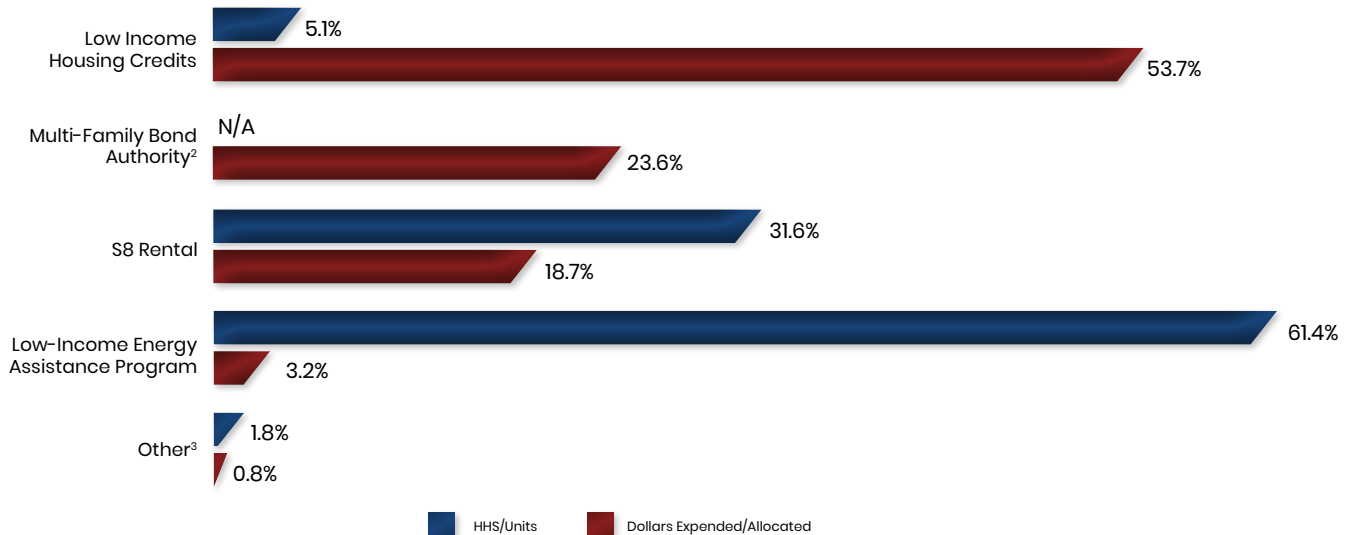
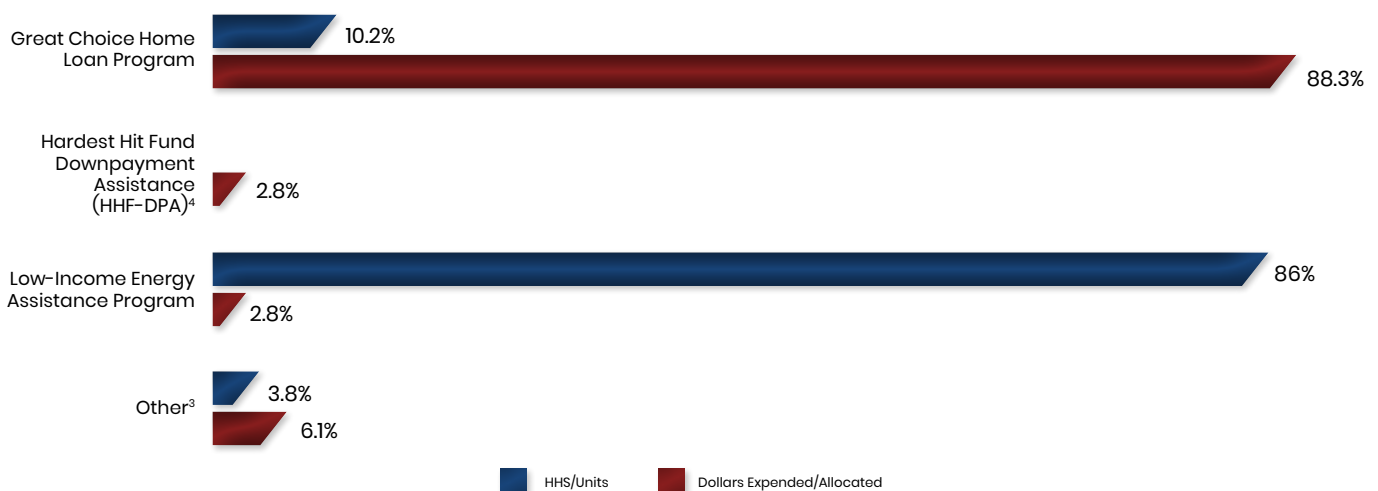


FIGURE 3. PERCENTAGE OF HOUSEHOLDS/UNITS AND DOLLARS EXPENDED/ALLOCATED BY THDA HOMEOWNERSHIP PROGRAMS, 2019¹



¹ 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

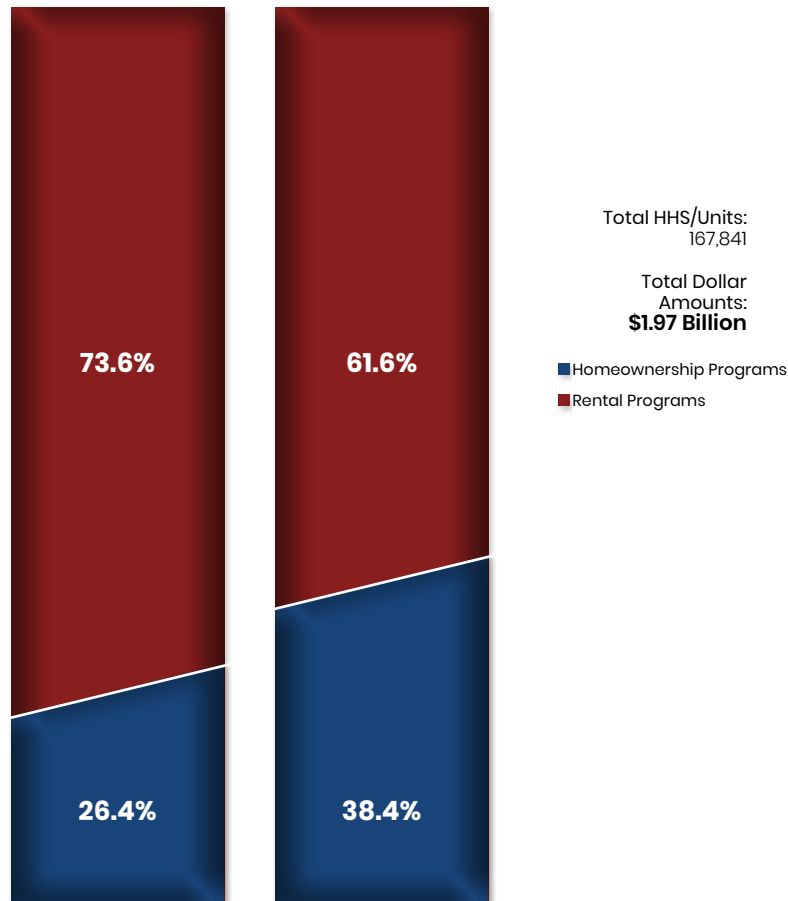
² Statewide, 3,036 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

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) 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.

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 4. PERCENTAGE OF THDA TOTALS BY HOMEOWNERSHIP AND RENTAL PROGRAMS, 2019



1 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, Housing Trust Fund, Homebuyer Education, HOME, ESG, CITC, Blight Elimination, Appalachian Renovation Loan Program and Tennessee Repair Loan Program.

2 Statewide, 3,036 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:

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 already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total.

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.

THDA PROGRAM DESCRIPTIONS

APPALACHIAN RENOVATION LOAN PROGRAM (ARLP)

The Appalachian Renovation Loan Program (ARLP) helps 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 annually through a competitive process to nonprofit organizations and local governments across the state of Tennessee.

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.

THDA PROGRAM DESCRIPTIONS

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.

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 CREDIT (LIHC)

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

THDA PROGRAM DESCRIPTIONS

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.

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.

THDA PROGRAM DESCRIPTIONS

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 public housing agencies (PHAs). A list of these public housing agencies may be found at 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.

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 **Home Modifications and Ramps Program** is administered by United Cerebral Palsy of Middle Tennessee to build ramps and improve the accessibility of homes for low income individuals with disabilities across Tennessee.

THDA PROGRAM DESCRIPTIONS

- The *Rebuild and Recover Program* provides resources to local communities impacted by a weather-related incident that does not rise to the level of a presidential or state declared disaster.
- The *Tennessee Repair Loan Program (TRLP)* helps sustain homeownership across the state by providing safe and sound housing to households of low income, veterans, seniors and homeowners with special needs through loans for repairs or improvements.

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.

2019



Tennessee Housing
Development Agency

INVESTMENTS & IMPACTS

**CONGRESSIONAL
DISTRICTS**

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interactive online mapping tool.*



CONGRESSIONAL DISTRICT 1

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	516	\$59.3M	9,971	\$581.8M
Great Choice Plus Loans, 2013	390	\$2.4M	1,015	\$5.4M
HHF-Downpayment Assistance Loans, 2017	119	\$1.8M	417	\$6.3M
<i>Homebuyer Education Program, 2003</i>	492	\$92,450	2,127	\$452,775
Take Credit Program, 2016	9	--	16	--
Reinstatement Only Program, 2017	1	\$7,615	4	\$39,976
Principal Reduction with Recast Program, 2017	1	\$40,000	4	\$142,682
HOME, 1992	34	\$1.4M	1,905	\$63.4M
National Housing Trust Fund, 2016	--	--	36	\$1.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	36	\$656,828	1,083	\$11.8M
<i>Competitive Grants</i>	--	--	226	\$6.4M
<i>Challenge Grant</i>	--	--	--	\$500,000
<i>Habitat for Humanity of Tennessee</i>	4	\$66,664	17	\$279,926
<i>Emergency Repair</i>	10	\$82,664	522	\$2.5M
<i>Home Modifications and Ramps</i>	2	\$7,500	96	\$91,828
<i>Rebuild and Recover</i>	20	\$500,000	49	\$1.3M
<i>Appalachian Renovation Loan Program, 2017</i>	1	\$26,226	13	\$322,705
<i>Tennessee Repair Loan Program, 2018</i>	5	\$113,347	5	\$113,347
<i>Community Investment Tax Credits, 2005</i>	114	\$14.5M	1,490	\$66M
<i>Homeownership</i>	21	\$2.1M	--	--
<i>Rental</i>	93	\$12.4M	--	--
Low Income Housing Credits, 1987	860	\$95.8M	6,640	\$441.5M
Multi-Family Bond Authority ² , 1993	160	\$7.6M	1,621	\$65M
Section 8 Rental Assistance, 1978	3,701	\$16.5M	--	--
Tenant-Based Rental	27	\$137,497	--	--
Project-Based	3,674	\$16.4M	--	--
Emergency Solutions Grant Program, 1988	1,999	\$959,915	--	--
Weatherization Assistance Program, 1976	61	\$684,147	317	\$2.8M
Homeownership	59	\$664,584	--	--
Rental	2	\$19,563	--	--
Low-Income Home Energy Assistance Program, 1981	14,069	\$7.8M	77,173	\$37.4M
Homeownership	5,867	\$3.3M	--	--
Rental	8,202	\$4.6M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 1 IN 2019 WAS \$95.6M.

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CONGRESSIONAL DISTRICT 2

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	620	\$82.5M	16,731	\$1.1B
Great Choice Plus Loans, 2013	391	\$2.8M	1,519	\$8.6M
HHF-Downpayment Assistance Loans, 2017	228	\$3.4M	870	\$13.1M
<i>Homebuyer Education Program, 2003</i>	640	\$127,750	3,693	\$828,725
Take Credit Program, 2016	5	--	18	--
Reinstatement Only Program, 2017	4	\$25,155	16	\$136,215
Principal Reduction with Recast Program, 2017	2	\$70,751	5	\$190,751
HOME, 1992	31	\$2.3M	1,136	\$37M
National Housing Trust Fund, 2016	13	\$900,000	27	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	103	\$1.8M	825	\$9.6M
<i>Competitive Grants</i>	5	\$450,430	252	\$5.9M
<i>Challenge Grant</i>	35	\$500,000	35	\$500,000
<i>Habitat for Humanity of Tennessee</i>	6	\$99,996	26	\$429,900
<i>Emergency Repair</i>	36	\$257,924	255	\$1.4M
<i>Home Modifications and Ramps</i>	1	\$940	103	\$71,080
<i>Rebuild and Recover</i>	20	\$500,000	22	\$580,000
<i>Appalachian Renovation Loan Program, 2017</i>	2	\$52,553	3	\$78,768
<i>Tennessee Repair Loan Program, 2018</i>	5	\$115,130	5	\$115,130
<i>Community Investment Tax Credits, 2005</i>	376	\$61M	1,921	\$147.7M
<i>Homeownership</i>	16	\$790,000	--	--
<i>Rental</i>	360	\$60.2M	--	--
Low Income Housing Credits, 1987	1,472	\$123.4M	8,507	\$539.9M
Multi-Family Bond Authority ² , 1993	890	\$75.4M	4,320	\$241.2M
Section 8 Rental Assistance, 1978	4,997	\$30.1M	--	--
Tenant-Based Rental	406	\$2.4M	--	--
Tenant-Based Homeownership	14	\$71,043	--	--
Project-Based	4,577	\$27.6M	--	--
Emergency Solutions Grant Program, 1988	1,448	\$466,858	--	--
Weatherization Assistance Program, 1976	82	\$724,382	461	\$3.3M
Homeownership	72	\$638,298	--	--
Rental	10	\$86,084	--	--
Low-Income Home Energy Assistance Program, 1981	13,675	\$7.2M	70,531	\$34.2M
Homeownership	4,669	\$2.5M	--	--
Rental	9,006	\$4.6M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 2 IN 2019 WAS \$237.1M.

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CONGRESSIONAL DISTRICT 3

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	535	\$66M	13,219	\$873M
Great Choice Plus Loans, 2013	316	\$2.1M	1,440	\$7.6M
HHF-Downpayment Assistance Loans, 2017	216	\$3.2M	754	\$11.3M
<i>Homebuyer Education Program, 2003</i>	541	\$110,000	3,267	\$732,325
Take Credit Program, 2016	3	--	30	--
Reinstatement Only Program, 2017	5	\$58,285	12	\$114,237
Principal Reduction with Recast Program, 2017	1	\$37,051	2	\$77,051
Blight Elimination Program, 2015	--	--	6	\$134,494
HOME, 1992	15	\$500,000	2,444	\$61.7M
National Housing Trust Fund, 2016	10	\$900,000	49	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	301	\$807,447	1,874	\$9.9M
<i>Competitive Grants</i>	200	\$500,000	456	\$5.1M
<i>Habitat for Humanity of Tennessee</i>	2	\$33,332	17	\$276,470
<i>Emergency Repair</i>	30	\$209,414	637	\$2.9M
<i>Home Modifications and Ramps</i>	69	\$64,701	563	\$485,849
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>Appalachian Renovation Loan Program, 2017</i>	1	\$27,739	2	\$53,954
<i>Tennessee Repair Loan Program, 2018</i>	10	\$235,849	10	\$235,849
<i>Community Investment Tax Credits, 2005</i>	205	\$18.5M	1,663	\$64.3M
<i>Homeownership</i>	6	\$46,400	--	--
<i>Rental</i>	199	\$18.5M	--	--
Low Income Housing Credits, 1987	1,118	\$75M	7,227	\$399.3M
Multi-Family Bond Authority ² , 1993	825	\$69.9M	2,950	\$169.8M
Section 8 Rental Assistance, 1978	4,174	\$21.1M	--	--
Tenant-Based Rental	151	\$727,131	--	--
Tenant-Based Homeownership	3	\$11,458	--	--
Project-Based	4,020	\$20.4M	--	--
Emergency Solutions Grant Program, 1988	1,278	\$266,612	--	--
Weatherization Assistance Program, 1976	82	\$812,783	457	\$3.6M
Homeownership	78	\$758,373	--	--
Rental	4	\$54,409	--	--
Low-Income Home Energy Assistance Program, 1981	14,651	\$7.6M	78,503	\$38.7M
Homeownership	5,441	\$2.9M	--	--
Rental	9,210	\$4.7M	--	--

See Methodology on Page 125 for calculation details.

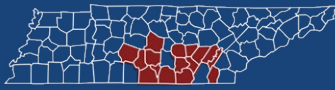
Italics denote State of Tennessee programs. All others are federal programs.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 3 IN 2019 WAS \$27.2M.



CONGRESSIONAL DISTRICT 4

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	762	\$134.2M	18,144	\$1.6B
Great Choice Plus DPA Loans, 2013	618	\$6M	2,547	\$18.7M
HHF-Downpayment Assistance Loans, 2017	141	\$2.1M	703	\$10.5M
<i>Homebuyer Education Program, 2003</i>	765	\$151,650	5,598	\$1.3M
Take Credit Program, 2016	2	--	15	--
Reinstatement Only Program, 2017 - Disbursed	3	\$34,054	10	\$121,157
HOME, 1992	27	\$1.3M	2,137	\$59.5M
National Housing Trust Fund, 2016	11	\$900,000	60	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	61	\$704,603	1,591	\$10.1M
<i>Competitive Grants</i>	6	\$214,000	289	\$4.2M
<i>Habitat for Humanity of Tennessee</i>	9	\$150,014	33	\$548,150
<i>Emergency Repair</i>	28	\$318,203	648	\$3.5M
<i>Home Modifications and Ramps</i>	18	\$22,386	408	\$350,933
<i>Rebuild and Recover</i>	--	--	13	\$615,230
<i>Community Investment Tax Credits, 2005</i>	250	\$15.8M	2,444	\$110.8M
<i>Homeownership</i>	154	\$2.3M	--	--
<i>Rental</i>	96	\$13.5M	--	--
Low Income Housing Tax Credits, 1987	943	\$99M	8,633	\$528.3M
Multi-Family Bond Authority ² , 1993	208	\$15.5M	2,275	\$132M
Section 8 Rental Assistance, 1978	4,061	\$22.6M	--	--
Tenant-Based Rental	1,126	\$5.6M	--	--
Tenant-Based Homeownership	9	\$41,587	--	--
Project-Based	2,926	\$17M	--	--
Emergency Solutions Grant Program, 1988	564	\$460,972	--	--
Weatherization Assistance Program, 1976	68	\$668,508	457	\$3.4M
Homeownership	63	\$610,314	--	--
Rental	5	\$58,194	--	--
Low-Income Home Energy Assistance Program, 1981	11,440	\$6M	57,367	\$28M
Homeownership	4,606	\$2.5M	--	--
Rental	6,834	\$3.5M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 4 IN 2019 WAS \$146.1M



CONGRESSIONAL DISTRICT 5

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	463	\$92.3M	20,430	\$1.7B
Great Choice Plus Loans, 2013	404	\$4.2M	2,137	\$16.2M
HHF-Downpayment Assistance Loans, 2017	47	\$705,000	303	\$4.5M
<i>Homebuyer Education Program, 2003</i>	435	\$85,150	5,264	\$1.2M
Take Credit Program, 2016	3	--	46	--
Reinstatement Only Program, 2017	1	\$9,958	6	\$54,233
Principal Reduction with Recast Program, 2017	--	--	1	\$40,000
HOME, 1992	--	--	364	\$11.4M
National Housing Trust Fund, 2016	17	\$1.5M	33	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	97	\$1.6M	1,211	\$14.3M
<i>Competitive Grants</i>	55	\$1.4M	590	\$11.5M
<i>Challenge Grant</i>	--	--	20	\$1M
<i>Habitat for Humanity of Tennessee</i>	5	\$83,330	25	\$413,274
<i>Emergency Repair</i>	15	\$62,021	189	\$968,232
<i>Home Modifications and Ramps</i>	22	\$42,125	373	\$341,386
<i>Community Investment Tax Credits, 2005</i>	733	\$87.4M	7,836	\$339.9M
<i>Rental</i>	733	\$87.4M	--	--
Low Income Housing Credits, 1987	1,158	\$135M	14,310	\$759.6M
Multi-Family Bond Authority ² , 1993	837	\$97.9M	10,444	\$652.1M
Section 8 Rental Assistance, 1978	5,666	\$42.2M	--	--
Tenant-Based Rental	153	\$1.1M	--	--
Tenant-Based Homeownership	4	\$23,616	--	--
Project-Based	5,509	\$41.1M	--	--
Emergency Solutions Grant Program, 1988	6	\$7,646	--	--
Weatherization Assistance Program, 1976	69	\$670,397	390	\$3.2M
Homeownership	64	\$612,213	--	--
Rental	5	\$58,183	--	--
Low-Income Home Energy Assistance Program, 1981	9,268	\$4.7M	51,055	\$24M
Homeownership	1,784	\$1M	--	--
Rental	7,484	\$3.7M	--	--

See Methodology on Page 125 for calculation details.

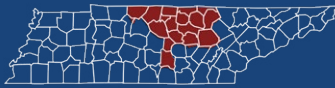
Italics denote State of Tennessee programs. All others are federal programs.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 5 IN 2019 WAS \$329.4M.



CONGRESSIONAL DISTRICT 6

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	560	\$101.7M	12,481	\$1.1B
Great Choice Plus Loans, 2013	497	\$4.7M	1,553	\$12.4M
HHF-Downpayment Assistance Loans, 2017	58	\$870,000	245	\$3.7M
Homebuyer Education Program, 2003	555	\$101,900	3,164	\$667,225
Take Credit Program, 2016	2	--	13	--
Reinstatement Only Program, 2017	--	--	5	\$59,822
Principal Reduction with Recast Program, 2017	1	\$40,000	2	\$59,975
HOME, 1992	33	\$1.7M	2,050	\$61.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	57	\$1.2M	915	\$6.7M
<i>Competitive Grants</i>	24	\$933,350	90	\$1.9M
<i>Habitat for Humanity of Tennessee</i>	3	\$49,998	9	\$146,578
<i>Emergency Repair</i>	19	\$189,572	460	\$3.6M
<i>Home Modifications and Ramps</i>	11	\$20,017	171	\$168,868
<i>Tennessee Repair Loan Program, 2018</i>	1	\$27,564	1	\$27,564
<i>Community Investment Tax Credits, 2005</i>	58	\$3M	1,256	\$70.6M
<i>Rental</i>	58	\$3M	--	--
Low Income Housing Credits, 1987	382	\$40.9M	7,276	\$403.4M
Multi-Family Bond Authority ² , 1993	120	\$8.8M	1,987	\$110.5M
Section 8 Rental Assistance, 1978	3,529	\$19M	--	--
Tenant-Based Rental	1,868	\$10.9M	--	--
Tenant-Based Homeownership	9	\$54,382	--	--
Project-Based	1,652	\$8.1M	--	--
Emergency Solutions Grant Program, 1988	174	\$98,417	--	--
Weatherization Assistance Program, 1976	39	\$455,582	410	\$3.1M
Homeownership	36	\$413,678	--	--
Rental	3	\$41,905	--	--
Low-Income Home Energy Assistance Program, 1981	10,784	\$6.1M	53,622	\$27.4M
Homeownership	4,574	\$2.7M	--	--
Rental	6,210	\$3.4M	--	--

See Methodology on Page 125 for calculation details.

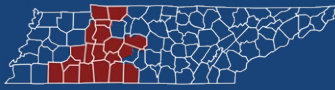
Italics denote State of Tennessee programs. All others are federal programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 6 IN 2019 WAS \$49.4M.



CONGRESSIONAL DISTRICT 7

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	554	\$82.1M	10,566	\$759.5M
Great Choice Plus Loans, 2013	368	\$2.9M	1,223	\$8.2M
HHF-Downpayment Assistance Loans, 2017	186	\$2.8M	711	\$10.7M
<i>Homebuyer Education Program, 2003</i>	539	\$111,950	2,942	\$660,975
Take Credit Program, 2016	1	--	12	--
Reinstatement Only Program, 2017	4	\$27,906	5	\$36,714
Principal Reduction with Recast Program, 2017	--	--	1	\$36,655
HOME, 1992	23	\$1.3M	1,497	\$55.6M
National Housing Trust Fund, 2016	12	\$843,000	30	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	46	\$827,395	1,042	\$9.4M
<i>Competitive Grants</i>	1	\$492,200	273	\$4.9M
<i>Habitat for Humanity of Tennessee</i>	2	\$33,352	9	\$146,598
<i>Emergency Repair</i>	32	\$287,115	520	\$3M
<i>Home Modifications and Ramps</i>	11	\$14,728	108	\$119,099
<i>Rebuild and Recover Program</i>	--	--	5	\$600,000
<i>Community Investment Tax Credits, 2005</i>	377	\$23.3M	1,463	\$89.7M
<i>Homeownership</i>	240	\$4M	--	--
<i>Rental</i>	137	\$19.3M	--	--
Low Income Housing Credits, 1987	789	\$107.4M	5,709	\$401.2M
Multi-Family Bond Authority ² , 1993	--	--	1,052	\$52.7M
Section 8 Rental Assistance, 1978	3,743	\$19.8M	--	--
Tenant-Based Rental	1,935	\$10.5M	--	--
Tenant-Based Homeownership	11	\$35,679	--	--
Project-Based	1,797	\$9.3M	--	--
Emergency Solutions Grant Program, 1988	3,432	\$368,289	--	--
Weatherization Assistance Program, 1976	44	\$446,404	305	\$2.2M
Homeownership	37	\$379,906	--	--
Rental	7	\$66,497	--	--
Low-Income Home Energy Assistance Program, 1981	12,648	\$7.1M	63,122	\$31.5M
Homeownership	5,373	\$3.1M	--	--
Rental	7,275	\$3.9M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 7 IN 2019 WAS \$116.6M.



CONGRESSIONAL DISTRICT 8

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	779	\$89.7M	32,668	\$1.9B
Great Choice Plus Loans, 2013	287	\$1.8M	1,401	\$7.2M
HHF-Downpayment Assistance Loans, 2017	492	\$7.4M	1,746	\$26.2M
<i>Homebuyer Education Program, 2003</i>	745	\$183,950	5,161	\$1.2M
Take Credit Program, 2016	1	--	5	--
Reinstatement Only Program, 2017	6	\$63,790	9	\$77,331
Principal Reduction with Recast Program, 2017	4	\$143,008	7	\$221,108
Blight Elimination Program, 2015	39	\$770,101	70	\$1.2M
HOME, 1992	25	\$2M	1,728	\$61.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	98	\$746,333	2,119	\$17.9M
<i>Competitive Grants</i>	1	\$67,400	434	\$8.5M
<i>Challenge Grant</i>	--	--	235	\$500,000
<i>Habitat for Humanity of Tennessee</i>	3	\$49,998	31	\$1.2M
<i>Emergency Repair</i>	76	\$607,128	867	\$6M
<i>Home Modifications and Ramps</i>	16	\$12,568	242	\$172,367
<i>Tennessee Repair Loan Program, 2018</i>	15	\$368,594	15	\$368,594
<i>Community Investment Tax Credits, 2005</i>	221	\$22.6M	2,510	\$74.7M
<i>Homeownership</i>	38	\$822,222	--	--
<i>Rental</i>	183	\$21.8M	--	--
Low Income Housing Credits, 1987	278	\$33.4M	20,395	\$985.5M
Multi-Family Bond Authority ² , 1993	126	\$15.5M	11,526	\$447.4M
Section 8 Rental Assistance, 1978	10,850	\$63M	--	--
Tenant-Based Rental	1,780	\$8.9M	--	--
Tenant-Based Homeownership	6	\$22,584	--	--
Project-Based	9,064	\$54.1M	--	--
Emergency Solutions Grant Program, 1988	1,578	\$598,842	--	--
Weatherization Assistance Program, 1976	46	\$517,025	360	\$2.7M
Homeownership	44	\$490,169	--	--
Rental	2	\$26,856	--	--
Low-Income Home Energy Assistance Program, 1981	33,505	\$17.5M	163,911	\$80.6M
Homeownership	8,330	\$4.7M	--	--
Rental	25,175	\$12.9M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 8 IN 2019 WAS \$278.6M.



CONGRESSIONAL DISTRICT 9

PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	474	\$57M	21,913	\$1.3B
Great Choice Plus Loans, 2013	126	\$882,529	801	\$4.2M
HHF-Downpayment Assistance Loans, 2017	348	\$5.2M	1,186	\$17.8M
<i>Homebuyer Education Program, 2003</i>	447	\$120,300	3,698	\$906,073
Take Credit Program, 2016	1	--	2	--
Reinstatement Only Program, 2017	3	\$45,553	5	\$57,815
Principal Reduction with Recast Program, 2017	3	\$103,691	5	\$177,569
Blight Elimination Program, 2015	6	\$94,617	24	\$352,114
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	21	\$186,392	886	\$9.1M
<i>Competitive Grants</i>	--	--	326	\$5.9M
<i>Challenge Grant</i>	--	--	235	\$500,000
<i>Habitat for Humanity of Tennessee</i>	3	\$49,998	29	\$1.2M
<i>Emergency Repair</i>	16	\$135,357	206	\$1.4M
<i>Home Modifications and Ramps</i>	2	\$1,038	89	\$50,926
<i>Tennessee Repair Loan Program, 2018</i>	14	\$341,094	14	\$341,094
<i>Community Investment Tax Credits, 2005</i>	207	\$22.2M	1,895	\$61.7M
<i>Homeownership</i>	38	\$822,222	--	--
<i>Rental</i>	169	\$21.4M	--	--
Low Income Housing Credits, 1987	215	\$28.2M	15,733	\$725.3M
Multi-Family Bond Authority ² , 1993	126	\$15.5M	10,348	\$399.1M
Section 8 Rental Assistance, 1978	6,467	\$40.7M	--	--
Tenant-Based Rental	313	\$2M	--	--
Tenant-Based Homeownership	1	\$4,672	--	--
Project-Based	6,153	\$38.7M	--	--
Weatherization Assistance Program, 1976	5	\$89,219	147	\$885,780
Homeownership	5	\$89,219	--	--
Low-Income Home Energy Assistance Program, 1981	22,944	\$11.9M	105,774	\$52.5M
Homeownership	4,742	\$2.7M	--	--
Rental	18,202	\$9.2M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 9 IN 2019 WAS \$238.3M.

2019



Tennessee Housing
Development Agency

INVESTMENTS & IMPACTS

COUNTIES

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interactive online mapping tool.*

Anderson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	78	\$9.4M	1,777	\$111.2M
Great Choice Plus Loans, 2013	54	\$329,305	216	\$1.1M
HHF-Downpayment Assistance Loans, 2017	24	\$360,000	68	\$1M
<i>Homebuyer Education Program, 2003</i>	79	\$14,950	400	\$84,175
Take Credit Program, 2016	1	--	3	--
Reinstatement Only Program, 2017	1	\$11,648	2	\$17,839
Blight Elimination Program, 2015	--	--	4	\$97,319
HOME, 1992	--	--	588	\$9.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$16,730	78	\$513,782
<i>Competitive Grants</i>	--	--	3	\$185,110
<i>Emergency Repair</i>	2	\$16,730	68	\$310,056
<i>Home Modifications and Ramps</i>	--	--	4	\$2,972
<i>Tennessee Repair Loan Program, 2018</i>	2	\$49,194	2	\$49,194
<i>Community Investment Tax Credits, 2005</i>	6	\$46,400	24	\$53,276
<i>Homeownership</i>	6	\$46,400	--	--
Low Income Housing Credits, 1987	110	\$6.1M	872	\$51.6M
Multi-Family Bond Authority ² , 1993	110	\$11M	383	\$21.3M
Section 8 Rental Assistance, 1978	725	\$3.5M	--	--
Tenant-Based Rental	98	\$568,088	--	--
Tenant-Based Homeownership	2	\$6,533	--	--
Project-Based	625	\$2.9M	--	--
Emergency Solutions Grant Program, 1988	1,095	\$99,571	--	--
Weatherization Assistance Program, 1976	3	\$32,777	36	\$260,453
Homeownership	3	\$32,777	--	--
Low-Income Home Energy Assistance Program, 1981	1,148	\$608,145	6,969	\$3.4M
Homeownership	443	\$236,518	--	--
Rental	705	\$371,627	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ANDERSON COUNTY IN 2019 WAS \$2.6M.

Bedford County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	24	\$3.9M	636	\$43.2M
Great Choice Plus Loans, 2013	24	\$197,117	75	\$509,981
<i>Homebuyer Education Program, 2003</i>	25	\$4,250	117	\$22,375
HOME, 1992	--	--	107	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$230,666	29	\$462,407
<i>Competitive Grants</i>	6	\$214,000	10	\$304,000
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	4	\$66,664
<i>Emergency Repair</i>	--	--	12	\$85,093
<i>Community Investment Tax Credits, 2005</i>	--	--	27	\$989,816
Low Income Housing Credits, 1987	--	--	411	\$30M
Section 8 Rental Assistance, 1978	268	\$1.3M	--	--
Tenant-Based Rental	135	\$524,977	--	--
Project-Based	133	\$766,475	--	--
Emergency Solutions Grant Program, 1988	3	\$3,633	--	--
Weatherization Assistance Program, 1976	1	\$16,959	49	\$304,073
Homeownership	1	\$16,959	--	--
Low-Income Home Energy Assistance Program, 1981	852	\$423,222	4,268	\$2.1M
Homeownership	320	\$165,548	--	--
Rental	532	\$257,674	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BEDFORD COUNTY IN 2019 WAS \$2.6M.

Benton County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	2	\$161,912	132	\$5.5M
Great Choice Plus Loans, 2013	2	\$8,195	4	\$15,635
<i>Homebuyer Education Program, 2003</i>	2	\$300	5	\$925
Take Credit Program, 2016	--	--	1	--
HOME, 1992	--	--	61	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$34,688	50	\$551,155
<i>Competitive Grants</i>	--	--	4	\$290,730
<i>Emergency Repair</i>	4	\$34,688	34	\$215,423
<i>Home Modifications and Ramps</i>	--	--	4	\$8,654
<i>Community Investment Tax Credits, 2005</i>	--	--	101	\$478,764
Low Income Housing Credits, 1987	--	--	189	\$12.4M
Multi-Family Bond Authority ² , 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	83	\$344,416	--	--
Tenant-Based Rental	8	\$16,728	--	--
Project-Based	75	\$327,688	--	--
Emergency Solutions Grant Program, 1988	71	\$23,742	--	--
Weatherization Assistance Program, 1976	--	--	14	\$102,247
Low-Income Home Energy Assistance Program, 1981	426	\$229,980	2,153	\$1.1M
Homeownership	225	\$124,278	--	--
Rental	201	\$105,702	--	--

See Methodology on Page 125 for calculation details.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BENTON COUNTY IN 2019 WAS \$281,247.

Bledsoe County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	1	\$132,554	23	\$1.6M
Great Choice Plus Loans, 2013	1	\$6,750	3	\$14,450
<i>Homebuyer Education Program, 2003</i>	1	\$150	5	\$1,100
HOME, 1992	--	--	108	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	100	\$776,878
<i>Competitive Grants</i>	--	--	55	\$643,050
<i>Emergency Repair</i>	--	--	12	\$82,469
<i>Home Modifications and Ramps</i>	--	--	22	\$16,798
<i>Community Investment Tax Credits, 2005</i>	--	--	48	\$464,850
Low Income Housing Credits, 1987	--	--	24	\$296,640
Project-Based Section 8 Rental Assistance, 1978	154	\$819,057	--	--
Weatherization Assistance Program, 1976	2	\$20,961	47	\$267,845
Homeownership	2	\$20,961	--	--
Low-Income Home Energy Assistance Program, 1981	372	\$191,496	2,065	\$986,503
Homeownership	207	\$107,170	--	--
Rental	165	\$84,327	--	--

See Methodology on Page 125 for calculation details.

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

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLEDSOE COUNTY IN 2019 WAS \$101,013.

Blount County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	70	\$9.8M	3,103	\$193.3M
Great Choice Plus Loans, 2013	70	\$500,702	227	\$1.4M
<i>Homebuyer Education Program, 2003</i>	69	\$10,550	486	\$100,000
Take Credit Program, 2016	--	--	1	--
Reinstatement Only Program, 2017	1	\$3,149	1	\$3,149
HOME, 1992	--	--	189	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	11	\$55,408	80	\$154,114
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	10	\$54,469	16	\$77,069
<i>Home Modifications and Ramps</i>	1	\$940	58	\$38,063
<i>Tennessee Repair Loan Program, 2018</i>	1	\$24,889	1	\$24,889
<i>Community Investment Tax Credits, 2005</i>	--	--	183	\$13M
Low Income Housing Credits, 1987	--	--	560	\$40.7M
Section 8 Rental Assistance, 1978	357	\$1.6M	--	--
Tenant-Based Rental	50	\$209,235	--	--
Tenant-Based Homeownership	3	\$8,106	--	--
Project-Based	304	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	748	\$169,769	--	--
Weatherization Assistance Program, 1976	10	\$88,711	62	\$414,426
Homeownership	9	\$80,058	--	--
Rental	1	\$8,653	--	--
Low-Income Home Energy Assistance Program, 1981	1,318	\$701,615	8,151	\$4M
Homeownership	574	\$312,560	--	--
Rental	744	\$389,055	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLOUNT COUNTY IN 2019 WAS \$2.8M.

Bradley County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	103	\$12.7M	2,914	\$199.2M
Great Choice Plus Loans, 2013	39	\$286,433	237	\$1.2M
HHF-Downpayment Assistance Loans, 2017	64	\$960,000	273	\$4.1M
<i>Homebuyer Education Program, 2003</i>	111	\$24,750	817	\$188,525
Reinstatement Only Program, 2017	1	\$8,379	1	\$8,379
HOME, 1992	--	--	221	\$7.2M
National Housing Trust Fund, 2016	--	--	39	\$516,532
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$56,715	470	\$2.2M
<i>Competitive Grants</i>	--	--	92	\$1.2M
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	7	\$113,246
<i>Emergency Repair</i>	3	\$30,754	221	\$740,346
<i>Home Modifications and Ramps</i>	9	\$9,295	141	\$121,737
<i>Community Investment Tax Credits, 2005</i>	--	--	676	\$20.7M
Low Income Housing Credits, 1987	128	\$7M	1,168	\$61.6M
Multi-Family Bond Authority ² , 1993	78	\$4.5M	384	\$16.9M
Project-Based Section 8 Rental Assistance, 1978	644	\$3.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$15,476	--	--
Weatherization Assistance Program, 1976	13	\$148,102	72	\$626,588
Homeownership	12	\$130,505	--	--
Rental	1	\$17,596	--	--
Low-Income Home Energy Assistance Program, 1981	2,019	\$1M	10,117	\$5.1M
Homeownership	627	\$343,166	--	--
Rental	1,392	\$703,155	--	--

See Methodology on Page 125 for calculation details.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BRADLEY COUNTY IN 2019 WAS \$4.5M.

Campbell County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	19	\$2.2M	271	\$15.3M
Great Choice Plus Loans, 2013	19	\$110,570	46	\$238,878
<i>Homebuyer Education Program, 2003</i>	19	\$2,850	59	\$9,850
Reinstatement Only Program, 2017	2	\$20,546	2	\$20,546
HOME, 1992	--	--	271	\$8.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$36,407	113	\$1.7M
<i>Competitive Grants</i>	--	--	17	\$1.1M
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	3	\$49,998
<i>Emergency Repair</i>	2	\$19,741	39	\$195,051
<i>Home Modifications and Ramps</i>	--	--	3	\$2,635
<i>Rebuild and Recover Program</i>	--	--	2	\$80,000
Appalachian Renovation Loan Program, 2017	1	\$27,739	2	\$53,954
<i>Community Investment Tax Credits, 2005</i>	--	--	17	\$400,000
Low Income Housing Credits, 1987	123	\$8.8M	354	\$19.5M
Section 8 Rental Assistance, 1978	324	\$1.3M	--	--
Tenant-Based Rental	2	\$9,861	--	--
Project-Based	322	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	70	\$26,572	--	--
Weatherization Assistance Program, 1976	4	\$67,102	34	\$279,968
Homeownership	4	\$67,102	--	--
Low-Income Home Energy Assistance Program, 1981	1,001	\$558,069	5,963	\$2.9M
Homeownership	564	\$315,018	--	--
Rental	437	\$243,051	--	--

See Methodology on Page 125 for calculation details.

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

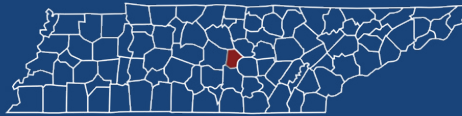
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CAMPBELL COUNTY IN 2019 WAS \$1.1M.

Cannon County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	15	\$2.3M	144	\$13.1M
Great Choice Plus Loans, 2013	15	\$116,371	39	\$263,843
<i>Homebuyer Education Program, 2003</i>	18	\$3,400	53	\$9,925
HOME, 1992	--	--	66	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$12,413	13	\$94,664
<i>Emergency Repair</i>	1	\$12,413	8	\$73,792
<i>Home Modifications and Ramps</i>	--	--	1	\$576
<i>Community Investment Tax Credits, 2005</i>	--	--	80	\$131,553
Low Income Housing Credits, 1987	--	--	85	\$3.7M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$11,778	--	--
Emergency Solutions Grant Program, 1988	7	\$3,188	--	--
Weatherization Assistance Program, 1976	1	\$8,144	43	\$253,589
Homeownership	1	\$8,144	--	--
Low-Income Home Energy Assistance Program, 1981	222	\$135,699	1,191	\$641,660
Homeownership	106	\$66,814	--	--
Rental	116	\$68,885	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CANNON COUNTY IN 2019 WAS \$908,165.

Carroll County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	8	\$883,599	235	\$10.1M
Great Choice Plus Loans, 2013	8	\$45,195	21	\$101,221
<i>Homebuyer Education Program, 2003</i>	5	\$850	22	\$4,100
HOME, 1992	--	--	88	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$24,593	80	\$447,595
<i>Emergency Repair</i>	3	\$23,388	48	\$368,267
<i>Home Modifications and Ramps</i>	1	\$1,205	17	\$9,037
<i>Community Investment Tax Credits, 2005</i>	--	--	29	\$72,409
Low Income Housing Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority ² , 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	51	\$306,576	--	--
Tenant-Based Rental	6	\$20,556	--	--
Project-Based	45	\$286,020	--	--
Emergency Solutions Grant Program, 1988	21	\$18,878	--	--
Weatherization Assistance Program, 1976	--	--	15	\$90,215
Low-Income Home Energy Assistance Program, 1981	648	\$342,853	4,000	\$1.8M
Homeownership	275	\$151,351	--	--
Rental	373	\$191,502	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARROLL COUNTY IN 2019 WAS \$410,537.

Carter County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	22	\$2.5M	446	\$26.7M
Great Choice Plus Loans, 2013	22	\$129,167	45	\$262,715
<i>Homebuyer Education Program, 2003</i>	23	\$3,650	91	\$16,000
Take Credit Program, 2016	--	--	1	--
HOME, 1992	--	--	203	\$8.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$14,150	89	\$389,318
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	1	\$14,150	65	\$291,931
<i>Home Modifications and Ramps</i>	--	--	7	\$6,112
<i>Community Investment Tax Credits, 2005</i>	--	--	121	\$5.8M
Low Income Housing Credits, 1987	--	--	383	\$23.9M
Multi-Family Bond Authority ² , 1993	--	--	100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	375	\$1.7M	--	--
Emergency Solutions Grant Program, 1988	10	\$47,556	--	--
Weatherization Assistance Program, 1976	3	\$37,146	25	\$203,428
Homeownership	3	\$37,146	--	--
Low-Income Home Energy Assistance Program, 1981	1,102	\$623,273	7,422	\$3.5M
Homeownership	517	\$292,339	--	--
Rental	585	\$330,935	--	--

See Methodology on Page 125 for calculation details.

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

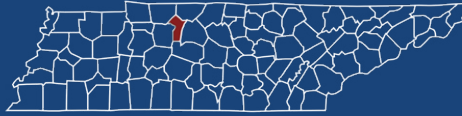
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARTER COUNTY IN 2019 WAS \$844,570.

Cheatham County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	30	\$5.6M	831	\$65.3M
Great Choice Plus Loans, 2013	30	\$287,359	102	\$824,272
<i>Homebuyer Education Program, 2003</i>	24	\$4,400	156	\$32,350
Take Credit Program, 2016	--	--	1	--
HOME, 1992	--	--	84	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	26	\$105,682
<i>Emergency Repair</i>	--	--	12	\$67,275
<i>Home Modifications and Ramps</i>	--	--	8	\$14,986
Low Income Housing Credits, 1987	--	--	138	\$5.9M
Multi-Family Bond Authority ² , 1993	--	--	41	\$1.8M
Tenant-Based Section 8 Rental Assistance, 1978	37	\$215,511	--	--
Emergency Solutions Grant Program, 1988	2	\$2,698	--	--
Weatherization Assistance Program, 1976	3	\$37,135	51	\$301,408
Homeownership	3	\$37,135	--	--
Low-Income Home Energy Assistance Program, 1981	248	\$155,300	1,436	\$792,104
Homeownership	118	\$78,450	--	--
Rental	130	\$76,850	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHEATHAM COUNTY IN 2019 WAS \$2.3M.

Chester County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$421,010	174	\$10.1M
Great Choice Plus Loans, 2013	4	\$21,250	16	\$83,390
<i>Homebuyer Education Program, 2003</i>	4	\$600	18	\$3,550
Reinstatement Only Program, 2017	1	\$9,485	2	\$18,293
HOME, 1992	--	--	45	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	29	\$432,427
<i>Competitive Grants</i>	--	--	10	\$335,000
<i>Emergency Repair</i>	--	--	10	\$74,163
<i>Home Modifications and Ramps</i>	--	--	2	\$969
Low Income Housing Credits, 1987	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	296	\$1.7M	--	--
Tenant-Based Rental	52	\$211,303	--	--
Project-Based	244	\$1.5M	--	--
Emergency Solutions Grant Program, 1988	5	\$9,306	--	--
Weatherization Assistance Program, 1976	2	\$19,979	18	\$135,916
Homeownership	2	\$19,979	--	--
Low-Income Home Energy Assistance Program, 1981	401	\$256,414	1,874	\$1M
Homeownership	158	\$107,876	--	--
Rental	243	\$148,538	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHESTER COUNTY IN 2019 WAS \$350,572.

Claiborne County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	9	\$1M	166	\$10.2M
Great Choice Plus Loans, 2013	9	\$52,720	18	\$90,470
<i>Homebuyer Education Program, 2003</i>	10	\$1,700	28	\$5,525
Principal Reduction with Recast Program, 2017	1	\$30,751	1	\$30,751
HOME, 1992	17	\$699,286	111	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$12,821	89	\$383,040
<i>Emergency Repair</i>	2	\$12,821	27	\$103,865
<i>Home Modifications and Ramps</i>	--	--	15	\$8,006
<i>Appalachian Renovation Loan Program, 2017</i>	1	\$24,814	1	\$24,814
<i>Community Investment Tax Credits, 2005</i>	1	\$110,000	37	\$466,685
<i>Homeownership</i>	1	\$110,000	--	--
Low Income Housing Credits, 1987	44	\$965,840	256	\$13.9M
Multi-Family Bond Authority ² , 1993	44	\$1.7M	44	\$1.7M
Project-Based Section 8 Rental Assistance, 1978	35	\$178,976	--	--
Emergency Solutions Grant Program, 1988	61	\$19,723	--	--
Weatherization Assistance Program, 1976	1	\$6,239	30	\$209,299
Homeownership	1	\$6,239	--	--
Low-Income Home Energy Assistance Program, 1981	953	\$500,731	4,812	\$2.4M
Homeownership	608	\$315,918	--	--
Rental	345	\$184,812	--	--

See Methodology on Page 125 for calculation details.

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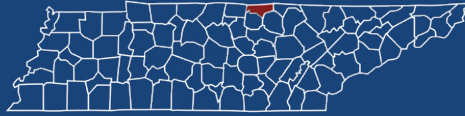
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAIBORNE COUNTY IN 2019 WAS \$1.7M.

Clay County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	2	\$258,235	48	\$2.2M
Great Choice Plus Loans, 2013	2	\$13,150	2	\$13,150
<i>Homebuyer Education Program, 2003</i>	2	\$400	4	\$875
Principal Reduction with Recast Program, 2017	--	--	1	\$19,975
HOME, 1992	10	\$500,000	95	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$34,616	54	\$415,621
<i>Emergency Repair</i>	3	\$34,149	42	\$358,105
<i>Home Modifications and Ramps</i>	1	\$467	3	\$2,134
Low Income Housing Credits, 1987	--	--	110	\$5M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$9,468	--	--
Emergency Solutions Grant Program, 1988	4	\$1,814	--	--
Weatherization Assistance Program, 1976	1	\$12,026	42	\$240,643
Homeownership	1	\$12,026	--	--
Low-Income Home Energy Assistance Program, 1981	401	\$244,028	1,750	\$932,789
Homeownership	210	\$131,964	--	--
Rental	191	\$112,064	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAY COUNTY IN 2019 WAS \$609,555.

Cocke County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	23	\$2.2M	239	\$16.3M
Great Choice Plus Loans, 2013	9	\$42,385	29	\$109,778
HHF-Downpayment Assistance Loans, 2017	14	\$210,000	64	\$960,000
Homebuyer Education Program, 2003	22	\$5,000	100	\$23,850
HOME, 1992	--	--	146	\$5M
Tennessee's Housing Trust Fund, 2007	1	\$900	39	\$165,874
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Emergency Repair	--	--	28	\$118,748
Home Modifications and Ramps	1	\$900	4	\$2,874
Appalachian Renovation Loan Program, 2017	1	\$26,226	2	\$52,470
Community Investment Tax Credits, 2005	--	--	10	\$175,764
Low Income Housing Credits, 1987	40	\$1.2M	395	\$14.1M
Multi-Family Bond Authority ² , 1993	40	\$1.8M	72	\$3M
Section 8 Rental Assistance, 1978	156	\$634,094	--	--
Tenant-Based Rental	1	\$1,472	--	--
Project-Based	155	\$632,622	--	--
Emergency Solutions Grant Program, 1988	8	\$25,186	--	--
Weatherization Assistance Program, 1976	8	\$91,814	45	\$350,434
Homeownership	8	\$91,814	--	--
Low-Income Home Energy Assistance Program, 1981	1,226	\$687,539	5,780	\$2.9M
Homeownership	663	\$373,404	--	--
Rental	563	\$314,135	--	--

See Methodology on Page 125 for calculation details.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COCKE COUNTY IN 2019 WAS \$921,563.

Coffee County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	26	\$3.7M	744	\$39.8M
Great Choice Plus Loans, 2013	26	\$189,430	64	\$405,445
<i>Homebuyer Education Program, 2003</i>	24	\$4,500	77	\$15,000
HOME, 1992	--	--	98	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$446,437	47	\$690,475
<i>Competitive Grants</i>	8	\$433,350	8	\$433,350
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$33,332
<i>Emergency Repair</i>	2	\$13,087	28	\$198,055
<i>Home Modifications and Ramps</i>	--	--	3	\$2,386
<i>Community Investment Tax Credits, 2005</i>	8	\$502,000	126	\$10.9M
Rental	8	\$502,000	--	--
Low Income Housing Credits, 1987	70	\$9.4M	409	\$29.4M
Multi-Family Bond Authority ² , 1993	--	--	310	\$12.2M
Section 8 Rental Assistance, 1978	487	\$2.4M	--	--
Tenant-Based Rental	43	\$139,517	--	--
Tenant-Based Homeownership	1	\$5,531	--	--
Project-Based	443	\$2.3M	--	--
Emergency Solutions Grant Program, 1988	3	\$3,989	--	--
Weatherization Assistance Program, 1976	2	\$31,580	58	\$394,117
Homeownership	2	\$31,580	--	--
Low-Income Home Energy Assistance Program, 1981	940	\$484,210	5,055	\$2.4M
Homeownership	357	\$187,398	--	--
Rental	583	\$296,812	--	--

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COFFEE COUNTY IN 2019 WAS \$3.3M.

Crockett County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$439,776	212	\$13.1M
Great Choice Plus Loans, 2013	4	\$22,445	29	\$143,823
<i>Homebuyer Education Program, 2003</i>	5	\$750	34	\$6,850
HOME, 1992	5	\$500,000	109	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$22,907	34	\$210,561
<i>Emergency Repair</i>	3	\$22,907	22	\$161,103
<i>Home Modifications and Ramps</i>	--	--	1	\$911
Low Income Housing Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	35	\$106,450	--	--
Tenant-Based Rental	7	\$19,995	--	--
Project-Based	28	\$86,455	--	--
Emergency Solutions Grant Program, 1988	5	\$3,471	--	--
Weatherization Assistance Program, 1976	--	--	32	\$179,704
Low-Income Home Energy Assistance Program, 1981	365	\$198,719	2,236	\$1.1M
Homeownership	166	\$90,478	--	--
Rental	199	\$108,241	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CROCKETT COUNTY IN 2019 WAS \$578,657.

Cumberland County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	12	\$1.3M	377	\$27.7M
Great Choice Plus Loans, 2013	11	\$61,471	45	\$217,000
<i>Homebuyer Education Program, 2003</i>	9	\$1,350	82	\$16,600
Take Credit Program, 2016	1	--	2	--
HOME, 1992	2	\$251,968	232	\$5.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	76	\$893,956
<i>Competitive Grants</i>	--	--	16	\$461,330
<i>Emergency Repair</i>	--	--	43	\$369,646
<i>Home Modifications and Ramps</i>	--	--	5	\$3,313
<i>Community Investment Tax Credits, 2005</i>	--	--	214	\$5.1M
Low Income Housing Credits, 1987	24	\$2.5M	440	\$28M
Multi-Family Bond Authority ² , 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	73	\$315,369	--	--
Emergency Solutions Grant Program, 1988	18	\$8,502	--	--
Weatherization Assistance Program, 1976	3	\$34,174	69	\$405,383
Homeownership	3	\$34,174	--	--
Low-Income Home Energy Assistance Program, 1981	833	\$470,522	4,733	\$2.3M
Homeownership	457	\$261,014	--	--
Rental	376	\$209,508	--	--

See Methodology on Page 125 for calculation details.

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

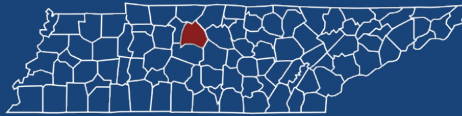
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CUMBERLAND COUNTY IN 2019 WAS \$1.1M.

Davidson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	371	\$75.8M	18,305	\$1.5B
Great Choice Plus Loans, 2013	312	\$3.4M	1,905	\$14.4M
HHF-Downpayment Assistance Loans, 2017	47	\$705,000	303	\$4.5M
<i>Homebuyer Education Program, 2003</i>	355	\$71,450	4,928	\$1.2M
Take Credit Program, 2016	3	--	45	--
Reinstatement Only Program, 2017	1	\$9,958	6	\$54,233
Principal Reduction with Recast Program, 2017	--	--	1	\$40,000
HOME, 1992	--	--	162	\$3.5M
National Housing Trust Fund, 2016	17	\$1.5M	33	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	97	\$1.6M	1,111	\$13.9M
<i>Competitive Grants</i>	55	\$1.4M	578	\$11.5M
<i>Challenge Grant</i>	--	--	20	\$1M
<i>Habitat for Humanity of Tennessee</i>	5	\$83,330	23	\$379,922
<i>Emergency Repair</i>	15	\$62,021	144	\$725,200
<i>Home Modifications and Ramps</i>	22	\$42,125	345	\$313,152
<i>Community Investment Tax Credits, 2005</i>	733	\$87.4M	7,835	\$339.9M
<i>Rental</i>	733	\$87.4M	--	--
Low Income Housing Credits, 1987	1,158	\$135M	13,620	\$725.9M
Multi-Family Bond Authority ² , 1993	837	\$97.9M	10,215	\$640.3M
Section 8 Rental Assistance, 1978	5,529	\$41.3M	--	--
Tenant-Based Rental	137	\$921,301	--	--
Tenant-Based Homeownership	4	\$23,616	--	--
Project-Based	5,388	\$40.3M	--	--
Weatherization Assistance Program, 1976	66	\$633,261	335	\$2.9M
Homeownership	61	\$575,078	--	--
Rental	5	\$58,183	--	--
Low-Income Home Energy Assistance Program, 1981	8,330	\$4.2M	45,825	\$21.4M
Homeownership	1,449	\$821,138	--	--
Rental	6,881	\$3.4M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DAVIDSON COUNTY IN 2019 WAS \$320.8M.

Decatur County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	3	\$309,990	32	\$1.7M
Great Choice Plus Loans, 2013	3	\$15,850	6	\$30,600
<i>Homebuyer Education Program, 2003</i>	4	\$600	9	\$1,650
HOME, 1992	--	--	63	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	22	\$172,502
<i>Emergency Repair</i>	--	--	18	\$165,739
<i>Home Modifications and Ramps</i>	--	--	2	\$1,542
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$234,798
Project-Based Section 8 Rental Assistance, 1978	56	\$174,454	--	--
Emergency Solutions Grant Program, 1988	5	\$7,941	--	--
Weatherization Assistance Program, 1976	1	\$10,494	15	\$97,298
Rental	1	\$10,494	--	--
Low-Income Home Energy Assistance Program, 1981	305	\$207,864	1,419	\$820,450
Homeownership	221	\$144,789	--	--
Rental	84	\$63,076	--	--

See Methodology on Page 125 for calculation details.

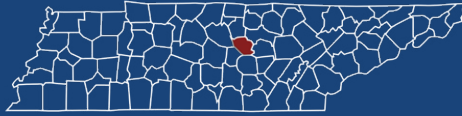
Italics denote State of Tennessee programs. All others are federal programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DECATUR COUNTY IN 2019 WAS \$206,741.

DeKalb County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	20	\$2.9M	178	\$15.4M
Great Choice Plus Loans, 2013	20	\$145,172	55	\$342,376
<i>Homebuyer Education Program, 2003</i>	20	\$3,200	71	\$13,725
HOME, 1992	--	--	71	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$12,413	27	\$195,795
<i>Emergency Repair</i>	1	\$12,413	13	\$124,095
<i>Home Modifications and Ramps</i>	--	--	2	\$1,867
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$202,750
Low Income Housing Credits, 1987	--	--	68	\$4M
Section 8 Rental Assistance, 1978	93	\$421,253	--	--
Tenant-Based Rental	8	\$25,811	--	--
Project-Based	85	\$395,442	--	--
Emergency Solutions Grant Program, 1988	7	\$3,500	--	--
Weatherization Assistance Program, 1976	2	\$26,973	48	\$260,954
Homeownership	1	\$8,429	--	--
Rental	1	\$18,543	--	--
Low-Income Home Energy Assistance Program, 1981	425	\$232,662	1,972	\$1M
Homeownership	210	\$116,164	--	--
Rental	215	\$116,498	--	--

See Methodology on Page 125 for calculation details.

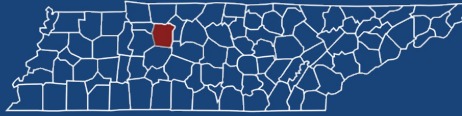
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DEKALB COUNTY IN 2019 WAS \$1.7M.

Dickson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	62	\$10.9M	1,294	\$100.1M
Great Choice Plus Loans, 2013	62	\$552,344	130	\$996,364
<i>Homebuyer Education Program, 2003</i>	56	\$9,300	180	\$35,875
HOME, 1992	--	--	118	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	74	\$276,849
<i>Competitive Grants</i>	--	--	12	\$30,000
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$33,352
<i>Emergency Repair</i>	--	--	33	\$175,757
<i>Home Modifications and Ramps</i>	--	--	20	\$13,248
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$3,000
Low Income Housing Credits, 1987	--	--	552	\$27.7M
Multi-Family Bond Authority ² , 1993	--	--	188	\$10M
Project-Based Section 8 Rental Assistance, 1978	138	\$720,935	--	--
Emergency Solutions Grant Program, 1988	4	\$4,949	--	--
Weatherization Assistance Program, 1976	--	--	4	\$18,408
Low-Income Home Energy Assistance Program, 1981	690	\$361,476	3,794	\$1.8M
Homeownership	217	\$119,969	--	--
Rental	473	\$241,507	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DICKSON COUNTY IN 2019 WAS \$4.8M.

Dyer County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	9	\$1M	1,109	\$54.5M
Great Choice Plus Loans, 2013	9	\$51,550	27	\$120,183
<i>Homebuyer Education Program, 2003</i>	7	\$1,150	46	\$8,300
HOME, 1992	--	--	97	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	14	\$28,676	143	\$514,781
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$29,916
<i>Emergency Repair</i>	3	\$19,562	51	\$368,463
<i>Home Modifications and Ramps</i>	11	\$9,113	76	\$52,992
<i>Community Investment Tax Credits, 2005</i>	--	--	92	\$6.5M
Low Income Housing Credits, 1987	--	--	250	\$9.2M
Section 8 Rental Assistance, 1978	413	\$1.9M	--	--
Tenant-Based Rental	83	\$286,114	--	--
Tenant-Based Homeownership	1	\$2,675	--	--
Project-Based	329	\$1.7M	--	--
Emergency Solutions Grant Program, 1988	511	\$118,278	--	--
Weatherization Assistance Program, 1976	4	\$53,633	39	\$270,355
Homeownership	4	\$53,633	--	--
Low-Income Home Energy Assistance Program, 1981	942	\$496,255	5,374	\$2.5M
Homeownership	256	\$138,778	--	--
Rental	686	\$357,477	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DYER COUNTY IN 2019 WAS \$5.1M.

Fayette County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	8	\$1.4M	265	\$30.7M
Great Choice Plus Loans, 2013	8	\$71,592	47	\$357,777
<i>Homebuyer Education Program, 2003</i>	6	\$1,100	89	\$17,750
HOME, 1992	--	--	96	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$38,145	84	\$505,847
<i>Emergency Repair</i>	6	\$38,145	48	\$299,263
Low Income Housing Credits, 1987	--	--	343	\$15M
Multi-Family Bond Authority ² , 1993	--	--	40	\$1.5M
Section 8 Rental Assistance, 1978	318	\$1.5M	--	--
Tenant-Based Rental	74	\$340,576	--	--
Project-Based	244	\$1.2M	--	--
Emergency Solutions Grant Program, 1988	109	\$95,887	--	--
Weatherization Assistance Program, 1976	3	\$41,856	41	\$304,792
Homeownership	3	\$41,856	--	--
Low-Income Home Energy Assistance Program, 1981	573	\$349,953	2,808	\$1.5M
Homeownership	287	\$178,164	--	--
Rental	286	\$171,789	--	--

See Methodology on Page 125 for calculation details.

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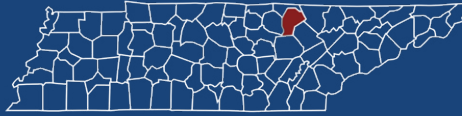
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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FAYETTE COUNTY IN 2019 WAS \$1.1M.

Fentress County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	5	\$541,311	91	\$4.4M
Great Choice Plus Loans, 2013	5	\$27,565	8	\$37,055
<i>Homebuyer Education Program, 2003</i>	4	\$600	10	\$1,950
HOME, 1992	2	\$221,024	131	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$6,600	37	\$245,689
<i>Emergency Repair</i>	--	--	23	\$178,294
<i>Home Modifications and Ramps</i>	1	\$6,600	3	\$7,784
<i>Community Investment Tax Credits, 2005</i>	--	--	42	\$965,000
Low Income Housing Credits, 1987	64	\$3.4M	355	\$12.8M
Multi-Family Bond Authority ² , 1993	40	\$1.8M	72	\$2.9M
Tenant-Based Section 8 Rental Assistance, 1978	5	\$19,295	--	--
Emergency Solutions Grant Program, 1988	7	\$3,463	--	--
Weatherization Assistance Program, 1976	1	\$14,015	50	\$292,313
Homeownership	1	\$14,015	--	--
Low-Income Home Energy Assistance Program, 1981	828	\$486,604	3,517	\$1.8M
Homeownership	491	\$290,864	--	--
Rental	337	\$195,740	--	--

See Methodology on Page 125 for calculation details.

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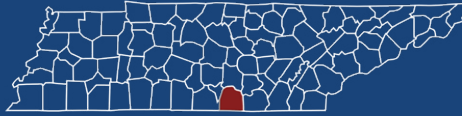
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FENTRESS COUNTY IN 2019 WAS \$704,523.

Franklin County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	12	\$1.4M	467	\$23.9M
Great Choice Plus Loans, 2013	12	\$70,022	37	\$189,734
<i>Homebuyer Education Program, 2003</i>	13	\$2,850	50	\$10,225
HOME, 1992	--	--	69	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$50,959	35	\$186,588
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	3	\$34,293	22	\$130,355
<i>Home Modifications and Ramps</i>	--	--	1	\$1,100
Low Income Housing Credits, 1987	--	--	140	\$9.6M
Multi-Family Bond Authority ² , 1993	--	--	40	\$2.1M
Section 8 Rental Assistance, 1978	181	\$839,673	--	--
Tenant-Based Rental	3	\$13,218	--	--
Project-Based	178	\$826,455	--	--
Weatherization Assistance Program, 1976	1	\$8,009	44	\$282,383
Homeownership	1	\$8,009	--	--
Low-Income Home Energy Assistance Program, 1981	691	\$372,788	3,840	\$1.9M
Homeownership	401	\$218,598	--	--
Rental	290	\$154,190	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FRANKLIN COUNTY IN 2019 WAS \$4M.

Gibson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	24	\$2.4M	1,140	\$55.1M
Great Choice Plus Loans, 2013	24	\$123,630	64	\$294,098
<i>Homebuyer Education Program, 2003</i>	23	\$3,850	86	\$17,900
HOME, 1992	10	\$500,000	159	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$98,158	222	\$1.5M
<i>Competitive Grants</i>	--	--	34	\$325,000
<i>Emergency Repair</i>	12	\$98,158	124	\$887,373
<i>Home Modifications and Ramps</i>	--	--	10	\$10,589
<i>Community Investment Tax Credits, 2005</i>	--	--	74	\$652,343
Low Income Housing Credits, 1987	38	\$3M	247	\$14.2M
Multi-Family Bond Authority ² , 1993	--	--	49	\$1.8M
Section 8 Rental Assistance, 1978	299	\$1.4M	--	--
Tenant-Based Rental	91	\$360,744	--	--
Project-Based	208	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	31	\$28,095	--	--
Weatherization Assistance Program, 1976	2	\$18,271	34	\$223,788
Homeownership	2	\$18,271	--	--
Low-Income Home Energy Assistance Program, 1981	1,101	\$553,737	6,196	\$2.9M
Homeownership	393	\$206,273	--	--
Rental	708	\$347,464	--	--

See Methodology on Page 125 for calculation details.

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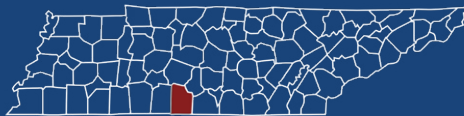
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GIBSON COUNTY IN 2019 WAS \$2M.

Giles County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	7	\$835,939	404	\$19.7M
Great Choice Plus Loans, 2013	7	\$42,620	16	\$85,987
<i>Homebuyer Education Program, 2003</i>	8	\$1,200	26	\$4,250
Take Credit Program, 2016	--	--	1	--
Reinstatement Only Program, 2017	1	\$3,705	1	\$3,705
HOME, 1992	--	--	103	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$22,532	53	\$245,610
<i>Emergency Repair</i>	2	\$22,532	40	\$213,575
<i>Home Modifications and Ramps</i>	--	--	3	\$2,002
<i>Community Investment Tax Credits, 2005</i>	--	--	20	\$1M
Low Income Housing Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	298	\$1.3M	--	--
Tenant-Based Rental	95	\$314,961	--	--
Project-Based	203	\$984,454	--	--
Emergency Solutions Grant Program, 1988	2	\$2,756	--	--
Weatherization Assistance Program, 1976	3	\$39,014	40	\$256,557
Homeownership	3	\$39,014	--	--
Low-Income Home Energy Assistance Program, 1981	627	\$332,451	3,272	\$1.6M
Homeownership	213	\$118,598	--	--
Rental	414	\$213,853	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GILES COUNTY IN 2019 WAS \$597,344.

Grainger County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	14	\$1.6M	200	\$12.8M
Great Choice Plus Loans, 2013	14	\$84,418	43	\$205,067
<i>Homebuyer Education Program, 2003</i>	11	\$2,050	56	\$11,825
Take Credit Program, 2016	--	--	1	--
Principal Reduction with Recast Program, 2017	--	--	1	\$40,000
HOME, 1992	3	\$351,429	112	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$18,275	50	\$451,157
<i>Competitive Grants</i>	--	--	4	\$236,350
<i>Emergency Repair</i>	3	\$18,275	26	\$118,195
<i>Tennessee Repair Loan Program, 2018</i>	1	\$27,236	1	\$27,236
<i>Community Investment Tax Credits, 2005</i>	3	\$290,000	8	\$1.1M
<i>Homeownership</i>	3	\$290,000	--	--
Low Income Housing Credits, 1987	--	--	100	\$7.7M
Section 8 Rental Assistance, 1978	118	\$412,105	--	--
Tenant-Based Rental	1	\$4,012	--	--
Project-Based	117	\$408,093	--	--
Emergency Solutions Grant Program, 1988	23	\$7,497	--	--
Weatherization Assistance Program, 1976	3	\$38,802	28	\$184,842
Homeownership	3	\$38,802	--	--
Low-Income Home Energy Assistance Program, 1981	678	\$409,045	3,035	\$1.6M
Homeownership	453	\$265,200	--	--
Rental	225	\$143,845	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRAINGER COUNTY IN 2019 WAS \$1.3M.

Greene County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	35	\$4.3M	455	\$27.8M
Great Choice Plus Loans, 2013	33	\$211,661	116	\$566,185
<i>Homebuyer Education Program, 2003</i>	32	\$5,000	148	\$29,675
Reinstatement Only Program, 2017	1	\$7,615	1	\$7,615
HOME, 1992	--	--	173	\$5.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$13,632	73	\$628,563
<i>Competitive Grants</i>	--	--	5	\$290,625
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	1	\$7,032	28	\$157,622
<i>Home Modifications and Ramps</i>	1	\$6,600	4	\$18,590
<i>Tennessee Repair Loan Program, 2018</i>	4	\$85,785	4	\$85,785
<i>Community Investment Tax Credits, 2005</i>	5	\$200,000	19	\$2M
<i>Rental</i>	5	\$200,000	--	--
Low Income Housing Credits, 1987	80	\$2.4M	426	\$23.2M
Multi-Family Bond Authority ² , 1993	80	\$3.9M	80	\$3.9M
Project-Based Section 8 Rental Assistance, 1978	344	\$1.5M	--	--
Emergency Solutions Grant Program, 1988	10	\$64,386	--	--
Weatherization Assistance Program, 1976	7	\$75,804	32	\$248,068
Homeownership	6	\$69,089	--	--
Rental	1	\$6,716	--	--
Low-Income Home Energy Assistance Program, 1981	1,214	\$670,818	6,917	\$3.3M
Homeownership	514	\$284,892	--	--
Rental	700	\$385,926	--	--

See Methodology on Page 125 for calculation details.

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

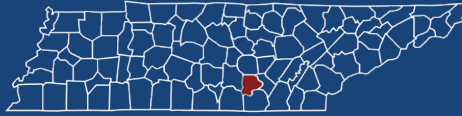
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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GREENE COUNTY IN 2019 WAS \$2.1M.

Grundy County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	--	--	48	\$2.1M
Great Choice Plus Loans, 2013	--	--	3	\$14,590
<i>Homebuyer Education Program, 2003</i>	--	--	4	\$1,000
Reinstatement Only Program, 2017	--	--	1	\$6,029
HOME, 1992	--	--	212	\$5.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$62,528	93	\$514,139
<i>Emergency Repair</i>	4	\$62,528	43	\$306,816
<i>Home Modifications and Ramps</i>	--	--	7	\$5,598
Low Income Housing Credits, 1987	24	\$4M	144	\$9.2M
Project-Based Section 8 Rental Assistance, 1978	37	\$118,736	--	--
Emergency Solutions Grant Program, 1988	37	\$22,646	--	--
Weatherization Assistance Program, 1976	3	\$51,917	46	\$284,465
Homeownership	2	\$33,450	--	--
Rental	1	\$18,467	--	--
Low-Income Home Energy Assistance Program, 1981	512	\$266,938	2,629	\$1.3M
Homeownership	403	\$209,761	--	--
Rental	109	\$57,177	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRUNDY COUNTY IN 2019 WAS \$300,724.

Hamblen County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	96	\$10.9M	1,900	\$109.1M
Great Choice Plus Loans, 2013	62	\$371,339	135	\$710,651
HHF-Downpayment Assistance Loans, 2017	34	\$510,000	124	\$1.9M
<i>Homebuyer Education Program, 2003</i>	93	\$20,500	330	\$74,800
HOME, 1992	15	\$500,000	147	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$9,786	47	\$241,457
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$33,332
<i>Emergency Repair</i>	2	\$9,786	33	\$164,164
<i>Home Modifications and Ramps</i>	--	--	2	\$1,560
<i>Community Investment Tax Credits, 2005</i>	1	\$100,000	107	\$5.2M
<i>Homeownership</i>	1	\$100,000	--	--
Low Income Housing Credits, 1987	--	--	784	\$46.3M
Multi-Family Bond Authority ² , 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	257	\$1.1M	--	--
Tenant-Based Rental	2	\$7,061	--	--
Project-Based	255	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	113	\$36,437	--	--
Weatherization Assistance Program, 1976	10	\$108,106	47	\$404,956
Homeownership	10	\$108,106	--	--
Low-Income Home Energy Assistance Program, 1981	1,951	\$1.1M	8,559	\$4.2M
Homeownership	621	\$350,400	--	--
Rental	1,330	\$754,298	--	--

See Methodology on Page 125 for calculation details.

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

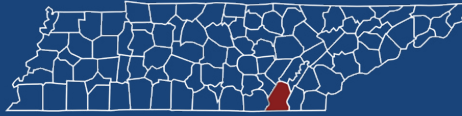
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMBLÉN COUNTY IN 2019 WAS \$3.9M.

Hamilton County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	201	\$26.9M	6,367	\$426.6M
Great Choice Plus Loans, 2013	111	\$817,437	675	\$3.7M
HHF-Downpayment Assistance Loans, 2017	87	\$1.3M	315	\$4.7M
<i>Homebuyer Education Program, 2003</i>	199	\$41,550	1,476	\$342,100
Take Credit Program, 2016	1	--	26	--
Reinstatement Only Program, 2017	1	\$17,711	5	\$54,288
Principal Reduction with Recast Program, 2017	1	\$37,051	2	\$77,051
Blight Elimination Program, 2015	--	--	2	\$37,175
HOME, 1992	--	--	277	\$5.2M
National Housing Trust Fund, 2016	10	\$900,000	10	\$900,000
<i>Tennessee's Housing Trust Fund, 2007</i>	255	\$596,408	590	\$3M
<i>Competitive Grants</i>	200	\$500,000	237	\$2.1M
<i>Habitat for Humanity of Tennessee</i>	--	--	7	\$113,226
<i>Emergency Repair</i>	11	\$54,387	101	\$607,821
<i>Home Modifications and Ramps</i>	44	\$42,021	230	\$193,152
<i>Tennessee Repair Loan Program, 2018</i>	8	\$186,656	8	\$186,656
<i>Community Investment Tax Credits, 2005</i>	199	\$18.5M	841	\$41.7M
<i>Rental</i>	199	\$18.5M	--	--
Low Income Housing Credits, 1987	709	\$46.1M	3,171	\$190.4M
Multi-Family Bond Authority ² , 1993	637	\$54.4M	1,878	\$116.5M
Project-Based Section 8 Rental Assistance, 1978	1,497	\$8.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$66,635	--	--
Weatherization Assistance Program, 1976	36	\$299,293	168	\$1.3M
Homeownership	35	\$283,762	--	--
Rental	1	\$15,531	--	--
Low-Income Home Energy Assistance Program, 1981	5,331	\$2.7M	28,572	\$14M
Homeownership	965	\$523,781	--	--
Rental	4,366	\$2.2M	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMILTON COUNTY IN 2019 WAS \$11.8M.

Hancock County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$330,940	24	\$1.3M
Great Choice Plus Loans, 2013	4	\$16,710	4	\$16,710
<i>Homebuyer Education Program, 2003</i>	4	\$700	5	\$925
Principal Reduction with Recast Program, 2017	--	--	1	\$28,895
HOME, 1992	5	\$250,000	151	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$197,977
<i>Emergency Repair</i>	--	--	23	\$105,067
<i>Home Modifications and Ramps</i>	--	--	2	\$1,926
Appalachian Renovation Loan Program, 2017	--	--	11	\$270,235
Community Investment Tax Credits, 2005	--	--	67	\$5.5M
Low Income Housing Credits, 1987	51	\$6.2M	185	\$10.4M
Project-Based Section 8 Rental Assistance, 1978	41	\$239,040	--	--
Emergency Solutions Grant Program, 1988	--	\$6,687	--	--
Weatherization Assistance Program, 1976	--	--	7	\$48,191
Low-Income Home Energy Assistance Program, 1981	596	\$356,903	3,378	\$1.8M
Homeownership	303	\$177,951	--	--
Rental	293	\$178,951	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HANCOCK COUNTY IN 2019 WAS \$1.9M.

Hardeman County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	7	\$591,092	308	\$11.8M
Great Choice Plus Loans, 2013	7	\$30,100	13	\$57,996
<i>Homebuyer Education Program, 2003</i>	5	\$950	13	\$2,925
Reinstatement Only Program, 2017	1	\$7,345	1	\$7,345
HOME, 1992	--	--	67	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$40,127	42	\$225,352
<i>Emergency Repair</i>	4	\$40,127	23	\$147,315
<i>Home Modifications and Ramps</i>	--	--	3	\$1,244
Low Income Housing Credits, 1987	--	--	259	\$16.9M
Multi-Family Bond Authority ² , 1993	--	--	26	\$1.4M
Section 8 Rental Assistance, 1978	120	\$490,668	--	--
Tenant-Based Rental	65	\$224,747	--	--
Project-Based	55	\$265,921	--	--
Emergency Solutions Grant Program, 1988	8	\$14,208	--	--
Weatherization Assistance Program, 1976	1	\$6,194	22	\$173,973
Homeownership	1	\$6,194	--	--
Low-Income Home Energy Assistance Program, 1981	861	\$480,434	3,841	\$2M
Homeownership	424	\$239,076	--	--
Rental	437	\$241,358	--	--

See Methodology on Page 125 for calculation details.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDEMAN COUNTY IN 2019 WAS \$14.7M.

Hardin County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$392,104	364	\$13.5M
Great Choice Plus Loans, 2013	4	\$19,967	8	\$38,567
<i>Homebuyer Education Program, 2003</i>	4	\$600	15	\$2,975
Reinstatement Only Program, 2017	1	\$7,371	1	\$7,371
HOME, 1992	--	--	76	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$10,182	22	\$124,567
<i>Emergency Repair</i>	1	\$10,182	11	\$81,742
<i>Home Modifications and Ramps</i>	--	--	2	\$973
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$152,980
Low Income Housing Credits, 1987	50	\$4.4M	352	\$19.7M
Multi-Family Bond Authority ² , 1993	--	--	97	\$4.1M
Section 8 Rental Assistance, 1978	84	\$377,409	--	--
Tenant-Based Rental	16	\$48,852	--	--
Project-Based	68	\$328,557	--	--
Emergency Solutions Grant Program, 1988	8	\$3,572	--	--
Weatherization Assistance Program, 1976	2	\$15,274	23	\$154,803
Homeownership	2	\$15,274	--	--
Low-Income Home Energy Assistance Program, 1981	761	\$470,540	3,644	\$1.9M
Homeownership	365	\$231,832	--	--
Rental	396	\$238,709	--	--

See Methodology on Page 125 for calculation details.

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

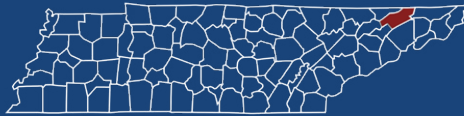
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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDIN COUNTY IN 2019 WAS \$3.3M.

Hawkins County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	35	\$4.1M	1,033	\$51.6M
Great Choice Plus Loans, 2013	34	\$199,207	75	\$390,439
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	4	\$60,000
<i>Homebuyer Education Program, 2003</i>	32	\$5,200	104	\$19,375
Principal Reduction with Recast Program, 2017	1	\$40,000	1	\$40,000
HOME, 1992	6	\$250,000	180	\$6.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$26,901	158	\$740,422
<i>Competitive Grants</i>	--	--	2	\$100,000
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	3	\$50,018
<i>Emergency Repair</i>	1	\$10,235	72	\$424,413
<i>Home Modifications and Ramps</i>	--	--	52	\$40,375
<i>Community Investment Tax Credits, 2005</i>	--	--	88	\$518,269
Low Income Housing Credits, 1987	--	--	125	\$2.4M
Multi-Family Bond Authority ² , 1993	--	--	63	\$2.3M
Project-Based Section 8 Rental Assistance, 1978	259	\$1M	--	--
Emergency Solutions Grant Program, 1988	34	\$66,237	--	--
Weatherization Assistance Program, 1976	2	\$21,013	23	\$185,991
Homeownership	2	\$21,013	--	--
Low-Income Home Energy Assistance Program, 1981	1,169	\$652,047	7,122	\$3.4M
Homeownership	562	\$310,992	--	--
Rental	607	\$341,055	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAWKINS COUNTY IN 2019 WAS \$1.2M.

Haywood County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	32	\$3.2M	325	\$18.2M
Great Choice Plus Loans, 2013	8	\$50,050	33	\$161,918
HHF-Downpayment Assistance Loans, 2017	24	\$360,000	60	\$900,000
<i>Homebuyer Education Program, 2003</i>	30	\$7,250	98	\$24,100
HOME, 1992	--	--	155	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$30,185	57	\$512,953
<i>Competitive Grants</i>	--	--	4	\$215,136
<i>Emergency Repair</i>	3	\$30,185	19	\$151,628
<i>Home Modifications and Ramps</i>	--	--	1	\$545
Low Income Housing Credits, 1987	--	--	466	\$29.9M
Multi-Family Bond Authority ² , 1993	--	--	25	\$1.5M
Section 8 Rental Assistance, 1978	157	\$597,813	--	--
Tenant-Based Rental	104	\$375,345	--	--
Project-Based	53	\$222,468	--	--
Emergency Solutions Grant Program, 1988	10	\$4,117	--	--
Weatherization Assistance Program, 1976	--	--	19	\$163,181
Low-Income Home Energy Assistance Program, 1981	646	\$355,451	3,200	\$1.6M
Homeownership	182	\$103,626	--	--
Rental	464	\$251,826	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAYWOOD COUNTY IN 2019 WAS \$2.3M.

Henderson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	7	\$701,670	234	\$12M
Great Choice Plus Loans, 2013	7	\$36,050	20	\$99,540
<i>Homebuyer Education Program, 2003</i>	7	\$1,050	31	\$5,625
HOME, 1992	5	\$500,000	102	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$15,675	42	\$300,980
<i>Competitive Grants</i>	--	--	1	\$96,112
<i>Emergency Repair</i>	2	\$15,675	21	\$158,825
<i>Home Modifications and Ramps</i>	--	--	9	\$5,481
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,590
Low Income Housing Credits, 1987	--	--	157	\$8.7M
Multi-Family Bond Authority ² , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	150	\$727,422	--	--
Tenant-Based Rental	18	\$60,290	--	--
Project-Based	132	\$667,132	--	--
Emergency Solutions Grant Program, 1988	124	\$41,281	--	--
Weatherization Assistance Program, 1976	--	--	18	\$119,014
Low-Income Home Energy Assistance Program, 1981	603	\$364,419	2,909	\$1.6M
Homeownership	300	\$187,047	--	--
Rental	303	\$177,372	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENDERSON COUNTY IN 2019 WAS \$5.2M.

Henry County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	8	\$943,732	402	\$15M
Great Choice Plus Loans, 2013	8	\$47,580	18	\$87,927
<i>Homebuyer Education Program, 2003</i>	7	\$1,050	17	\$2,750
Take Credit Program, 2016	--	--	1	--
HOME, 1992	--	--	108	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$73,193	132	\$1.2M
<i>Competitive Grants</i>	--	--	36	\$684,088
<i>Emergency Repair</i>	9	\$73,193	69	\$474,330
<i>Home Modifications and Ramps</i>	--	--	10	\$11,897
<i>Community Investment Tax Credits, 2005</i>	--	--	163	\$2M
Low Income Housing Credits, 1987	--	--	258	\$19.9M
Multi-Family Bond Authority ² , 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	307	\$1.4M	--	--
Tenant-Based Rental	13	\$54,357	--	--
Tenant-Based Homeownership	1	\$1,228	--	--
Project-Based	293	\$1.4M	--	--
Emergency Solutions Grant Program, 1988	21	\$16,548	--	--
Weatherization Assistance Program, 1976	--	--	14	\$74,747
Low-Income Home Energy Assistance Program, 1981	735	\$385,541	4,055	\$1.9M
Homeownership	270	\$143,743	--	--
Rental	465	\$241,798	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENRY COUNTY IN 2019 WAS \$691,382

Hickman County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	18	\$2.6M	347	\$22.7M
Great Choice Plus Loans, 2013	18	\$132,090	47	\$267,195
<i>Homebuyer Education Program</i> , 2003	14	\$2,300	66	\$12,750
HOME, 1992	--	--	79	\$2.4M
<i>Tennessee's Housing Trust Fund</i> , 2007	--	--	41	\$178,659
<i>Emergency Repair</i>	--	--	32	\$142,690
<i>Home Modifications and Ramps</i>	--	--	4	\$11,532
<i>Community Investment Tax Credits</i> , 2005	--	--	32	\$409,400
Low Income Housing Credits, 1987	--	--	129	\$4.2M
Multi-Family Bond Authority ² , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	91	\$584,427	--	--
Tenant-Based Rental	9	\$42,232	--	--
Project-Based	82	\$542,195	--	--
Emergency Solutions Grant Program, 1988	1	\$1,920	--	--
Weatherization Assistance Program, 1976	3	\$16,017	39	\$198,151
Homeownership	3	\$16,017	--	--
Low-Income Home Energy Assistance Program, 1981	516	\$276,018	2,973	\$1.4M
Homeownership	291	\$156,554	--	--
Rental	225	\$119,464	--	--

See Methodology on Page 125 for calculation details.

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

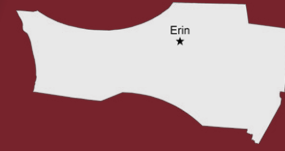
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HICKMAN COUNTY IN 2019 WAS \$5M.

Houston County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	5	\$540,096	64	\$4.1M
Great Choice Plus Loans, 2013	5	\$29,910	13	\$66,816
<i>Homebuyer Education Program, 2003</i>	5	\$850	15	\$2,825
HOME, 1992	18	\$750,000	65	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	11	\$26,640
<i>Emergency Repair</i>	--	--	5	\$22,618
<i>Home Modifications and Ramps</i>	--	--	5	\$3,247
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$159,550
Low Income Housing Credits, 1987	--	--	85	\$1.4M
Multi-Family Bond Authority ² , 1993	--	--	44	\$1.4M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$11,120	--	--
Weatherization Assistance Program, 1976	--	--	2	\$23,222
Low-Income Home Energy Assistance Program, 1981	278	\$161,438	1,055	\$588,443
Homeownership	141	\$82,869	--	--
Rental	137	\$78,569	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HOUSTON COUNTY IN 2019 WAS \$1M.

Humphreys County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	11	\$1.3M	165	\$9.8M
Great Choice Plus Loans, 2013	11	\$64,505	26	\$133,353
<i>Homebuyer Education Program, 2003</i>	11	\$2,050	32	\$5,775
HOME, 1992	--	--	52	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$1,759	19	\$67,036
<i>Emergency Repair</i>	--	--	9	\$47,453
<i>Home Modifications and Ramps</i>	2	\$1,759	6	\$4,484
Low Income Housing Credits, 1987	--	--	48	\$6M
Section 8 Rental Assistance, 1978	119	\$514,214	--	--
Tenant-Based Rental	8	\$20,553	--	--
Project-Based	111	\$493,661	--	--
Weatherization Assistance Program, 1976	--	--	2	\$18,571
Low-Income Home Energy Assistance Program, 1981	427	\$220,451	1,881	\$905,650
Homeownership	136	\$77,669	--	--
Rental	291	\$142,782	--	--

See Methodology on Page 125 for calculation details.

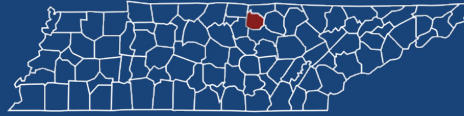
Italics denote State of Tennessee programs. All others are federal programs.

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HUMPHREYS COUNTY IN 2019 WAS \$249,568.

Jackson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	3	\$329,515	54	\$3.3M
Great Choice Plus Loans, 2013	2	\$9,840	5	\$30,830
<i>Homebuyer Education Program, 2003</i>	4	\$800	15	\$2,825
HOME, 1992	--	--	69	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$35,966	41	\$261,609
<i>Emergency Repair</i>	3	\$35,229	27	\$207,711
<i>Home Modifications and Ramps</i>	1	\$737	4	\$1,640
Low Income Housing Credits, 1987	--	--	100	\$1.8M
Multi-Family Bond Authority ² , 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	28	\$83,131	--	--
Tenant-Based Rental	4	\$13,385	--	--
Project-Based	24	\$69,746	--	--
Emergency Solutions Grant Program, 1988	4	\$2,052	--	--
Weatherization Assistance Program, 1976	1	\$14,230	43	\$224,240
Homeownership	1	\$14,230	--	--
Low-Income Home Energy Assistance Program, 1981	392	\$238,279	1,834	\$981,927
Homeownership	220	\$136,864	--	--
Rental	172	\$101,415	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JACKSON COUNTY IN 2019 WAS \$367,424.

Jefferson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	46	\$5.9M	770	\$53.3M
Great Choice Plus Loans, 2013	43	\$282,470	122	\$664,012
HHF-Downpayment Assistance Loans, 2017	3	\$45,000	28	\$420,000
<i>Homebuyer Education Program, 2003</i>	44	\$7,800	201	\$42,400
Take Credit Program, 2016	1	--	1	--
Reinstatement Only Program, 2017	--	--	2	\$15,619
Principal Reduction with Recast Program, 2017	--	--	1	\$40,000
HOME, 1992	2	\$199,286	114	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	24	\$532,443	86	\$793,730
<i>Habitat for Humanity of Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	4	\$32,443	58	\$251,928
<i>Home Modifications and Ramps</i>	--	--	1	\$413
<i>Rebuild and Recover Program</i>	20	\$500,000	20	\$500,000
<i>Community Investment Tax Credits, 2005</i>	1	\$100,000	29	\$288,140
<i>Homeownership</i>	1	\$100,000	--	--
Low Income Housing Credits, 1987	177	\$13.3M	269	\$17.2M
Section 8 Rental Assistance, 1978	32	\$124,471	--	--
Tenant-Based Rental	3	\$14,430	--	--
Project-Based	29	\$110,041	--	--
Emergency Solutions Grant Program, 1988	3	\$14,220	--	--
Weatherization Assistance Program, 1976	7	\$64,289	39	\$275,212
Homeownership	7	\$64,289	--	--
Low-Income Home Energy Assistance Program, 1981	1,056	\$583,016	5,076	\$2.5M
Homeownership	455	\$257,160	--	--
Rental	601	\$325,856	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JEFFERSON COUNTY IN 2019 WAS \$3.3M.

Johnson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	3	\$230,742	27	\$2.3M
Great Choice Plus Loans, 2013	3	\$11,750	5	\$22,130
HHF-Downpayment Assistance Loans, 2017	--	--	1	\$15,000
<i>Homebuyer Education Program, 2003</i>	3	\$450	24	\$3,625
HOME, 1992	--	--	181	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	31	\$175,151
<i>Emergency Repair</i>	--	--	16	\$100,974
<i>Community Investment Tax Credits, 2005</i>	--	--	19	\$381,554
Low Income Housing Credits, 1987	40	\$1.3M	80	\$1.8M
Multi-Family Bond Authority ² , 1993	40	\$1.9M	40	\$1.9M
Project-Based Section 8 Rental Assistance, 1978	152	\$688,034	--	--
Emergency Solutions Grant Program, 1988	484	\$124,448	--	--
Weatherization Assistance Program, 1976	3	\$42,194	10	\$88,080
Homeownership	3	\$42,194	--	--
Low-Income Home Energy Assistance Program, 1981	803	\$426,244	4,463	\$2.1M
Homeownership	419	\$219,242	--	--
Rental	384	\$207,002	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JOHNSON COUNTY IN 2019 WAS \$299,172.

Knox County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	433	\$58.3M	11,493	\$801.6M
Great Choice Plus Loans, 2013	207	\$1.5M	959	\$5.5M
HHF-Downpayment Assistance Loans, 2017	225	\$3.4M	841	\$12.6M
<i>Homebuyer Education Program, 2003</i>	463	\$98,600	2,692	\$622,450
Take Credit Program, 2016	4	--	15	--
Reinstatement Only Program, 2017	1	\$1,459	9	\$66,121
Principal Reduction with Recast Program, 2017	1	\$40,000	2	\$80,000
HOME, 1992	9	\$1.1M	178	\$4.9M
National Housing Trust Fund, 2016	13	\$900,000	27	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	58	\$1.1M	384	\$5.9M
<i>Competitive Grants</i>	5	\$450,430	231	\$4.6M
<i>Challenge Grant</i>	35	\$500,000	35	\$500,000
<i>Habitat for Humanity of Tennessee</i>	5	\$83,330	18	\$299,988
<i>Emergency Repair</i>	13	\$104,529	76	\$520,225
<i>Home Modifications and Ramps</i>	--	--	22	\$13,970
<i>Tennessee Repair Loan Program, 2018</i>	3	\$63,005	3	\$63,005
<i>Community Investment Tax Credits, 2005</i>	361	\$60.4M	1,549	\$128.7M
<i>Homeownership</i>	1	\$200,000	--	--
<i>Rental</i>	360	\$60.2M	--	--
Low Income Housing Credits, 1987	1,128	\$100.3M	6,610	\$414.4M
Multi-Family Bond Authority ² , 1993	846	\$73.7M	4,204	\$234M
Section 8 Rental Assistance, 1978	3,835	\$25M	--	--
Tenant-Based Rental	336	\$2.1M	--	--
Tenant-Based Homeownership	10	\$61,437	--	--
Project-Based	3,489	\$22.8M	--	--
Emergency Solutions Grant Program, 1988	540	\$225,246	--	--
Weatherization Assistance Program, 1976	53	\$420,945	298	\$2M
Homeownership	44	\$343,513	--	--
Rental	9	\$77,432	--	--
Low-Income Home Energy Assistance Program, 1981	7,855	\$4M	39,593	\$18.7M
Homeownership	1,728	\$923,559	--	--
Rental	6,127	\$3.1M	--	--

See Methodology on Page 125 for calculation details. *Italics* denote State of Tennessee programs. All others are federal programs.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN KNOX COUNTY IN 2019 WAS \$211.2M.

Lake County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	1	\$87,505	59	\$2.2M
Great Choice Plus Loans, 2013	1	\$4,500	1	\$4,500
<i>Homebuyer Education Program, 2003</i>	1	\$150	2	\$375
HOME, 1992	--	--	123	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$27,243	24	\$146,875
<i>Emergency Repair</i>	3	\$27,243	17	\$132,024
<i>Home Modifications and Ramps</i>	--	--	4	\$3,193
<i>Community Investment Tax Credits, 2005</i>	--	--	13	\$301,490
Low Income Housing Credits, 1987	25	\$2.2M	209	\$4.7M
Project-Based Section 8 Rental Assistance, 1978	209	\$1.2M	--	--
Emergency Solutions Grant Program, 1988	7	\$5,426	--	--
Weatherization Assistance Program, 1976	--	--	29	\$162,015
Low-Income Home Energy Assistance Program, 1981	351	\$197,542	1,689	\$858,700
Homeownership	76	\$47,128	--	--
Rental	275	\$150,414	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAKE COUNTY IN 2019 WAS \$129,916.

Lauderdale County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	42	\$3.8M	469	\$27.2M
Great Choice Plus Loans, 2013	20	\$94,600	53	\$218,127
HHF-Downpayment Assistance Loans, 2017	22	\$330,000	93	\$1.4M
<i>Homebuyer Education Program, 2003</i>	44	\$9,400	160	\$38,175
HOME, 1992	5	\$500,000	119	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$88,088	75	\$483,042
<i>Competitive Grants</i>	1	\$67,400	1	\$67,400
<i>Emergency Repair</i>	3	\$20,000	46	\$275,351
<i>Home Modifications and Ramps</i>	1	\$688	2	\$1,294
<i>Community Investment Tax Credits, 2005</i>	--	--	26	\$503,609
Low Income Housing Credits, 1987	--	--	366	\$15.7M
Section 8 Rental Assistance, 1978	253	\$1.2M	--	--
Tenant-Based Rental	90	\$351,245	--	--
Project-Based	163	\$839,813	--	--
Emergency Solutions Grant Program, 1988	184	\$45,587	--	--
Weatherization Assistance Program, 1976	2	\$13,247	41	\$261,818
Homeownership	2	\$13,247	--	--
Low-Income Home Energy Assistance Program, 1981	743	\$419,760	3,703	\$1.8M
Homeownership	250	\$141,411	--	--
Rental	493	\$278,349	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAUDERDALE COUNTY IN 2019 WAS \$1.6M.

Lawrence County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	16	\$2M	336	\$16.3M
Great Choice Plus Loans, 2013	16	\$102,577	28	\$161,751
<i>Homebuyer Education Program, 2003</i>	13	\$2,150	33	\$6,275
HOME, 1992	--	--	109	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$23,314	49	\$245,272
<i>Emergency Repair</i>	4	\$23,314	29	\$172,443
<i>Home Modifications and Ramps</i>	--	--	4	\$10,599
Low Income Housing Credits, 1987	--	--	403	\$28.5M
Multi-Family Bond Authority ² , 1993	--	--	54	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	30	\$107,036	--	--
Emergency Solutions Grant Program, 1988	2	\$3,020	--	--
Weatherization Assistance Program, 1976	5	\$66,160	49	\$333,431
Homeownership	4	\$57,776	--	--
Rental	1	\$8,385	--	--
Low-Income Home Energy Assistance Program, 1981	957	\$493,466	4,843	\$2.3M
Homeownership	435	\$231,195	--	--
Rental	522	\$262,271	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAWRENCE COUNTY IN 2019 WAS \$5M.

Lewis County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	6	\$632,581	35	\$2M
Great Choice Plus Loans, 2013	6	\$32,212	8	\$39,362
<i>Homebuyer Education Program, 2003</i>	3	\$450	7	\$1,325
HOME, 1992	--	--	63	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	48	\$296,759
<i>Competitive Grants</i>	--	--	19	\$163,932
<i>Emergency Repair</i>	--	--	24	\$119,283
<i>Home Modifications and Ramps</i>	--	--	1	\$374
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$2.2M
Low Income Housing Credits, 1987	--	--	96	\$3.9M
Section 8 Rental Assistance, 1978	41	\$168,931	--	--
Tenant-Based Rental	2	\$8,068	--	--
Project-Based	39	\$160,863	--	--
Emergency Solutions Grant Program, 1988	1	\$1,067	--	--
Weatherization Assistance Program, 1976	1	\$10,990	39	\$232,807
Homeownership	1	\$10,990	--	--
Low-Income Home Energy Assistance Program, 1981	475	\$262,144	2,162	\$1.1M
Homeownership	268	\$151,258	--	--
Rental	207	\$110,886	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LEWIS COUNTY IN 2019 WAS \$550,948.

Lincoln County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	9	\$1M	125	\$7.5M
Great Choice Plus Loans, 2013	9	\$51,835	17	\$88,342
<i>Homebuyer Education Program, 2003</i>	10	\$1,700	20	\$3,775
HOME, 1992	--	--	109	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,691	62	\$406,836
<i>Emergency Repair</i>	1	\$9,691	40	\$247,266
<i>Home Modifications and Ramps</i>	--	--	7	\$9,548
<i>Rebuild and Recover Program</i>	--	--	4	\$107,269
Low Income Housing Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	187	\$806,503	--	--
Tenant-Based Rental	124	\$427,112	--	--
Tenant-Based Homeownership	1	\$3,735	--	--
Project-Based	62	\$375,656	--	--
Emergency Solutions Grant Program, 1988	2	\$2,623	--	--
Weatherization Assistance Program, 1976	6	\$65,680	54	\$374,212
Homeownership	6	\$65,680	--	--
Low-Income Home Energy Assistance Program, 1981	850	\$445,790	4,152	\$2M
Homeownership	296	\$162,348	--	--
Rental	554	\$283,442	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LINCOLN COUNTY IN 2019 WAS \$803,349.

Loudon County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	29	\$3.6M	728	\$50.1M
Great Choice Plus Loans, 2013	29	\$180,040	104	\$569,002
<i>Homebuyer Education Program, 2003</i>	24	\$4,200	171	\$36,675
Reinstatement Only Program, 2017	--	--	2	\$30,780
HOME, 1992	--	--	161	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$15,647	23	\$181,145
<i>Habitat for Humanity of Tennessee</i>	--	--	3	\$46,582
<i>Emergency Repair</i>	2	\$15,647	13	\$109,069
<i>Home Modifications and Ramps</i>	--	--	4	\$7,994
<i>Community Investment Tax Credits, 2005</i>	10	\$90,000	98	\$3.8M
<i>Homeownership</i>	10	\$90,000	--	--
Low Income Housing Credits, 1987	--	--	358	\$26.4M
Multi-Family Bond Authority ² , 1993	--	--	72	\$5.5M
Section 8 Rental Assistance, 1978	305	\$1.5M	--	--
Tenant-Based Rental	17	\$95,788	--	--
Tenant-Based Homeownership	1	\$1,500	--	--
Project-Based	287	\$1.4M	--	--
Emergency Solutions Grant Program, 1988	3	\$3,831	--	--
Weatherization Assistance Program, 1976	4	\$38,294	77	\$436,515
Homeownership	4	\$38,294	--	--
Low-Income Home Energy Assistance Program, 1981	814	\$425,551	3,901	\$2M
Homeownership	287	\$159,308	--	--
Rental	527	\$266,242	--	--

See Methodology on Page 125 for calculation details.

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

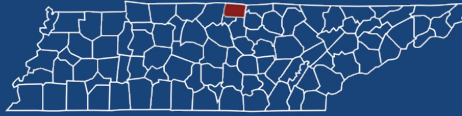
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LOUDON COUNTY IN 2019 WAS \$11.1M.

Macon County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	19	\$2.8M	172	\$12.8M
Great Choice Plus Loans, 2013	15	\$116,713	42	\$291,150
HHF-Downpayment Assistance Loans, 2017	4	\$60,000	5	\$75,000
<i>Homebuyer Education Program, 2003</i>	17	\$3,150	54	\$10,675
HOME, 1992	--	--	63	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$24,866	34	\$165,274
<i>Emergency Repair</i>	2	\$24,866	12	\$113,783
<i>Home Modifications and Ramps</i>	--	--	6	\$3,954
Low Income Housing Credits, 1987	--	--	164	\$10.8M
Tenant-Based Section 8 Rental Assistance, 1978	15	\$47,665	--	--
Emergency Solutions Grant Program, 1988	8	\$3,610	--	--
Weatherization Assistance Program, 1976	2	\$21,243	47	\$277,835
Homeownership	2	\$21,243	--	--
Low-Income Home Energy Assistance Program, 1981	446	\$263,478	2,378	\$1.2M
Homeownership	170	\$105,864	--	--
Rental	276	\$157,614	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MACON COUNTY IN 2019 WAS \$1.3M.

Madison County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	129	\$14.2M	4,289	\$243.6M
Great Choice Plus Loans, 2013	32	\$209,529	196	\$917,298
HHF-Downpayment Assistance Loans, 2017	97	\$1.5M	403	\$6M
<i>Homebuyer Education Program, 2003</i>	131	\$31,100	710	\$168,425
Take Credit Program, 2016	--	--	1	--
Reinstatement Only Program, 2017	2	\$8,884	2	\$8,884
Principal Reduction with Recast Program, 2017	1	\$39,317	2	\$43,539
Blight Elimination Program, 2015	33	\$675,484	46	\$918,201
HOME, 1992	--	--	104	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$13,927	92	\$967,745
<i>Competitive Grants</i>	--	--	23	\$611,875
<i>Emergency Repair</i>	2	\$13,927	35	\$219,790
<i>Home Modifications and Ramps</i>	--	--	12	\$11,919
<i>Tennessee Repair Loan Program, 2018</i>	1	\$27,500	1	\$27,500
<i>Community Investment Tax Credits, 2005</i>	14	\$375,000	82	\$1.7M
<i>Rental</i>	14	\$375,000	--	--
Low Income Housing Credits, 1987	--	--	985	\$66.6M
Multi-Family Bond Authority ² , 1993	--	--	843	\$35.5M
Section 8 Rental Assistance, 1978	1,167	\$6.1M	--	--
Tenant-Based Rental	567	\$2.7M	--	--
Project-Based	600	\$3.4M	--	--
Emergency Solutions Grant Program, 1988	534	\$188,296	--	--
Weatherization Assistance Program, 1976	3	\$36,567	44	\$332,274
Homeownership	2	\$26,428	--	--
Rental	1	\$10,138	--	--
Low-Income Home Energy Assistance Program, 1981	1,712	\$921,269	9,852	\$4.8M
Homeownership	439	\$248,076	--	--
Rental	1,273	\$673,194	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MADISON COUNTY IN 2019 WAS \$6.5M.

Marion County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	8	\$858,522	326	\$18.8M
Great Choice Plus Loans, 2013	8	\$43,600	25	\$125,601
<i>Homebuyer Education Program, 2003</i>	9	\$1,450	38	\$6,325
HOME, 1992	--	--	185	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$31,990	128	\$1.1M
<i>Competitive Grants</i>	--	--	7	\$111,000
<i>Emergency Repair</i>	3	\$31,990	37	\$294,902
<i>Home Modifications and Ramps</i>	--	--	39	\$30,387
<i>Rebuild and Recover Program</i>	--	--	9	\$507,961
Low Income Housing Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	71	\$350,148	--	--
Weatherization Assistance Program, 1976	4	\$41,304	51	\$319,499
Homeownership	3	\$30,384	--	--
Rental	1	\$10,920	--	--
Low-Income Home Energy Assistance Program, 1981	617	\$315,080	3,325	\$1.6M
Homeownership	267	\$134,320	--	--
Rental	350	\$180,760	--	--

See Methodology on Page 125 for calculation details.

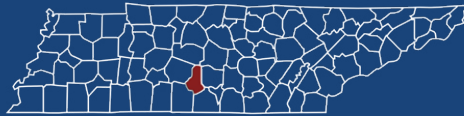
Italics denote State of Tennessee programs. All others are federal programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARION COUNTY IN 2019 WAS \$418,467.

Marshall County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	22	\$3.1M	365	\$27.1M
Great Choice Plus Loans, 2013	22	\$157,942	57	\$389,107
<i>Homebuyer Education Program, 2003</i>	22	\$3,600	92	\$16,875
Take Credit Program, 2016	--	--	2	--
HOME, 1992	--	--	99	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$34,543	96	\$627,731
<i>Competitive Grants</i>	--	--	45	\$344,314
<i>Emergency Repair</i>	3	\$34,543	39	\$234,049
<i>Home Modifications and Ramps</i>	--	--	3	\$1,505
<i>Community Investment Tax Credits, 2005</i>	--	--	55	\$272,080
Low Income Housing Credits, 1987	130	\$7.5M	477	\$30.5M
Multi-Family Bond Authority ² , 1993	130	\$11M	130	\$11M
Section 8 Rental Assistance, 1978	353	\$1.5M	--	--
Tenant-Based Rental	135	\$512,704	--	--
Tenant-Based Homeownership	2	\$10,184	--	--
Project-Based	216	\$981,268	--	--
Emergency Solutions Grant Program, 1988	2	\$2,259	--	--
Weatherization Assistance Program, 1976	2	\$25,744	40	\$238,804
Homeownership	2	\$25,744	--	--
Low-Income Home Energy Assistance Program, 1981	465	\$239,874	2,452	\$1.2M
Homeownership	151	\$81,548	--	--
Rental	314	\$158,326	--	--

See Methodology on Page 125 for calculation details.

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

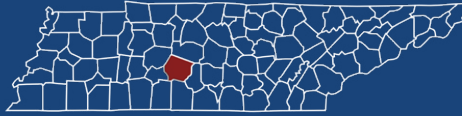
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARSHALL COUNTY IN 2019 WAS \$1.2M.

Maury County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	77	\$14.1M	1,778	\$150.8M
Great Choice Plus Loans, 2013	77	\$714,808	343	\$2.6M
<i>Homebuyer Education Program, 2003</i>	73	\$12,250	606	\$128,575
Take Credit Program, 2016	--	--	9	--
HOME, 1992	--	--	133	\$5.5M
National Housing Trust Fund, 2016	--	--	10	\$750,000
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$124,591	161	\$1.3M
<i>Competitive Grants</i>	--	--	14	\$455,000
<i>Habitat for Humanity of Tennessee</i>	2	\$33,352	7	\$113,266
<i>Emergency Repair</i>	8	\$91,239	125	\$722,020
<i>Home Modifications and Ramps</i>	--	--	6	\$4,276
<i>Community Investment Tax Credits, 2005</i>	--	--	435	\$20.9M
Low Income Housing Credits, 1987	232	\$29.6M	1,200	\$72.2M
Multi-Family Bond Authority ² , 1993	--	--	249	\$10.6M
Section 8 Rental Assistance, 1978	640	\$3.3M	--	--
Tenant-Based Rental	490	\$2.5M	--	--
Tenant-Based Homeownership	4	\$8,504	--	--
Project-Based	146	\$753,639	--	--
Emergency Solutions Grant Program, 1988	5	\$7,547	--	--
Weatherization Assistance Program, 1976	5	\$48,258	59	\$381,696
Homeownership	5	\$48,258	--	--
Low-Income Home Energy Assistance Program, 1981	1,030	\$517,429	5,204	\$2.4M
Homeownership	327	\$173,156	--	--
Rental	703	\$344,272	--	--

See Methodology on Page 125 for calculation details.

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

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MAURY COUNTY IN 2019 WAS \$21.9M.

McMinn County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	35	\$3.6M	352	\$22.3M
Great Choice Plus Loans, 2013	22	\$121,665	56	\$258,621
HHF-Downpayment Assistance Loans, 2017	13	\$195,000	39	\$585,000
<i>Homebuyer Education Program, 2003</i>	35	\$7,000	122	\$26,875
Take Credit Program, 2016	1	--	1	--
Reinstatement Only Program, 2017	--	--	1	\$5,769
HOME, 1992	--	--	208	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	15	\$44,178	235	\$700,852
<i>Competitive Grants</i>	--	--	16	\$17,189
<i>Emergency Repair</i>	5	\$37,433	48	\$342,496
<i>Home Modifications and Ramps</i>	10	\$6,746	106	\$80,116
Low Income Housing Credits, 1987	--	--	386	\$18.1M
Multi-Family Bond Authority ² , 1993	--	--	96	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	371	\$1.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$9,075	--	--
Weatherization Assistance Program, 1976	9	\$102,806	69	\$415,620
Homeownership	9	\$102,806	--	--
Low-Income Home Energy Assistance Program, 1981	1,043	\$505,274	5,411	\$2.5M
Homeownership	481	\$244,070	--	--
Rental	562	\$261,205	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCMINN COUNTY IN 2019 WAS \$1.4M.

McNairy County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$391,532	203	\$8.8M
Great Choice Plus Loans, 2013	4	\$19,920	11	\$50,730
<i>Homebuyer Education Program, 2003</i>	4	\$600	20	\$4,100
HOME, 1992	--	--	96	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,682	36	\$581,622
<i>Competitive Grants</i>	--	--	3	\$49,220
<i>Emergency Repair</i>	1	\$9,682	15	\$118,341
<i>Home Modifications and Ramps</i>	--	--	2	\$1,148
<i>Rebuild and Recover Program</i>	--	--	5	\$350,000
<i>Community Investment Tax Credits, 2005</i>	--	--	3	\$41,780
Low Income Housing Credits, 1987	--	--	64	\$7.2M
Section 8 Rental Assistance, 1978	166	\$845,168	--	--
Tenant-Based Rental	20	\$59,782	--	--
Project-Based	146	\$785,386	--	--
Emergency Solutions Grant Program, 1988	9	\$12,633	--	--
Weatherization Assistance Program, 1976	1	\$9,639	22	\$149,841
Rental	1	\$9,639	--	--
Low-Income Home Energy Assistance Program, 1981	736	\$432,401	3,410	\$1.8M
Homeownership	410	\$241,126	--	--
Rental	326	\$191,275	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCNAIRY COUNTY IN 2019 WAS \$368,528.

Meigs County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	2	\$282,077	56	\$4.2M
Great Choice Plus Loans, 2013	2	\$14,400	16	\$80,587
<i>Homebuyer Education Program, 2003</i>	2	\$400	23	\$5,100
HOME, 1992	8	\$500,000	83	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$3,192	54	\$63,424
<i>Home Modifications and Ramps</i>	3	\$3,192	49	\$41,444
Low Income Housing Credits, 1987	24	\$3.7M	48	\$3.9M
Project-Based Section 8 Rental Assistance, 1978	31	\$69,134	--	--
Emergency Solutions Grant Program, 1988	--	\$1,604	--	--
Weatherization Assistance Program, 1976	2	\$21,686	48	\$258,607
Homeownership	2	\$21,686	--	--
Low-Income Home Energy Assistance Program, 1981	316	\$169,318	1,602	\$801,178
Homeownership	203	\$106,921	--	--
Rental	113	\$62,398	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MEIGS COUNTY IN 2019 WAS \$649,639.

Monroe County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	37	\$4M	370	\$24.7M
Great Choice Plus Loans, 2013	13	\$77,822	42	\$207,487
HHF-Downpayment Assistance Loans, 2017	24	\$360,000	53	\$795,000
<i>Homebuyer Education Program, 2003</i>	40	\$9,400	129	\$29,125
HOME, 1992	--	--	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>Home Modifications and Ramps</i>	--	--	6	\$4,454
<i>Community Investment Tax Credits, 2005</i>	--	--	24	\$186,112
Low Income Housing Credits, 1987	--	--	162	\$12.1M
Section 8 Rental Assistance, 1978	73	\$298,671	--	--
Tenant-Based Rental	5	\$13,704	--	--
Project-Based	68	\$284,967	--	--
Emergency Solutions Grant Program, 1988	3	\$9,302	--	--
Weatherization Assistance Program, 1976	3	\$23,524	32	\$225,143
Homeownership	3	\$23,524	--	--
Low-Income Home Energy Assistance Program, 1981	1,011	\$575,155	5,003	\$2.5M
Homeownership	567	\$320,209	--	--
Rental	444	\$254,946	--	--

See Methodology on Page 125 for calculation details.

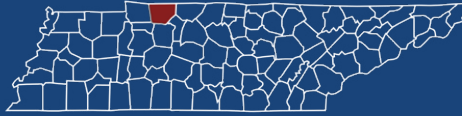
Italics denote State of Tennessee programs. All others are federal programs.

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONROE COUNTY IN 2019 WAS \$376,331.

Montgomery County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	343	\$49.2M	4,874	\$350.8M
Great Choice Plus Loans, 2013	157	\$1.3M	494	\$3M
HHF-Downpayment Assistance Loans, 2017	186	\$2.8M	711	\$10.7M
<i>Homebuyer Education Program, 2003</i>	343	\$79,750	1,644	\$386,975
Principal Reduction with Recast Program, 2017	--	--	1	\$36,655
HOME, 1992	--	--	114	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$6,369	132	\$839,821
<i>Competitive Grants</i>	--	--	76	\$651,973
<i>Emergency Repair</i>	--	--	15	\$117,063
<i>Home Modifications and Ramps</i>	8	\$6,369	35	\$44,092
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$4.7M
Low Income Housing Credits, 1987	325	\$47.1M	1,483	\$129.4M
Multi-Family Bond Authority ² , 1993	--	--	342	\$22.5M
Section 8 Rental Assistance, 1978	1,460	\$8.7M	--	--
Tenant-Based Rental	1,097	\$6.7M	--	--
Tenant-Based Homeownership	6	\$17,703	--	--
Project-Based	357	\$1.9M	--	--
Emergency Solutions Grant Program, 1988	1,740	\$121,869	--	--
Weatherization Assistance Program, 1976	14	\$132,689	56	\$396,893
Homeownership	10	\$94,710	--	--
Rental	4	\$37,979	--	--
Low-Income Home Energy Assistance Program, 1981	2,839	\$1.6M	15,129	\$7.3M
Homeownership	565	\$375,113	--	--
Rental	2,274	\$1.2M	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONTGOMERY COUNTY IN 2019 WAS \$21.4M.

Moore County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	--	--	20	\$1.1M
HOME, 1992	--	--	20	\$642,857
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	3	\$8,853
<i>Emergency Repair</i>	--	--	1	\$4,207
<i>Home Modifications and Ramps</i>	--	--	1	\$665
<i>Low Income Housing Credits, 1987</i>	--	--	90	\$3.6M
Tenant-Based Section 8 Rental Assistance, 1978	1	\$2,820	--	--
Emergency Solutions Grant Program, 1988	--	\$339	--	--
Weatherization Assistance Program, 1976	2	\$21,558	36	\$197,033
Homeownership	2	\$21,558	--	--
Low-Income Home Energy Assistance Program, 1981	121	\$81,249	684	\$387,568
Homeownership	70	\$46,698	--	--
Rental	51	\$34,551	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MOORE COUNTY IN 2019 WAS \$402,300.

Morgan County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$456,378	175	\$9.7M
Great Choice Plus Loans, 2013	4	\$23,240	15	\$77,955
<i>Homebuyer Education Program, 2003</i>	4	\$700	32	\$5,625
HOME, 1992	--	--	66	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	76	\$416,520
<i>Competitive Grants</i>	--	--	11	\$214,500
<i>Emergency Repair</i>	--	--	45	\$154,053
<i>Home Modifications and Ramps</i>	--	--	14	\$21,341
<i>Community Investment Tax Credits, 2005</i>	--	--	47	\$638,237
Low Income Housing Credits, 1987	--	--	109	\$4.5M
Section 8 Rental Assistance, 1978	41	\$141,551	--	--
Tenant-Based Rental	1	\$1,644	--	--
Project-Based	40	\$139,907	--	--
Emergency Solutions Grant Program, 1988	19	\$5,600	--	--
Weatherization Assistance Program, 1976	3	\$28,374	27	\$193,782
Homeownership	3	\$28,374	--	--
Low-Income Home Energy Assistance Program, 1981	555	\$304,630	2,909	\$1.5M
Homeownership	393	\$216,337	--	--
Rental	162	\$88,293	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MORGAN COUNTY IN 2019 WAS \$173,558.

Obion County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	8	\$731,632	526	\$25.7M
Great Choice Plus Loans, 2013	8	\$37,315	21	\$89,017
<i>Homebuyer Education Program, 2003</i>	8	\$1,400	34	\$6,425
Reinstatement Only Program, 2017	--	--	1	\$1,280
HOME, 1992	5	\$500,000	101	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,861	51	\$268,345
<i>Emergency Repair</i>	1	\$11,336	27	\$195,261
<i>Home Modifications and Ramps</i>	1	\$525	8	\$4,290
<i>Low Income Housing Credits, 1987</i>	--	--	289	\$20.4M
Multi-Family Bond Authority ² , 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	396	\$2.1M	--	--
Tenant-Based Rental	26	\$78,785	--	--
Project-Based	370	\$2M	--	--
Emergency Solutions Grant Program, 1988	25	\$19,986	--	--
Weatherization Assistance Program, 1976	2	\$27,377	35	\$234,729
Homeownership	2	\$27,377	--	--
Low-Income Home Energy Assistance Program, 1981	736	\$378,914	3,937	\$1.8M
Homeownership	196	\$105,784	--	--
Rental	540	\$273,130	--	--

See Methodology on Page 125 for calculation details.

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

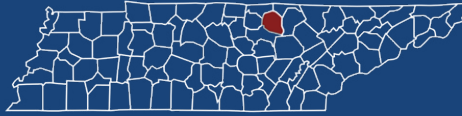
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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OBION COUNTY IN 2019 WAS \$1.3M.

Overton County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$434,481	238	\$15M
Great Choice Plus Loans, 2013	4	\$22,125	11	\$50,236
<i>Homebuyer Education Program, 2003</i>	4	\$600	20	\$4,025
HOME, 1992	--	--	92	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$309,312
<i>Emergency Repair</i>	--	--	20	\$190,957
<i>Home Modifications and Ramps</i>	--	--	5	\$3,137
Low Income Housing Credits, 1987	--	--	151	\$7.7M
Section 8 Rental Assistance, 1978	61	\$135,068	--	--
Tenant-Based Rental	10	\$26,594	--	--
Project-Based	51	\$108,474	--	--
Emergency Solutions Grant Program, 1988	9	\$4,178	--	--
Weatherization Assistance Program, 1976	1	\$14,601	47	\$277,023
Homeownership	1	\$14,601	--	--
Low-Income Home Energy Assistance Program, 1981	524	\$304,305	2,676	\$1.4M
Homeownership	352	\$202,164	--	--
Rental	172	\$102,141	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OVERTON COUNTY IN 2019 WAS \$854,662.

Perry County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	2	\$227,797	8	\$558,666
Great Choice Plus Loans, 2013	2	\$11,600	4	\$20,445
<i>Homebuyer Education Program, 2003</i>	1	\$250	4	\$750
HOME, 1992	--	--	59	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	23	\$120,819
<i>Emergency Repair</i>	--	--	20	\$109,637
<i>Home Modifications and Ramps</i>	--	--	1	\$987
<i>Low Income Housing Credits, 1987</i>	--	--	56	\$5.8M
Section 8 Rental Assistance, 1978	31	\$115,741	--	--
Tenant-Based Rental	5	\$10,933	--	--
Project-Based	26	\$104,808	--	--
Emergency Solutions Grant Program, 1988	--	\$571	--	--
Weatherization Assistance Program, 1976	1	\$11,819	34	\$176,334
Homeownership	1	\$11,819	--	--
Low-Income Home Energy Assistance Program, 1981	281	\$163,064	1,213	\$662,204
Homeownership	210	\$117,037	--	--
Rental	71	\$46,027	--	--

See Methodology on Page 125 for calculation details.

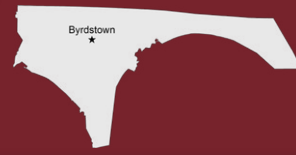
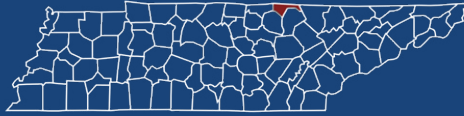
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PERRY COUNTY IN 2019 WAS \$109,399.

Pickett County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	1	\$65,656	24	\$1.1M
Great Choice Plus Loans, 2013	1	\$3,250	2	\$7,725
<i>Homebuyer Education Program, 2003</i>	1	\$150	2	\$300
HOME, 1992	--	--	87	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$12,413	39	\$247,258
<i>Emergency Repair</i>	1	\$12,413	12	\$87,299
<i>Tennessee Repair Loan Program, 2018</i>	1	\$27,564	1	\$27,564
<i>Low Income Housing Credits, 1987</i>	68	\$9.3M	124	\$9.9M
Section 8 Rental Assistance, 1978	30	\$99,468	--	--
Tenant-Based Rental	2	\$4,296	--	--
Tenant-Based Homeownership	1	\$3,588	--	--
Project-Based	27	\$91,584	--	--
Emergency Solutions Grant Program, 1988	1	\$605	--	--
Weatherization Assistance Program, 1976	1	\$15,531	40	\$217,939
Homeownership	1	\$15,531	--	--
Low-Income Home Energy Assistance Program, 1981	216	\$148,650	839	\$490,365
Homeownership	150	\$100,886	--	--
Rental	66	\$47,764	--	--

See Methodology on Page 125 for calculation details.

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

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PICKETT COUNTY IN 2019 WAS \$157,396.

Polk County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	3	\$276,300	129	\$8.1M
Great Choice Plus Loans, 2013	3	\$14,070	20	\$88,279
HHF-Downpayment Assistance Loans, 2017	--	--	1	\$15,000
<i>Homebuyer Education Program, 2003</i>	5	\$850	40	\$8,325
HOME, 1992	--	--	160	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$12,679	43	\$210,478
<i>Emergency Repair</i>	2	\$12,679	20	\$157,544
<i>Home Modifications and Ramps</i>	--	--	15	\$12,170
<i>Low Income Housing Credits, 1987</i>	48	\$6.9M	96	\$7.6M
Project-Based Section 8 Rental Assistance, 1978	28	\$190,361	--	--
Emergency Solutions Grant Program, 1988	--	\$2,317	--	--
Weatherization Assistance Program, 1976	2	\$25,186	44	\$245,011
Homeownership	1	\$14,360	--	--
Rental	1	\$10,825	--	--
Low-Income Home Energy Assistance Program, 1981	418	\$211,422	2,056	\$996,814
Homeownership	262	\$128,842	--	--
Rental	156	\$82,580	--	--

See Methodology on Page 125 for calculation details.

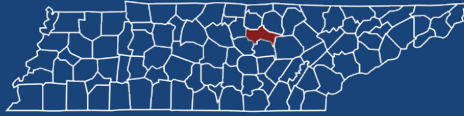
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN POLK COUNTY IN 2019 WAS \$163,656.

Putnam County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	18	\$2.4M	1,174	\$73M
Great Choice Plus Loans, 2013	17	\$118,121	31	\$189,205
<i>Homebuyer Education Program, 2003</i>	18	\$3,200	112	\$26,250
HOME, 1992	--	--	88	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$18,036	168	\$1.3M
<i>Competitive Grants</i>	--	--	50	\$500,000
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	--	--	83	\$668,520
<i>Home Modifications and Ramps</i>	2	\$1,369	15	\$7,435
<i>Community Investment Tax Credits, 2005</i>	50	\$2.5M	139	\$10.7M
<i>Rental</i>	50	\$2.5M	--	--
Low Income Housing Credits, 1987	80	\$5.3M	804	\$59.6M
Multi-Family Bond Authority ² , 1993	80	\$7M	80	\$7M
Section 8 Rental Assistance, 1978	509	\$2M	--	--
Tenant-Based Rental	330	\$1.2M	--	--
Tenant-Based Homeownership	2	\$12,757	--	--
Project-Based	177	\$745,677	--	--
Emergency Solutions Grant Program, 1988	43	\$20,522	--	--
Weatherization Assistance Program, 1976	6	\$75,942	72	\$459,002
Homeownership	5	\$61,290	--	--
Rental	1	\$14,652	--	--
Low-Income Home Energy Assistance Program, 1981	1,655	\$863,932	7,813	\$3.9M
Homeownership	376	\$206,558	--	--
Rental	1,279	\$657,375	--	--

See Methodology on Page 125 for calculation details.

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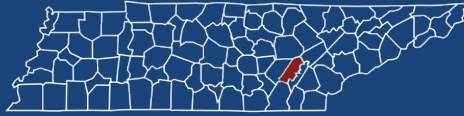
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PUTNAM COUNTY IN 2019 WAS \$7.8M.

Rhea County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	27	\$3.3M	649	\$46.3M
Great Choice Plus Loans, 2013	15	\$97,620	33	\$178,545
HHF-Downpayment Assistance Loans, 2017	12	\$180,000	51	\$765,000
<i>Homebuyer Education Program, 2003</i>	27	\$5,350	98	\$22,825
HOME, 1992	--	--	131	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$2,495	77	\$148,630
<i>Emergency Repair</i>	1	\$1,340	2	\$10,166
<i>Home Modifications and Ramps</i>	1	\$1,155	56	\$43,051
<i>Community Investment Tax Credits, 2005</i>	--	--	72	\$3.2M
Low Income Housing Credits, 1987	--	--	187	\$8.1M
Emergency Solutions Grant Program, 1988	--	\$5,931	--	--
Weatherization Assistance Program, 1976	4	\$35,347	51	\$292,357
Homeownership	4	\$35,347	--	--
Low-Income Home Energy Assistance Program, 1981	592	\$301,546	3,202	\$1.5M
Homeownership	268	\$137,770	--	--
Rental	324	\$163,776	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RHEA COUNTY IN 2019 WAS \$638,567.

Roane County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	33	\$3.7M	519	\$32.6M
Great Choice Plus Loans, 2013	33	\$190,377	88	\$455,788
<i>Homebuyer Education Program, 2003</i>	29	\$4,550	124	\$25,200
Reinstatement Only Program, 2017	--	--	1	\$7,415
HOME, 1992	--	--	257	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$27,374	43	\$278,079
<i>Competitive Grants</i>	--	--	3	\$50,000
<i>Emergency Repair</i>	4	\$27,374	36	\$210,213
<i>Home Modifications and Ramps</i>	--	--	2	\$6,426
<i>Community Investment Tax Credits, 2005</i>	--	--	25	\$570,000
Low Income Housing Credits, 1987	--	--	560	\$24.7M
Multi-Family Bond Authority ² , 1993	--	--	136	\$9M
Section 8 Rental Assistance, 1978	347	\$1.7M	--	--
Tenant-Based Rental	21	\$73,029	--	--
Project-Based	326	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	22	\$10,554	--	--
Weatherization Assistance Program, 1976	5	\$42,499	83	\$530,519
Homeownership	4	\$32,042	--	--
Rental	1	\$10,456	--	--
Low-Income Home Energy Assistance Program, 1981	835	\$422,315	4,775	\$2.4M
Homeownership	345	\$182,458	--	--
Rental	490	\$239,857	--	--

See Methodology on Page 125 for calculation details.

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

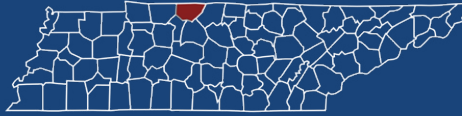
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROANE COUNTY IN 2019 WAS \$1.5M.

Robertson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	91	\$16.8M	2,116	\$182.7M
Great Choice Plus Loans, 2013	79	\$761,137	200	\$1.6M
HHF-Downpayment Assistance Loans, 2017	12	\$180,000	104	\$1.6M
<i>Homebuyer Education Program, 2003</i>	92	\$17,350	437	\$96,725
Take Credit Program, 2016	1	--	1	--
Reinstatement Only Program, 2017	--	--	1	\$5,259
HOME, 1992	--	--	204	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$11,338	61	\$193,134
<i>Emergency Repair</i>	2	\$10,676	23	\$142,936
<i>Home Modifications and Ramps</i>	1	\$662	33	\$33,645
Low Income Housing Credits, 1987	76	\$11M	755	\$42.7M
Multi-Family Bond Authority ² , 1993	--	--	120	\$4.9M
Section 8 Rental Assistance, 1978	293	\$1.8M	--	--
Tenant-Based Rental	175	\$1.1M	--	--
Project-Based	118	\$607,042	--	--
Emergency Solutions Grant Program, 1988	3	\$4,543	--	--
Weatherization Assistance Program, 1976	4	\$31,628	58	\$370,406
Homeownership	3	\$22,919	--	--
Rental	1	\$8,709	--	--
Low-Income Home Energy Assistance Program, 1981	615	\$334,512	3,018	\$1.6M
Homeownership	170	\$101,400	--	--
Rental	445	\$233,112	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROBERTSON COUNTY IN 2019 WAS \$5.9M.

Rutherford County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	410	\$86.8M	10,114	\$1046.5M
Great Choice Plus Loans, 2013	386	\$4.2M	1,638	\$13.1M
HHF-Downpayment Assistance Loans, 2017	21	\$315,000	246	\$3.7M
<i>Homebuyer Education Program, 2003</i>	400	\$78,500	3,476	\$812,575
Take Credit Program, 2016	2	--	4	--
Reinstatement Only Program, 2017	2	\$25,675	7	\$92,482
HOME, 1992	--	--	451	\$8.7M
National Housing Trust Fund, 2016	11	\$900,000	11	\$900,000
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$75,408	98	\$483,563
<i>Habitat for Humanity of Tennessee</i>	4	\$66,664	14	\$238,308
<i>Emergency Repair</i>	--	--	33	\$188,533
<i>Home Modifications and Ramps</i>	5	\$8,744	49	\$53,009
<i>Community Investment Tax Credits, 2005</i>	250	\$15.8M	1,061	\$54.4M
<i>Homeownership</i>	154	\$2.3M	--	--
<i>Rental</i>	96	\$13.5M	--	--
Low Income Housing Credits, 1987	278	\$33.8M	3,852	\$237.1M
Multi-Family Bond Authority ² , 1993	--	--	1,324	\$86.4M
Section 8 Rental Assistance, 1978	1,146	\$8.3M	--	--
Tenant-Based Rental	236	\$1.5M	--	--
Tenant-Based Homeownership	2	\$19,164	--	--
Project-Based	908	\$6.8M	--	--
Emergency Solutions Grant Program, 1988	331	\$287,377	--	--
Weatherization Assistance Program, 1976	18	\$113,805	107	\$729,258
Homeownership	16	\$102,594	--	--
Rental	2	\$11,211	--	--
Low-Income Home Energy Assistance Program, 1981	1,522	\$763,560	6,723	\$3.2M
Homeownership	317	\$165,150	--	--
Rental	1,205	\$598,410	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RUTHERFORD COUNTY IN 2019 WAS \$115.7M.

Scott County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$413,207	81	\$4.8M
Great Choice Plus Loans, 2013	4	\$20,995	12	\$51,423
<i>Homebuyer Education Program, 2003</i>	4	\$600	16	\$2,750
HOME, 1992	--	--	143	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$16,955	105	\$444,306
<i>Competitive Grants</i>	--	--	12	\$234,910
<i>Emergency Repair</i>	1	\$10,317	44	\$145,607
<i>Home Modifications and Ramps</i>	6	\$6,639	42	\$40,846
Low Income Housing Credits, 1987	--	--	94	\$1.4M
Section 8 Rental Assistance, 1978	126	\$455,992	--	--
Tenant-Based Rental	16	\$25,837	--	--
Project-Based	110	\$430,155	--	--
Emergency Solutions Grant Program, 1988	40	\$11,959	--	--
Weatherization Assistance Program, 1976	2	\$16,001	28	\$184,612
Homeownership	2	\$16,001	--	--
Low-Income Home Energy Assistance Program, 1981	715	\$386,557	3,706	\$1.8M
Homeownership	483	\$263,039	--	--
Rental	232	\$123,518	--	--

See Methodology on Page 125 for calculation details.

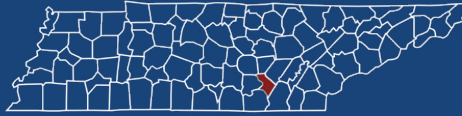
Italics denote State of Tennessee programs. All others are federal programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SCOTT COUNTY IN 2019 WAS \$363,797.

Sequatchie County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	4	\$434,875	195	\$12.4M
Great Choice Plus Loans, 2013	4	\$22,165	13	\$69,075
<i>Homebuyer Education Program, 2003</i>	4	\$700	66	\$14,600
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>Home Modifications and Ramps</i>	--	--	23	\$19,479
<i>Community Investment Tax Credits, 2005</i>	--	--	70	\$9.9M
Low Income Housing Credits, 1987	76	\$10.7M	140	\$13.7M
Project-Based Section 8 Rental Assistance, 1978	62	\$322,194	--	--
Emergency Solutions Grant Program, 1988	45	\$27,760	--	--
Weatherization Assistance Program, 1976	2	\$23,684	49	\$268,451
Homeownership	2	\$23,684	--	--
Low-Income Home Energy Assistance Program, 1981	481	\$250,716	2,277	\$1.1M
Homeownership	194	\$100,970	--	--
Rental	287	\$149,747	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEQUATCHIE COUNTY IN 2019 WAS \$262,101.

Sevier County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	35	\$5.2M	673	\$47.8M
Great Choice Plus Loans, 2013	34	\$261,213	98	\$620,662
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	3	\$45,000
<i>Homebuyer Education Program, 2003</i>	34	\$5,200	150	\$27,925
Take Credit Program, 2016	1	--	2	--
HOME, 1992	--	--	121	\$5.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	45	\$467,671
<i>Emergency Repair</i>	--	--	13	\$47,804
<i>Home Modifications and Ramps</i>	--	--	1	\$791
<i>Rebuild and Recover Program</i>	--	--	25	\$393,750
<i>Tennessee Repair Loan Program, 2018</i>	1	\$27,562	1	\$27,562
<i>Community Investment Tax Credits, 2005</i>	88	\$12.2M	241	\$22.4M
<i>Rental</i>	88	\$12.2M	--	--
Low Income Housing Credits, 1987	472	\$71.3M	1,032	\$117.5M
Section 8 Rental Assistance, 1978	120	\$470,803	--	--
Tenant-Based Rental	22	\$114,534	--	--
Project-Based	98	\$356,269	--	--
Emergency Solutions Grant Program, 1988	12	\$41,505	--	--
Weatherization Assistance Program, 1976	7	\$71,194	44	\$387,767
Homeownership	7	\$71,194	--	--
Low-Income Home Energy Assistance Program, 1981	966	\$518,732	4,665	\$2.3M
Homeownership	490	\$260,400	--	--
Rental	476	\$258,331	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEVIER COUNTY IN 2019 WAS \$11.8M.

Shelby County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	474	\$57M	21,913	\$1331.9M
Great Choice Plus Loans, 2013	126	\$882,529	801	\$4.2M
HHF-Downpayment Assistance Loans, 2017	348	\$5.2M	1,186	\$17.8M
<i>Homebuyer Education Program, 2003</i>	447	\$120,300	3,698	\$906,073
Take Credit Program, 2016	1	--	2	--
Reinstatement Only Program, 2017	3	\$45,553	5	\$57,815
Principal Reduction with Recast Program, 2017	3	\$103,691	5	\$177,569
Blight Elimination Program, 2015	6	\$94,617	24	\$352,114
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	21	\$186,392	886	\$9.1M
<i>Competitive Grants</i>	--	--	326	\$5.9M
<i>Challenge Grant</i>	--	--	235	\$500,000
<i>Habitat for Humanity of Tennessee</i>	3	\$49,998	29	\$1.2M
<i>Emergency Repair</i>	16	\$135,357	206	\$1.4M
<i>Home Modifications and Ramps</i>	2	\$1,038	89	\$50,926
<i>Tennessee Repair Loan Program, 2018</i>	14	\$341,094	14	\$341,094
<i>Community Investment Tax Credits, 2005</i>	207	\$22.2M	1,895	\$61.7M
<i>Homeownership</i>	38	\$822,222	--	--
<i>Rental</i>	169	\$21.4M	--	--
Low Income Housing Credits, 1987	215	\$28.2M	15,733	\$725.3M
Multi-Family Bond Authority ² , 1993	126	\$15.5M	10,348	\$399.1M
Section 8 Rental Assistance, 1978	6,475	\$40.7M	--	--
Tenant-Based Rental	321	\$2M	--	--
Tenant-Based Homeownership	1	\$4,672	--	--
Project-Based	6,153	\$38.7M	--	--
Weatherization Assistance Program, 1976	22	\$237,080	147	\$885,780
Homeownership	21	\$220,363	--	--
Rental	1	\$16,718	--	--
Low-Income Home Energy Assistance Program, 1981	22,944	\$11.9M	105,774	\$52.5M
Homeownership	4,742	\$2.7M	--	--
Rental	18,202	\$9.2M	--	--

See Methodology on Page 125 for calculation details.

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²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.

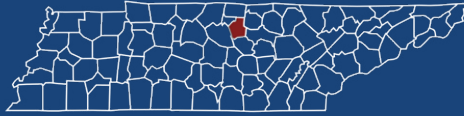


THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SHELBY COUNTY IN 2019 WAS \$238.3M.

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

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Smith County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	20	\$3.1M	105	\$11.3M
Great Choice Plus Loans, 2013	20	\$156,070	47	\$338,886
<i>Homebuyer Education Program, 2003</i>	19	\$3,250	64	\$10,475
HOME, 1992	--	--	68	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	23	\$161,067
<i>Emergency Repair</i>	--	--	17	\$134,104
<i>Home Modifications and Ramps</i>	--	--	2	\$1,261
Low Income Housing Credits, 1987	--	--	176	\$6.5M
Multi-Family Bond Authority ² , 1993	--	--	32	\$1.2M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$11,454	--	--
Emergency Solutions Grant Program, 1988	8	\$3,830	--	--
Weatherization Assistance Program, 1976	--	--	44	\$240,283
Low-Income Home Energy Assistance Program, 1981	251	\$165,437	1,342	\$746,312
Homeownership	121	\$84,414	--	--
Rental	130	\$81,023	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SMITH COUNTY IN 2019 WAS \$543,394.

Stewart County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	12	\$1.3M	109	\$7M
Great Choice Plus Loans, 2013	12	\$67,470	27	\$134,600
Homebuyer Education Program, 2003	11	\$1,850	41	\$7,300
HOME, 1992	--	--	33	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	9	\$293,856
<i>Emergency Repair</i>	--	--	7	\$42,883
<i>Home Modifications and Ramps</i>	--	--	2	\$972
<i>Rebuild and Recover Program</i>	--	--	--	\$250,000
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$10,000
Low Income Housing Credits, 1987	--	--	75	\$1.3M
Multi-Family Bond Authority ² , 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	20	\$80,260	--	--
Tenant-Based Rental	2	\$11,397	--	--
Project-Based	18	\$68,863	--	--
Weatherization Assistance Program, 1976	--	--	2	\$7,879
Low-Income Home Energy Assistance Program, 1981	328	\$182,261	1,471	\$754,568
Homeownership	170	\$95,115	--	--
Rental	158	\$87,147	--	--

See Methodology on Page 125 for calculation details.

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

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN STEWART COUNTY IN 2019 WAS \$197,135.

Sullivan County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	144	\$14.9M	2,446	\$130.1M
Great Choice Plus Loans, 2013	91	\$504,518	220	\$1.1M
HHF-Downpayment Assistance Loans, 2017	52	\$780,000	163	\$2.4M
<i>Homebuyer Education Program, 2003</i>	139	\$27,500	580	\$126,125
Take Credit Program, 2016	7	--	10	--
Reinstatement Only Program, 2017	--	--	1	\$16,743
Principal Reduction with Recast Program, 2017	--	--	1	\$33,787
HOME, 1992	--	--	138	\$2.8M
National Housing Trust Fund, 2016	--	--	36	\$1.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$33,332	247	\$3.6M
<i>Competitive Grants</i>	--	--	125	\$2.5M
<i>Challenge Grant</i>	--	--	--	\$500,000
<i>Habitat for Humanity of Tennessee</i>	2	\$33,332	6	\$96,580
<i>Emergency Repair</i>	--	--	86	\$429,545
<i>Home Modifications and Ramps</i>	--	--	15	\$12,423
<i>Rebuild and Recover Program</i>	--	--	2	\$71,440
<i>Community Investment Tax Credits, 2005</i>	8	\$940,000	552	\$13M
<i>Homeownership</i>	8	\$940,000	--	--
Low Income Housing Credits, 1987	--	--	1,737	\$107M
Multi-Family Bond Authority ² , 1993	--	--	862	\$40.3M
Project-Based Section 8 Rental Assistance, 1978	955	\$5M	--	--
Emergency Solutions Grant Program, 1988	95	\$145,118	--	--
Weatherization Assistance Program, 1976	4	\$41,286	50	\$494,492
Homeownership	3	\$28,438	--	--
Rental	1	\$12,847	--	--
Low-Income Home Energy Assistance Program, 1981	2,326	\$1.3M	13,983	\$6.5M
Homeownership	799	\$443,243	--	--
Rental	1,527	\$819,985	--	--

See Methodology on Page 125 for calculation details.

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

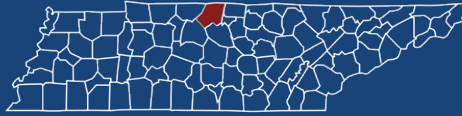
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SULLIVAN COUNTY IN 2019 WAS \$64.2M.

Sumner County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	201	\$39.6M	4,015	\$383M
Great Choice Plus Loans, 2013	157	\$1.6M	590	\$5M
HHF-Downpayment Assistance Loans, 2017	42	\$630,000	136	\$2M
<i>Homebuyer Education Program, 2003</i>	206	\$39,600	1,318	\$282,875
Take Credit Program, 2016	--	--	4	--
Reinstatement Only Program, 2017	--	--	1	\$16,675
HOME, 1992	--	--	229	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	21	\$525,940	109	\$809,539
<i>Competitive Grants</i>	16	\$500,000	16	\$500,000
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	4	\$63,248
<i>Emergency Repair</i>	1	\$350	34	\$172,444
<i>Home Modifications and Ramps</i>	3	\$8,924	52	\$65,609
<i>Community Investment Tax Credits, 2005</i>	--	--	253	\$22.6M
Low Income Housing Credits, 1987	--	--	1,962	\$93.7M
Multi-Family Bond Authority ² , 1993	--	--	902	\$62.7M
Section 8 Rental Assistance, 1978	1,230	\$7.6M	--	--
Tenant-Based Rental	773	\$5.3M	--	--
Tenant-Based Homeownership	1	\$8,872	--	--
Project-Based	456	\$2.3M	--	--
Emergency Solutions Grant Program, 1988	9	\$11,817	--	--
Weatherization Assistance Program, 1976	5	\$41,768	92	\$608,231
Homeownership	5	\$41,768	--	--
Low-Income Home Energy Assistance Program, 1981	1,281	\$654,818	6,589	\$3.3M
Homeownership	292	\$156,500	--	--
Rental	989	\$498,318	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SUMNER COUNTY IN 2019 WAS \$16.5M.

Tipton County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	21	\$2.6M	1,327	\$81.8M
Great Choice Plus Loans, 2013	20	\$128,145	70	\$411,366
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	4	\$60,000
<i>Homebuyer Education Program, 2003</i>	20	\$3,750	143	\$28,000
Reinstatement Only Program, 2017	1	\$9,353	1	\$9,353
HOME, 1992	--	--	120	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$22,100	108	\$704,846
<i>Emergency Repair</i>	3	\$22,100	74	\$521,362
<i>Home Modifications and Ramps</i>	--	--	1	\$1,174
Low Income Housing Credits, 1987	--	--	488	\$16.9M
Multi-Family Bond Authority ² , 1993	--	--	40	\$2M
Section 8 Rental Assistance, 1978	690	\$3.9M	--	--
Tenant-Based Rental	409	\$2.2M	--	--
Tenant-Based Homeownership	3	\$14,009	--	--
Project-Based	278	\$1.7M	--	--
Emergency Solutions Grant Program, 1988	20	\$8,612	--	--
Weatherization Assistance Program, 1976	7	\$82,075	48	\$367,153
Homeownership	7	\$82,075	--	--
Low-Income Home Energy Assistance Program, 1981	761	\$422,195	4,400	\$2.2M
Homeownership	211	\$116,192	--	--
Rental	550	\$306,003	--	--

See Methodology on Page 125 for calculation details.

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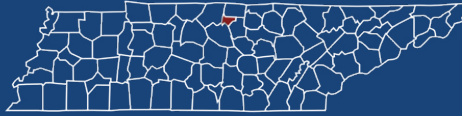
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TIPTON COUNTY IN 2019 WAS \$3.5M.

Trousdale County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	9	\$1.5M	81	\$7.8M
Great Choice Plus Loans, 2013	9	\$73,833	26	\$193,993
<i>Homebuyer Education Program, 2003</i>	10	\$1,600	35	\$7,225
HOME, 1992	--	--	63	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	8	\$31,391
<i>Emergency Repair</i>	--	--	7	\$30,549
<i>Home Modifications and Ramps</i>	--	--	1	\$842
Low Income Housing Credits, 1987	--	--	33	\$504,170
Section 8 Rental Assistance, 1978	30	\$145,823	--	--
Tenant-Based Rental	30	\$145,823	--	--
Emergency Solutions Grant Program, 1988	--	\$596	--	--
Weatherization Assistance Program, 1976	1	\$8,574	44	\$235,655
Homeownership	1	\$8,574	--	--
Low-Income Home Energy Assistance Program, 1981	170	\$114,991	884	\$552,545
Homeownership	65	\$49,100	--	--
Rental	105	\$65,891	--	--

See Methodology on Page 125 for calculation details.

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¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TROUSDALE COUNTY IN 2019 WAS \$731,157.

Unicoi County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	16	\$1.4M	178	\$10.1M
Great Choice Plus Loans, 2013	2	\$13,050	11	\$53,645
HHF-Downpayment Assistance Loans, 2017	14	\$210,000	30	\$450,000
<i>Homebuyer Education Program, 2003</i>	15	\$3,700	49	\$11,425
HOME, 1992	6	\$250,000	149	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,018	17	\$78,045
<i>Emergency Repair</i>	1	\$9,018	11	\$55,071
<i>Home Modifications and Ramps</i>	--	--	2	\$1,734
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$611,631
Low Income Housing Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	102	\$301,933	--	--
Emergency Solutions Grant Program, 1988	2	\$12,908	--	--
Weatherization Assistance Program, 1976	2	\$28,222	8	\$78,835
Homeownership	2	\$28,222	--	--
Low-Income Home Energy Assistance Program, 1981	439	\$268,793	2,919	\$1.5M
Homeownership	168	\$104,587	--	--
Rental	271	\$164,206	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNICOI COUNTY IN 2019 WAS \$617,644.

Union County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	18	\$2.3M	264	\$18.4M
Great Choice Plus Loans, 2013	14	\$93,952	33	\$194,599
HHF-Downpayment Assistance Loans, 2017	4	\$60,000	5	\$75,000
<i>Homebuyer Education Program, 2003</i>	16	\$2,800	52	\$9,775
HOME, 1992	15	\$500,000	157	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	27	\$121,775
<i>Emergency Repair</i>	--	--	11	\$39,703
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$3,438
Low Income Housing Credits, 1987	--	--	255	\$7.8M
Multi-Family Bond Authority ² , 1993	--	--	73	\$2.8M
Section 8 Rental Assistance, 1978	10	\$39,893	--	--
Tenant-Based Rental	9	\$34,968	--	--
Tenant-Based Homeownership	1	\$4,925	--	--
Emergency Solutions Grant Program, 1988	29	\$9,551	--	--
Weatherization Assistance Program, 1976	2	\$27,119	22	\$157,541
Homeownership	2	\$27,119	--	--
Low-Income Home Energy Assistance Program, 1981	575	\$300,326	3,022	\$1.5M
Homeownership	311	\$160,068	--	--
Rental	264	\$140,258	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNION COUNTY IN 2019 WAS \$1.5M.

Van Buren County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	2	\$238,106	23	\$1.6M
Great Choice Plus Loans, 2013	2	\$12,125	7	\$35,895
<i>Homebuyer Education Program, 2003</i>	2	\$300	7	\$1,150
Reinstatement Only Program, 2017	--	--	1	\$14,267
HOME, 1992	19	\$750,000	56	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	20	\$125,972
<i>Emergency Repair</i>	--	--	12	\$84,880
Low Income Housing Credits, 1987	--	--	32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	30	\$141,122	--	--
Emergency Solutions Grant Program, 1988	1	\$381	--	--
Weatherization Assistance Program, 1976	1	\$13,347	40	\$209,476
Homeownership	1	\$13,347	--	--
Low-Income Home Energy Assistance Program, 1981	248	\$156,555	945	\$580,948
Homeownership	189	\$113,014	--	--
Rental	59	\$43,541	--	--

See Methodology on Page 125 for calculation details.

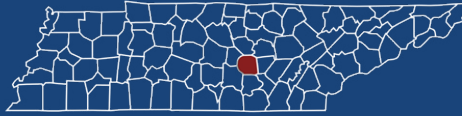
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN VAN BUREN COUNTY IN 2019 WAS \$64,632.

Warren County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	61	\$6M	405	\$27.9M
Great Choice Plus Loans, 2013	17	\$96,094	43	\$207,559
HHF-Downpayment Assistance Loans, 2017	44	\$660,000	133	\$2M
<i>Homebuyer Education Program, 2003</i>	66	\$15,400	179	\$41,800
HOME, 1992	--	--	101	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$21,826	58	\$862,186
<i>Competitive Grants</i>	--	--	8	\$500,000
<i>Emergency Repair</i>	2	\$21,826	34	\$297,608
<i>Home Modifications and Ramps</i>	--	--	4	\$2,336
<i>Low Income Housing Credits, 1987</i>	51	\$2.7M	475	\$21.9M
Multi-Family Bond Authority ² , 1993	--	--	148	\$5M
Section 8 Rental Assistance, 1978	315	\$1.7M	--	--
Tenant-Based Rental	18	\$56,373	--	--
Project-Based	297	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	138	\$83,396	--	--
Weatherization Assistance Program, 1976	2	\$12,148	56	\$324,877
Homeownership	2	\$12,148	--	--
Low-Income Home Energy Assistance Program, 1981	752	\$426,620	3,882	\$1.9M
Homeownership	366	\$222,214	--	--
Rental	386	\$204,406	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WARREN COUNTY IN 2019 WAS \$3M.

Washington County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	57	\$7.3M	1,780	\$105.4M
Great Choice Plus Loans, 2013	53	\$350,912	155	\$876,819
<i>Homebuyer Education Program, 2003</i>	51	\$7,750	345	\$76,650
Take Credit Program, 2016	--	--	2	--
HOME, 1992	--	--	202	\$5.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$16,666	205	\$4.3M
<i>Competitive Grants</i>	--	--	94	\$3.5M
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	--	--	89	\$369,831
<i>Home Modifications and Ramps</i>	--	--	6	\$5,030
<i>Rebuild and Recover Program</i>	--	--	2	\$367,874
<i>Community Investment Tax Credits, 2005</i>	11	\$960,000	228	\$10.2M
<i>Homeownership</i>	11	\$960,000	--	--
Low Income Housing Credits, 1987	--	--	1,160	\$73.4M
Multi-Family Bond Authority ² , 1993	--	--	102	\$3M
Project-Based Section 8 Rental Assistance, 1978	919	\$3.7M	--	--
Emergency Solutions Grant Program, 1988	1,228	\$375,228	--	--
Weatherization Assistance Program, 1976	8	\$103,080	35	\$279,970
Homeownership	8	\$103,080	--	--
Low-Income Home Energy Assistance Program, 1981	1,221	\$687,838	6,889	\$3.4M
Homeownership	356	\$213,492	--	--
Rental	865	\$474,346	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WASHINGTON COUNTY IN 2019 WAS \$5.1M.

Wayne County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	1	\$142,373	38	\$1.6M
Great Choice Plus Loans, 2013	1	\$7,250	1	\$7,250
<i>Homebuyer Education Program, 2003</i>	1	\$150	2	\$150
HOME, 1992	--	--	64	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$36,255	19	\$99,586
<i>Emergency Repair</i>	5	\$36,255	13	\$84,346
Low Income Housing Credits, 1987	--	--	281	\$10M
Multi-Family Bond Authority ² , 1993	--	--	56	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	10	\$20,660	--	--
Emergency Solutions Grant Program, 1988	1	\$861	--	--
Weatherization Assistance Program, 1976	3	\$38,170	38	\$235,875
Homeownership	3	\$38,170	--	--
Low-Income Home Energy Assistance Program, 1981	613	\$333,166	3,519	\$1.7M
Homeownership	419	\$222,748	--	--
Rental	194	\$110,418	--	--

See Methodology on Page 125 for calculation details.

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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WAYNE COUNTY IN 2019 WAS \$6.1M.

Weakley County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	9	\$920,934	265	\$13M
Great Choice Plus Loans, 2013	9	\$47,009	16	\$75,009
<i>Homebuyer Education Program, 2003</i>	9	\$1,550	17	\$4,425
HOME, 1992	--	--	77	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$46,176	81	\$785,952
<i>Competitive Grants</i>	--	--	6	\$336,485
<i>Emergency Repair</i>	7	\$46,176	47	\$354,598
<i>Home Modifications and Ramps</i>	--	--	7	\$4,945
<i>Community Investment Tax Credits, 2005</i>	--	--	35	\$784,041
Low Income Housing Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	38	\$170,429	--	--
Tenant-Based Rental	17	\$64,259	--	--
Project-Based	21	\$106,170	--	--
Emergency Solutions Grant Program, 1988	29	\$21,920	--	--
Weatherization Assistance Program, 1976	1	\$6,919	23	\$171,108
Homeownership	1	\$6,919	--	--
Low-Income Home Energy Assistance Program, 1981	822	\$432,637	4,534	\$2.2M
Homeownership	362	\$194,886	--	--
Rental	460	\$237,751	--	--

See Methodology on Page 125 for calculation details.

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

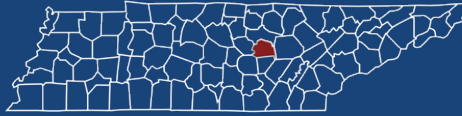
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THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WEAKLEY COUNTY IN 2019 WAS \$832,066.

White County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	6	\$672,491	311	\$17.6M
Great Choice Plus Loans, 2013	6	\$34,245	21	\$114,535
<i>Homebuyer Education Program, 2003</i>	6	\$1,000	47	\$9,350
Reinstatement Only Program, 2017	--	--	1	\$8,654
HOME, 1992	--	--	72	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$24,795	41	\$304,629
<i>Emergency Repair</i>	2	\$24,126	26	\$249,703
<i>Home Modifications and Ramps</i>	1	\$669	4	\$2,513
Low Income Housing Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority ² , 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	70	\$412,444	--	--
Tenant-Based Rental	10	\$31,416	--	--
Project-Based	60	\$381,028	--	--
Emergency Solutions Grant Program, 1988	7	\$3,390	--	--
Weatherization Assistance Program, 1976	2	\$25,973	50	\$274,006
Homeownership	2	\$25,973	--	--
Low-Income Home Energy Assistance Program, 1981	567	\$331,117	2,617	\$1.3M
Homeownership	355	\$211,764	--	--
Rental	212	\$119,353	--	--

See Methodology on Page 125 for calculation details.

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

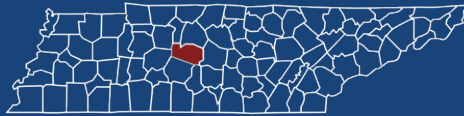
¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WHITE COUNTY IN 2019 WAS \$374,171.

Williamson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	25	\$6.3M	961	\$110.8M
Great Choice Plus Loans, 2013	25	\$327,093	138	\$1.4M
<i>Homebuyer Education Program, 2003</i>	26	\$4,000	355	\$82,275
Take Credit Program, 2016	1	--	1	--
HOME, 1992	--	--	113	\$5.2M
National Housing Trust Fund, 2016	12	\$843,000	20	\$1.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$502,222	234	\$3.2M
<i>Competitive Grants</i>	1	\$492,200	146	\$2.9M
<i>Habitat for Humanity of Tennessee</i>	--	--	2	\$33,332
<i>Emergency Repair</i>	1	\$3,422	69	\$271,296
<i>Home Modifications and Ramps</i>	1	\$6,600	17	\$16,526
<i>Community Investment Tax Credits, 2005</i>	377	\$23.3M	763	\$59.5M
<i>Homeownership</i>	240	\$4M	--	--
<i>Rental</i>	137	\$19.3M	--	--
Low Income Housing Credits, 1987	182	\$26.3M	546	\$59.5M
Section 8 Rental Assistance, 1978	74	\$391,156	--	--
Tenant-Based Rental	21	\$125,767	--	--
Tenant-Based Homeownership	1	\$9,472	--	--
Project-Based	52	\$255,917	--	--
Emergency Solutions Grant Program, 1988	1,450	\$115,995	--	--
Weatherization Assistance Program, 1976	2	\$21,705	53	\$353,000
Homeownership	2	\$21,705	--	--
Low-Income Home Energy Assistance Program, 1981	184	\$116,750	1,150	\$612,229
Homeownership	95	\$61,650	--	--
Rental	89	\$55,100	--	--

See Methodology on Page 125 for calculation details.

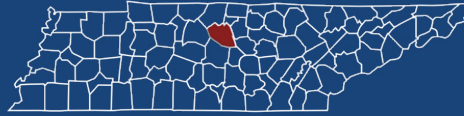
Italics denote State of Tennessee programs. All others are federal programs.

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILLIAMSON COUNTY IN 2019 WAS \$3.9M.

Wilson County



PROGRAM, YEAR STARTED	2019 UNITS (or households)	2019 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans ¹ , 1974	76	\$17.2M	1,755	\$184.5M
Great Choice Plus Loans, 2013	76	\$865,555	256	\$2.4M
<i>Homebuyer Education Program, 2003</i>	75	\$13,050	600	\$124,925
Take Credit Program, 2016	--	--	5	--
Reinstatement Only Program, 2017	--	--	1	\$14,968
Principal Reduction with Recast Program, 2017	1	\$40,000	1	\$40,000
HOME, 1992	--	--	182	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$27,104	45	\$140,270
<i>Habitat for Humanity of Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	1	\$9,850	18	\$100,380
<i>Home Modifications and Ramps</i>	1	\$588	24	\$15,788
<i>Community Investment Tax Credits, 2005</i>	--	--	400	\$20.1M
Low Income Housing Credits, 1987	--	--	1,322	\$72.4M
Multi-Family Bond Authority ² , 1993	--	--	245	\$12.4M
Section 8 Rental Assistance, 1978	580	\$3.4M	--	--
Tenant-Based Rental	433	\$2.6M	--	--
Tenant-Based Homeownership	4	\$23,634	--	--
Project-Based	143	\$780,347	--	--
Emergency Solutions Grant Program, 1988	33	\$15,740	--	--
Weatherization Assistance Program, 1976	2	\$28,701	64	\$396,448
Homeownership	2	\$28,701	--	--
Low-Income Home Energy Assistance Program, 1981	522	\$273,839	3,033	\$1.5M
Homeownership	165	\$93,550	--	--
Rental	357	\$180,289	--	--

See Methodology on Page 125 for calculation details.

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

¹Great Choice Home Loans include the New Start Program loans originated. Homebuyers who qualify for Great Choice Home Loan can apply for assistance with downpayment and/or closing costs, which can come in two forms: a zero interest second mortgage loan with Great Choice Plus Loans or HHF-DPA Loan in qualifying zip codes. Homebuyer Education is required by THDA for participation for these and other programs. The Great Choice Home Loan totals are separate from the additional programs in the table, but are the unifying factor of all four programs.

²Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILSON COUNTY IN 2019 WAS \$5.2M.

2019



Tennessee Housing
Development Agency

INVESTMENTS & IMPACTS

**HOMEOWNERSHIP &
RENTAL SUMMARIES**

Homeownership & Rental Summary Table

STATEWIDE 2019 TOTALS FOR THDA INVESTMENTS & IMPACTS

HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
44,352	\$755,412,486	123,489	\$1,212,602,211

CONGRESSIONAL DISTRICT 2019 TOTALS

CONGRESSIONAL DISTRICT	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Congressional District 1	6,550	\$69,780,860	12,858	\$124,449,662
Congressional District 2	5,538	\$95,983,975	15,849	\$234,873,958
Congressional District 3	6,199	\$76,328,974	14,912	\$172,213,942
Congressional District 4	5,681	\$147,343,973	11,947	\$141,691,432
Congressional District 5	2,361	\$99,175,218	15,114	\$281,851,464
Congressional District 6	5,249	\$112,581,436	10,197	\$73,004,553
Congressional District 7	6,288	\$93,156,023	11,953	\$132,551,247
Congressional District 8	9,382	\$108,327,078	36,483	\$124,823,822
Congressional District 9	5,324	\$66,853,730	25,053	\$93,496,252

COUNTY 2019 TOTALS

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Anderson	538	\$10,463,785	1,538	\$20,963,506
Bedford	346	\$4,271,666	806	\$1,763,126
Benton	231	\$329,373	284	\$450,118
Bledsoe	210	\$267,585	319	\$903,384
Blount	669	\$10,833,487	1,099	\$1,954,842
Bradley	756	\$14,556,516	2,165	\$15,483,600
Campbell	593	\$2,747,420	884	\$10,390,546
Cannon	123	\$2,513,322	118	\$80,663
Carroll	287	\$1,105,588	424	\$498,078
Carter	543	\$3,011,687	960	\$2,079,728
Cheatham	151	\$6,031,816	167	\$292,361
Chester	165	\$580,199	539	\$1,812,469
Claiborne	640	\$2,173,441	424	\$3,039,058
Clay	227	\$950,391	195	\$121,532
Cocke	696	\$2,902,694	759	\$4,006,756
Coffee	388	\$4,156,968	1,155	\$12,553,602
Crockett	178	\$1,076,356	234	\$214,691
Cumberland	475	\$1,889,555	473	\$2,996,447

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Davidson	1,931	\$81,568,128	14,374	\$280,596,661
Decatur	224	\$471,228	141	\$248,024
DeKalb	232	\$3,160,129	309	\$556,294
Dickson	279	\$11,575,273	611	\$962,442
Dyer	284	\$1,287,535	1,098	\$2,294,137
Fayette	304	\$1,735,852	604	\$1,693,744
Fentress	500	\$1,101,979	406	\$5,446,744
Franklin	418	\$1,725,006	471	\$993,863
Gibson	441	\$3,378,727	1,045	\$4,760,242
Giles	226	\$1,063,608	712	\$1,513,268
Grainger	480	\$2,427,509	343	\$555,950
Greene	562	\$4,948,918	1,130	\$8,268,507
Grundy	409	\$305,738	171	\$4,189,710
Hamblen	745	\$12,749,361	1,587	\$1,868,783
Hamilton	1,267	\$30,178,175	6,982	\$112,591,616
Hancock	312	\$776,301	385	\$6,567,991
Hardeman	437	\$914,883	557	\$732,026
Hardin	373	\$677,330	530	\$5,022,988
Hawkins	608	\$4,946,220	866	\$1,373,932
Haywood	217	\$3,706,484	621	\$849,639
Henderson	314	\$1,441,492	453	\$904,794
Henry	288	\$1,210,526	771	\$1,685,677
Hickman	312	\$2,899,987	316	\$703,891
Houston	164	\$1,403,725	141	\$89,689
Humphreys	149	\$1,420,973	410	\$656,996
Jackson	228	\$527,214	200	\$184,545
Jefferson	536	\$7,324,746	810	\$13,796,917
Johnson	425	\$504,378	576	\$4,059,633
Knox	2,287	\$66,501,834	11,467	\$203,341,662
Lake	80	\$166,526	509	\$3,528,741
Lauderdale	303	\$4,871,891	747	\$1,536,807
Lawrence	459	\$2,409,653	553	\$377,692
Lewis	275	\$827,492	248	\$279,817
Lincoln	313	\$1,311,889	740	\$1,086,210
Loudon	333	\$3,975,539	831	\$1,794,984
Macon	193	\$3,091,873	291	\$205,279
Madison	609	\$16,966,064	2,455	\$6,815,340
Marion	281	\$1,100,265	422	\$541,828
Marshall	180	\$3,419,437	795	\$20,152,298
Maury	423	\$15,160,209	1,571	\$33,210,115
McMinn	541	\$4,342,377	933	\$2,074,508
McNairy	415	\$662,859	493	\$1,046,082
Meigs	218	\$928,675	168	\$3,788,212
Monroe	607	\$4,801,938	517	\$553,617
Montgomery	932	\$53,821,923	4,057	\$56,929,770

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Moore	72	\$68,256	52	\$37,371
Morgan	400	\$725,029	203	\$229,844
Obion	213	\$1,415,368	936	\$2,359,869
Overton	357	\$673,971	233	\$237,209
Perry	213	\$368,503	102	\$161,768
Pickett	155	\$229,038	163	\$9,471,344
Polk	268	\$447,101	233	\$7,205,697
Putnam	404	\$2,861,310	1,917	\$14,913,023
Rhea	301	\$3,737,711	324	\$163,776
Roane	386	\$4,173,450	838	\$1,966,274
Robertson	268	\$17,886,683	815	\$12,997,395
Rutherford	912	\$91,745,041	2,736	\$43,601,279
Scott	496	\$730,797	358	\$579,510
Sequatchie	200	\$582,393	425	\$11,141,941
Sevier	534	\$5,836,617	1,156	\$72,021,804
Shelby	5,324	\$66,853,730	25,061	\$93,496,252
Smith	141	\$3,330,193	134	\$92,476
Stewart	182	\$1,491,858	178	\$167,407
Sullivan	963	\$16,708,814	2,483	\$5,790,001
Sumner	504	\$42,186,980	2,234	\$8,580,998
Tipton	246	\$3,014,822	1,237	\$4,232,309
Trousdale	75	\$1,588,654	135	\$211,714
Unicoi	193	\$2,039,974	373	\$466,139
Union	347	\$3,162,385	273	\$175,226
Van Buren	211	\$1,126,892	89	\$184,662
Warren	431	\$7,036,692	752	\$4,591,180
Washington	433	\$8,031,149	1,784	\$4,149,472
Wayne	428	\$446,946	204	\$131,078
Weakley	379	\$1,217,473	498	\$408,180
White	366	\$970,268	282	\$531,797
Williamson	366	\$6,763,780	494	\$28,113,254
Wilson	251	\$18,304,201	933	\$3,513,400
Other	3	\$2,685	77	\$642,393

* 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, 3,036 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.

2019



Tennessee Housing
Development Agency

INVESTMENTS & IMPACTS

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 the amount of assistance disbursed to nonprofits, including the repairs, inspections, loan proceeds, administrative assistance and the funds for counseling the borrowers. Unit numbers show the number of homes renovated. In 2018, the dollar amount reported did not include the funds provided for administration and counseling, but we changed this in 2019.

The maximum allocation amount for each loan, not including the administration and counseling, is \$25,000. When the administration and counseling funds are added, total loan for each borrower can exceed \$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 number of households served rather than housing units. Comparable data are not available for previous years. Therefore, the cumulative number of households served with CITC funds underestimates the actual number of households that were helped 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.

We report based on the application approval date. In 2019, there were some investments applied, but not approved yet. These will be reported in 2020 when they are approved even though their application date was in 2019.

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG)

ESG funds are awarded annually through a competitive application process to cities, counties and nonprofit organizations outside of local participating jurisdictions that receive their own ESG allocation directly from the U.S. Department of Housing and Urban Development (HUD).

METHODOLOGY

Instead of basing dollar amount on grant awards like in previous years, in 2019, we reported the actual spending by ESG grantees and sub grantees. Grantees request draws from their awards and each draw covers a specific period of time. By reviewing the individual draw tracking spreadsheet for each grant, draws that were processed for costs incurred in a given month (i.e. January 2019) were determined, and then they were summed to get the total investments. It is possible that the period for January 2019 draw, for example, may be for December 15, 2018 – January 15, 2019. Once we determined the total spending during the year for each grantee, we distributed the dollars spent in each county based on ratio of low-income renter households in county grantee serves. Grantees often serve multiple counties. Therefore, this calculation was needed in order to get approximate spending by county.

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.

GREAT CHOICE HOME LOANS

The 2019 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 the 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 (HHF) DOWNPAYMENT ASSISTANCE (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.

In 2019, two loans (one in Anderson County and another in Davidson County) that were previously reported as HHF-DPA loans were purchased back. So, when the total number of loans in the current year is added to the last year's cumulative, it is different than cumulative number of HHF-DPA loans in 2019.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

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

Reported HOME dollars include both the project funds and administrative funds provided to grantees. Both dollars and units are based on allocation (awards), not the spending during the year. The HOME program may reallocate recaptured funds or program income from one HOME program year to the next. The awarded funds may include program income and recaptured funds from previous rounds. Therefore, the cumulative HOME dollars may be different than cumulative HUD allocation to Tennessee.

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 2019 data.

The STEP IN Program provided pre-purchase education opportunities to state of Tennessee employees at a discounted rate. For 2019 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.

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. Families/households are counted only once, even if they receive assistance multiple times.

In 2019, as in the previous years, THDA transferred a portion 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 2019, was \$2,114,079. 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.

LOW-INCOME HOUSING CREDITS (LIHC)

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

METHODOLOGY

In 2019, some developments received tax credit allocations for rehabilitation/preservation of existing LIHC developments. New investment in these properties is required to preserve affordability and quality into the future. Over the life of the program, these developments have received two LIHC allocations. Therefore, the units are counted twice in the cumulative unit totals.

MULTI-FAMILY TAX-EXEMPT BOND AUTHORITY

THDA issues bond authority to local issuers for multi-family development. Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total unit reported is inclusive of these units. Some bond transactions include additional market-rate units. In 2019, the bond program produced a total of 52 market rate units in Davidson and Knox Counties in addition to the LIHC units listed in the county program totals.

NATIONAL HOUSING TRUST FUND

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 borrower's need. 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 has committed to a borrower, but has not yet disbursed funds to the servicer, those borrowers and dollar amounts are not included in the total.

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 has committed to a borrower, but has not yet disbursed funds to the servicer, those borrowers and dollar amounts are not included in the total.

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 372 properties. The figures reported at the county level reflect the total number of families who lived in a project-based unit in 2019. 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.

METHODOLOGY

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 2019. The figures reported at the county-level reflect the total number of families served in 2019. 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 of the structure of the program, it is difficult to compute a meaningful cumulative total.

TAKE CREDIT

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

The number of mortgage credit certificates is the total number of certificates issued by THDA during the year. Some MCCs that were issued in 2018 were not reported. These updated numbers are reflected in the 2019 cumulative totals.

TENNESSEE HOUSING TRUST FUND

Tennessee's state Housing Trust Fund (THTF) funds several programs: The Competitive Grants Program, The Challenge Grant, Habitat for Humanity of Tennessee, Home Modifications and Ramps, 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. Because the Challenge Grant Program awards special projects, a unit or household count may not be available.

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.

TENNESSEE REPAIR LOAN PROGRAM

The dollar amount reported is of the amount of assistance disbursed to nonprofits. Unit numbers show the number of homes renovated.

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.

METHODOLOGY

WEATHERIZATION ASSISTANCE PROGRAM (WAP)

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2019.

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 2019, as in the previous years, THDA transferred a portion 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 2019, was \$2,114,079. The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

CONGRESSIONAL DISTRICT NOTES

Congressional district boundaries for 2019 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.

2019



Tennessee Housing
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