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# **THDA SINGLE FAMILY LOAN PROGRAM REPORT**

**Calendar Year 2017**

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## TABLE OF CONTENTS

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Executive Summary .....	3
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## APPENDIX

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Table A.1 THDA Single Family Loans by Program and Calendar Year, 2008-2017 .....	5
Table A.1.a. THDA Single Family Loan Dollars by Program and Calendar Year, 2008-2017 .....	6
Table A.2 Property Characteristics – CY2017 .....	7
Table A.3 Homebuyer Characteristics – CY2017 .....	8
Table A.4 Loan Characteristics – CY2017 .....	9
Table A.5a Geographic Distribution of Loans by Program, CY2017 .....	10
Table A.5b Geographic Distribution of Loan Dollars by Program, CY 2017 .....	11
Table A.6 Loans (# and %) by Program and County – CY2017 .....	12-14
Table A.7 Dollar Amount of Mortgages by Program and County, CY2017 .....	15-17
Table A.8 Selected Characteristics by County – CY2017 .....	18-20
Table A.9 Service Index by County, CY2017 .....	21-23

## MAPS

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Map1. THDA Service Index, CY2017 .....	25
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## EXECUTIVE SUMMARY

Tennessee Housing Development Agency (THDA) saw a 49 percent increase in the number of loan *applications* to its Great Choice and companion programs in CY17. This comes to a total of 3,243 prospective homebuyers who applied for THDA loans. During the same period, THDA *funded* 2,922 first loans. THDA also funded an additional 2,855 second mortgage loans for borrowers who needed downpayment and closing costs assistance. In CY17, THDA's total loan dollars were \$400,036,916. Comparing this to the previous year, this represents a 49 percent increase in loan dollars, with \$22.1 million attributable to the Hardest Hit Fund Downpayment Assistance (HHF-DPA) Program.

In March 2017, THDA started a new downpayment and closing costs assistance program utilizing additional Hardest Hit Fund (HHF) program resources. There were 55 zip codes<sup>1</sup> in 30 counties across Tennessee within which a homebuyer could buy an existing home and receive this assistance. HHF funds were used to assist 1,474 borrowers for downpayment and closing costs.

THDA offers loans and incentives to a few specialized target populations. For example, 69 THDA borrowers took advantage of the Homeownership for the Brave interest rate reduction. There were 57 homebuyers who were not first-time homebuyers<sup>2</sup>, 53 of whom purchased a home in a targeted area and four of whom were veteran repeat buyers. This is a notable expansion of this eligible population.

In 2017, the proportion of THDA loan production<sup>3</sup> in East Tennessee slightly declined. In calendar year 2017, 35 percent of all loans and 29 percent of all loan dollars were made in East Tennessee, compared to 2016 figures of 36 percent and 31 percent, respectively.

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<sup>1</sup> Seven more zip codes were added later in the year.

<sup>2</sup> An additional six borrowers owned an investment property, but, according to Internal Revenue Service (IRS) regulations, they are considered as "first-time homebuyers" since the property was not their primary residence.

<sup>3</sup> Unless it is specified differently, "loan production" in this report is referring to loans funded at THDA, not just the applications.

# **APPENDIX**

**Table A.1. THDA Single Family Loans by Program and Calendar Year, 2017**

	All Programs <sup>4</sup>	Great Choice <sup>5</sup>	Great Choice without DPA	Great Choice Plus DPA	HHF-DPA	GR, GA, GS	New Start
# of Loans	ALL		GC	GC+	HHF-DPA	GR, GA, GS	New Start
2008	2,886					2,753	133
2009	2,356					2,169	187
2010	2,618					2,488	130
2011	2,160					2,048	112
2012	2,130					2,011	119
2013	2,070	107	8	100		1,860	103
2014	1,696	1,593	101	1,492		18	85
2015	2,275	2,228	54	2,174		0	47
2016	2,001	1,952	43	1,909		0	49
2017	2,922	2,872	17	1,381	1,474	0	50

<sup>4</sup> All Programs total include Great Rate, Great Advantage, Great Start, Great Choice, Great Choice Plus and New Start program loans. It also includes the loans with Homeownership for the Brave discount. The second loans funded for the Great Choice Program borrowers who needed assistance with downpayment and closing costs are not included in total number of all loans.

<sup>5</sup> Great Choice Program loans include loans to Great Choice Program borrowers who did not need DPA and the borrowers who needed DPA. The loans to borrowers who needed DPA are further separated as THDA's Great Choice Plus second loans and HHF-DPA.

**Table A.1.a. THDA Single Family Loan Dollars by Program and Calendar Year, 2017**

	All Programs	Great Choice <sup>6</sup>	Great Choice without DPA	Great Choice Plus DPA	HHF-DPA	GR, GA, GS	New Start
Loan \$	ALL <sup>7</sup>		GC	GC (GC+) <sup>8</sup>	GC (HHF-DPA) <sup>9</sup>	GR, GA, GS	New Start
2008	\$304,318,774					\$294,205,515	\$10,113,259
2009	\$249,086,605					\$231,953,346 (\$2,575,689)	\$15,441,974
2010	\$276,788,630					\$264,353,281 (\$1,691,285)	\$10,744,064
2011	\$225,917,799					\$216,846,217	\$9,071,582
2012	\$236,612,209					\$226,268,869	\$10,343,340
2013	\$241,489,886	\$12,301,248	\$918,118	\$11,383,130 (\$463,002)		\$220,081,886	\$8,643,750
2014	\$205,367,139	\$188,581,777	\$10,094,799	\$178,486,978 (\$7,250,613)		\$2,089,878	\$7,444,871
2015	\$289,686,337	\$274,629,151	\$5,554,686	\$269,074,465 (\$10,933,618)			\$4,123,568
2016	\$267,865,754	\$253,009,713	\$4,601,873	\$248,407,840 (10,301,341)			\$4,554,700
2017	\$400,036,916	\$363,164,420	\$1,831,471	\$195,328,298 (\$9,866,502)	\$166,004,651 (\$22,110,000)		\$4,895,994
Avg. Loan \$	ALL	Great Choice	GC	GC (GC+)	GC (HHF-DPA)	GR, GA, GS	New Start
2008	\$105,447					\$106,867	\$76,040
2009	\$105,007					\$106,940 (\$4,006)	\$82,577
2010	\$105,079					\$106,251 (\$3,915)	\$82,647
2011	\$104,592					\$105,882	\$80,996
2012	\$111,086					\$112,516	\$86,919
2013	\$116,382	\$113,900	\$114,765	\$113,831 (\$4,630)		\$118,324	\$83,920
2014	\$116,814	\$118,382	\$99,949	\$119,629 (\$4,860)		\$116,104	\$87,587
2015	\$122,529	\$123,263	\$102,865	\$123,769 (\$5,029)			\$87,735
2016	\$128,718	\$129,616	\$107,020	\$130,125 (\$5,396)			\$92,953
2017	\$125,962	\$126,450	\$107,734	\$141,440 (\$7,144)	\$112,622 (\$15,000)		\$97,920

<sup>6</sup> Total dollar amount of Great Choice Program loans is the sum of first mortgage loans provided for all Great Choice Program borrowers regardless of whether they needed DPA or not. However, it does not include the amount of second mortgage loans or HHF DPA grants that are provided for borrowers who needed DPA.

<sup>7</sup> Total dollar amount of all loans funded includes the dollar value of second loans funded for the Great Choice Plus borrowers who needed DPA.

<sup>8</sup> Dollar amounts italicized in the parenthesis are the total second loan amounts that are provided for the Great Choice Program borrowers who needed DPA.

<sup>9</sup> Dollar amounts italicized in the parenthesis are the total HHF DPA grant amounts that are provided for the Great Choice Program borrowers who needed DPA.

Table A.2. Property Characteristics<sup>10</sup> – CY2017

NEW OR EXISTING		ALL	GC without DPA	GC Plus	GC with HHF-DPA	NS
<b>NEW</b>						
	Average Price	\$182,197	\$97,900	\$197,174	NA	\$131,165
	Median Price	\$169,113	\$97,900	\$195,500	NA	\$138,700
	Number of Homes New	227	1	176	0	50
	% of Homes New	7.8%	5.9%	12.7%	0.0%	100.0%
<b>EXISTING</b>						
	Average Price	\$128,381	\$121,419	\$136,721	\$121,639	NA
	Median Price	\$123,000	\$102,000	\$129,900	\$119,000	NA
	Number of Homes Existing	2,695	16	1,205	1,474	0
	% of Homes Existing	92.2%	94.1%	87.3%	100.0%	0.0%
SALES PRICE		ALL	GC without DPA	GC Plus	GC with HHF-DPA	NS
<i>Mean</i>		\$132,562	\$120,035	\$144,425	\$121,639	\$131,165
<i>Median</i>		\$125,000	\$99,000	\$137,000	\$119,000	\$138,700
	Less than \$60,000	2.3%	0.0%	1.7%	3.0%	0.0%
	\$60,000-\$79,999	8.7%	11.8%	7.0%	10.4%	0.0%
	\$80,000-\$89,999	6.9%	11.8%	6.1%	7.9%	0.0%
	\$90,000-\$99,999	8.2%	29.4%	7.0%	9.0%	12.0%
	\$100,000-\$109,999	8.3%	5.9%	6.5%	10.0%	6.0%
	\$110,000-\$119,999	9.6%	0.0%	7.8%	10.9%	24.0%
	\$120,000-\$129,999	10.5%	11.8%	9.1%	12.1%	4.0%
	\$130,000-\$139,999	8.0%	0.0%	6.9%	9.2%	4.0%
	\$140,000-\$149,999	6.0%	5.9%	5.9%	5.8%	14.0%
	\$150,000-\$159,999	6.7%	5.9%	7.7%	4.8%	34.0%
	\$160,000-\$169,999	5.1%	0.0%	5.7%	4.7%	2.0%
	\$170,000-\$179,999	4.4%	0.0%	5.6%	3.6%	0.0%
	\$180,000-\$189,999	3.7%	0.0%	4.6%	3.1%	0.0%
	\$190,000-\$199,999	2.8%	5.9%	3.4%	2.2%	0.0%
	\$200,000 and above	8.8%	11.8%	15.1%	3.1%	0.0%
SQUARE FEET		ALL	GC without DPA	GC Plus	GC with HHF-DPA	NS
<i>Mean</i>		1,486	1,467	1,498	1,481	1,310
<i>Median</i>		1,340	1,421	1,387	1,312	1,140
	less than 1,000	8.4%	0.0%	8.7%	8.5%	0.0%
	1,000-1,250	29.5%	29.4%	24.3%	32.8%	76.0%
	1,251-1,500	27.5%	29.4%	28.2%	27.3%	16.0%
	1,501-1,750	17.2%	23.5%	19.1%	15.9%	2.0%
	More than 1,750	17.3%	17.6%	19.7%	15.5%	6.0%

<sup>10</sup> The Great Choice Program in this table refers to the loans whose borrowers did not require a second loan for downpayment and/or closing costs. The Great Choice Plus Program refers to the first loans whose borrowers took second loan for downpayment and/or closing costs. The second loans are not included in the discussion of those characteristics.

**Table A.3. Homebuyer Characteristics<sup>11</sup> – CY2017**

<b>AGE</b>		<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<i>Mean</i>		36	34	35	36	40
<i>Median</i>		32	28	31	33	36
	less than 25	22.83%	47.06%	24.91%	21.30%	2.00%
	25-29	18.69%	11.76%	19.48%	17.91%	22.00%
	30-34	16.26%	0.00%	15.06%	17.57%	16.00%
	35-39	11.94%	17.65%	11.66%	11.74%	24.00%
	40-44	8.01%	5.88%	7.31%	8.55%	12.00%
	45 and over	22.25%	17.65%	21.51%	22.93%	24.00%
<b>GENDER</b>		<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
	<b>Female</b>	45.79%	35.29%	43.52%	47.22%	70.00%
	<b>Male</b>	52.64%	64.71%	55.32%	50.88%	26.00%
<b>HOUSEHOLD SIZE</b>		<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<i>Mean</i>		2	2	2	2	3
<i>Median</i>		2	2	2	2	3
	1 Person	38.91%	35.29%	36.86%	41.45%	22.00%
	2 Person	25.19%	29.41%	25.78%	24.69%	22.00%
	3 Person	17.86%	11.76%	18.18%	17.57%	20.00%
	4 Person	10.92%	23.53%	11.95%	9.50%	20.00%
	5+ Person	6.95%	0.00%	7.10%	6.58%	16.00%
<b>INCOME</b>		<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
	<i>Mean</i>	49,903	50,283	53,064	47,577	31,067
	<i>Median</i>	49,548	51,825	52,531	47,498	32,188
	Below \$30,000	9.69%	5.88%	6.81%	11.40%	40.00%
	\$30,000-\$34,999	8.49%	5.88%	7.17%	8.96%	32.00%
	\$35,000-\$39,999	11.12%	29.41%	9.20%	12.21%	26.00%
	\$40,000-\$44,999	9.96%	0.00%	9.05%	11.19%	2.00%
	\$45,000-\$49,999	11.84%	5.88%	11.73%	12.42%	0.00%
	\$50,000-\$54,999	13.69%	11.76%	12.96%	14.86%	0.00%
	\$55,000-\$59,999	11.46%	23.53%	11.37%	11.80%	0.00%
	\$60,000-\$64,999	7.36%	5.88%	8.76%	6.31%	0.00%
	\$65,000-\$69,999	5.68%	0.00%	6.88%	4.82%	0.00%
	\$70,000-\$74,999	3.46%	0.00%	5.21%	1.97%	0.00%
	\$75,000-\$79,999	3.01%	5.88%	4.27%	1.90%	0.00%
	\$80,000-\$84,999	1.68%	5.88%	2.82%	0.61%	0.00%
	\$85,000-\$89,999	1.10%	0.00%	1.67%	0.61%	0.00%
	more than \$90,000	1.47%	0.00%	2.10%	0.95%	0.00%
<b>RACE/ETHNICITY</b>		<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
	White	72.66%	82.35%	79.94%	67.16%	30.00%
	African American	24.13%	11.76%	17.60%	29.10%	62.00%
	Asian	0.99%	5.88%	0.94%	0.88%	4.00%
	American Indian/Alaskan Native	0.31%	0.00%	0.29%	0.34%	0.00%
	Nat. Hawaiian/Pacific Islander	0.27%	0.00%	0.22%	0.27%	2.00%
	Unknown/Other	1.64%	0.00%	1.01%	2.24%	2.00%
	Hispanic	5.61%	0.00%	5.14%	6.11%	6.00%

<sup>11</sup> If information for a variable is not provided or missing, the percentages will not add to 100.



**Table A.4. Loan Characteristics – CY2017**

<b>DOWN PAYMENT</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<b>Yes</b>	99.08%	52.94%	98.62%	100.00%	100.00%
<b>No</b>	0.92%	47.06%	1.38%	0.00%	0.00%
# of Loans with DP	2,895	9	1,362	1,474	50
DP % of Acquisition Cost <sup>12</sup>					
Mean	7.34%	15.43%	3.75%	10.00%	25.33%
Median	4.48%	22.00%	3.50%	9.09%	25.00%
<b>LOAN TYPE</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
Conventional	3.94%	29.41%	0.14%	3.93%	100.00%
FHA	91.75%	17.65%	97.54%	90.30%	0.00%
RD	2.60%	35.29%	0.94%	3.87%	0.00%
VA	1.71%	17.65%	1.38%	1.90%	0.00%
<b>PITI</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<i>Mean</i>	\$786	\$672	\$867	\$724	\$430
<i>Median</i>	\$746	\$640	\$822	\$705	\$442
less than \$300	0.51%	0.00%	0.07%	0.95%	0.00%
\$300-399	3.80%	0.00%	1.59%	4.68%	40.00%
\$400-499	9.31%	11.76%	5.72%	11.60%	40.00%
\$500-599	13.52%	29.41%	11.73%	14.86%	18.00%
\$600-699	14.89%	17.65%	12.74%	17.30%	2.00%
\$700-799	16.36%	23.53%	15.06%	18.05%	0.00%
\$800-899	11.84%	5.88%	12.53%	11.67%	0.00%
\$900 or more	29.77%	11.76%	40.55%	20.90%	0.00%
<b>PITI % of INCOME</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<i>Mean</i>	19.68%	17.18%	20.40%	19.12%	17.00%
<i>Median</i>	18.92%	15.84%	19.75%	18.45%	16.79%
less than 15%	18.17%	29.41%	15.50%	20.42%	22.00%
15-19%	34.84%	47.06%	31.79%	37.04%	50.00%
20-24%	27.34%	11.76%	30.27%	24.83%	26.00%
25-29%	12.90%	5.88%	14.70%	11.67%	2.00%
30% or more	6.74%	5.88%	7.75%	6.04%	0.00%
<b>TARGETED AREA</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
Yes	19.27%	47.06%	15.86%	22.25%	16.00%
No	80.73%	52.94%	84.14%	77.75%	84.00%
<b>FIRST-TIME</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
# of Repeat Buyers <sup>13, 14</sup>	63	1	24	38	0
Repeat	2.16%	5.88%	1.74%	2.58%	0.00%
First-time	97.84%	94.12%	98.26%	97.42%	100.00%

<sup>12</sup> Mean and Median values for downpayment as percent of acquisition cost are calculated only for the loans with a downpayment. Those loans without a downpayment are excluded from calculations.

<sup>13</sup> Six of the borrowers owned an investment property. They did not own their primary residence in the last three years. Therefore, they were complying with “first-time” homebuyer rule of the Internal Revenue Service (IRS).

<sup>14</sup> Four of the repeat buyers did not purchase a home in a targeted area but they took advantage of veteran exemption.

**Table A.5a. Geographic Distribution of Loans by Program, CY2017**

*Percentage listed is within the program (column)*

<b>TENNESSEE</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC Plus</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Statewide	2,922		17	0.58%	1,381	47.26%	1,474	50.44%	50	1.71%
<b>GRAND DIV.</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC Plus</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
East	1,023	35.01%	5	29.41%	490	35.48%	512	34.74%	16	32.00%
Middle	1,307	44.73%	11	64.71%	760	55.03%	508	34.46%	28	56.00%
West	592	20.26%	1	5.88%	131	9.49%	454	30.80%	6	12.00%
<b>URBAN-RURAL</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC Plus</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Central City	119	4.07%	0	0.00%	31	2.24%	88	5.97%	0	0.00%
Rural	301	10.30%	8	47.06%	169	12.24%	123	8.34%	1	2.00%
Suburb	2,502	85.63%	9	52.94%	1,181	85.52%	1,263	85.69%	49	98.00%
<b>MSA</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC Plus</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Chattanooga	177	6.06%	0	0.00%	91	6.59%	84	5.70%	2	4.00%
Cleveland	104	3.56%	1	5.88%	21	1.52%	81	5.50%	1	2.00%
Johnson City	37	1.27%	0	0.00%	32	2.32%	1	0.07%	4	8.00%
Kingsport-Bristol	75	2.57%	0	0.00%	44	3.19%	30	2.04%	1	2.00%
Knoxville	474	16.22%	3	17.65%	225	16.29%	238	16.15%	8	16.00%
Morristown	43	1.47%	0	0.00%	20	1.45%	23	1.56%	0	0.00%
Clarksville	246	8.42%	0	0.00%	50	3.62%	196	13.30%	0	0.00%
Nashville	936	32.03%	4	23.53%	630	45.62%	275	18.66%	27	54.00%
Jackson	147	5.03%	1	5.88%	24	1.74%	122	8.28%	0	0.00%
Memphis	382	13.07%	0	0.00%	75	5.43%	301	20.42%	6	12.00%
Non-MSA	301	10.30%	8	47.06%	169	12.24%	123	8.34%	1	2.00%

**Table A.5b. Geographic Distribution of Loan Dollars by Program, CY2017**

<b>TENNESSEE</b>	<b>ALL</b>	<b>Great Choice</b>	<b>Great Choice without DPA</b>	<b>Great Choice (Great Choice Plus)</b>	<b>Great Choice (HHF DPA)</b>	<b>NS</b>
Statewide	\$400,036,916	\$363,164,420	\$1,831,471	\$195,328,298 (\$9,866,502)	\$166,004,651 (\$22,110,000)	\$4,895,994
<b>GRAND DIV.</b>	<b>ALL</b>	<b>Great Choice</b>	<b>GC without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
East	\$117,714,356	\$105,907,933	\$536,512	\$53,781,717 (\$2,722,887)	\$51,589,704 (\$7,860,000)	\$1,403,536
Middle	\$213,864,732	\$196,765,122	\$1,215,427	\$126,982,192 (\$6,410,152)	\$68,567,503 (\$7,620,000)	\$3,069,458
West	\$68,457,828	\$60,491,365	\$79,532	\$14,564,389 (\$733,463)	\$45,847,444 (\$6,810,000)	\$423,000
<b>URBAN-RURAL</b>	<b>ALL</b>	<b>Great Choice</b>	<b>GC without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
Central City	\$14,468,487	\$12,923,428	\$0	\$4,440,910 (\$225,059)	\$8,482,518 (\$1,320,000)	\$0
Rural	\$31,770,375	\$28,946,070	\$781,729	\$17,731,895 (\$891,785)	\$10,432,446 (\$1,845,000)	\$87,520
Suburb	\$353,798,054	\$321,294,922	\$1,049,742	\$173,155,493 (\$8,749,658)	\$147,089,687 (\$18,945,000)	\$4,808,474
<b>MSA</b>	<b>ALL</b>	<b>Great Choice</b>	<b>GC without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
Chattanooga	\$21,492,874	\$19,530,057	\$0	\$10,811,309 (\$544,567)	\$8,718,748 (\$1,260,000)	\$158,250
Cleveland	\$11,977,759	\$10,576,041	\$74,100	\$2,268,886 (\$111,271)	\$8,233,055 (\$1,215,000)	\$75,447
Johnson City	\$3,971,199	\$3,409,013	\$0	\$3,313,687 (\$165,736)	\$95,326 (\$15,000)	\$381,450
Kingsport-Bristol	\$7,402,639	\$6,622,072	\$0	\$4,296,381 (\$218,067)	\$2,325,691 (\$450,000)	\$112,500
Knoxville	\$56,578,098	\$51,031,882	\$342,210	\$25,503,768 (\$1,300,327)	\$25,185,904 (\$3,750,000)	\$675,889
Morristown	\$4,403,714	\$3,956,416	\$0	\$2,036,339 (\$102,298)	\$1,920,077 (\$345,000)	\$0
Clarksville	\$31,085,466	\$27,821,325	\$0	\$6,361,662 (\$324,141)	\$21,459,663 (\$2,940,000)	\$0
Nashville	\$168,467,045	\$155,748,777	\$553,900	\$111,179,940 (\$5,611,330)	\$44,014,937 (\$4,125,000)	\$2,981,938
Jackson	\$16,243,765	\$14,284,896	\$79,532	\$2,555,734 (\$128,869)	\$11,649,630 (\$1,830,000)	\$0
Memphis	\$46,643,982	\$41,237,871	\$0	\$9,268,697 (\$468,111)	\$31,969,174 (\$4,515,000)	\$423,000
Non-MSA	\$31,770,375	\$28,946,070	\$781,729	\$17,731,895 (\$891,785)	\$10,432,446 (\$1,845,000)	\$87,520

**Table A.6. Loans (# and %) by Program and County –CY2017**

COUNTY	ALL		GC		GC+		HHF-DPA		NS	
ANDERSON	62	2.12%	1	5.88%	46	3.33%	15	1.02%	0	0.00%
BEDFORD	10	0.34%	0	0.00%	10	0.72%	0	0.00%	0	0.00%
BENTON	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
BLEDSON	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
BLOUNT	25	0.86%	0	0.00%	25	1.81%	0	0.00%	0	0.00%
BRADLEY	102	3.49%	1	5.88%	19	1.38%	81	5.50%	1	2.00%
CAMPBELL	5	0.17%	0	0.00%	5	0.36%	0	0.00%	0	0.00%
CANNON	9	0.31%	0	0.00%	9	0.65%	0	0.00%	0	0.00%
CARROLL	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
CARTER	5	0.17%	0	0.00%	4	0.29%	0	0.00%	1	2.00%
CHEATHAM	16	0.55%	0	0.00%	15	1.09%	0	0.00%	1	2.00%
CHESTER	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
CLAIBORNE	3	0.10%	1	5.88%	2	0.14%	0	0.00%	0	0.00%
CLAY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
COCKE	28	0.96%	0	0.00%	4	0.29%	24	1.63%	0	0.00%
COFFEE	11	0.38%	0	0.00%	11	0.80%	0	0.00%	0	0.00%
CROCKETT	10	0.34%	0	0.00%	10	0.72%	0	0.00%	0	0.00%
CUMBERLAND	7	0.24%	0	0.00%	7	0.51%	0	0.00%	0	0.00%
DAVIDSON	327	11.19%	4	23.53%	190	13.76%	113	7.67%	20	40.00%
DECATUR	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
DEKALB	5	0.17%	0	0.00%	5	0.36%	0	0.00%	0	0.00%
DICKSON	11	0.38%	0	0.00%	11	0.80%	0	0.00%	0	0.00%
DYER	3	0.10%	0	0.00%	3	0.22%	0	0.00%	0	0.00%
FAYETTE	10	0.34%	0	0.00%	10	0.72%	0	0.00%	0	0.00%
FENTRESS	2	0.07%	1	5.88%	1	0.07%	0	0.00%	0	0.00%
FRANKLIN	7	0.24%	0	0.00%	7	0.51%	0	0.00%	0	0.00%
GIBSON	7	0.24%	0	0.00%	7	0.51%	0	0.00%	0	0.00%
GILES	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
GRAINGER	10	0.34%	1	5.88%	9	0.65%	0	0.00%	0	0.00%
GREENE	22	0.75%	0	0.00%	22	1.59%	0	0.00%	0	0.00%
GRUNDY	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
HAMBLETON	26	0.89%	0	0.00%	7	0.51%	19	1.29%	0	0.00%
HAMILTON	171	5.85%	0	0.00%	85	6.15%	84	5.70%	2	4.00%
HANCOCK	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
HARDEMAN	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
HARDIN	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
HAWKINS	6	0.21%	0	0.00%	5	0.36%	1	0.07%	0	0.00%
HAYWOOD	14	0.48%	0	0.00%	6	0.43%	8	0.54%	0	0.00%
HENDERSON	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%

**Table A.6. Loans (# and %) by Program and County –CY2017**

COUNTY	ALL		GC		GC+		HHF-DPA		NS	
HENRY	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
HICKMAN	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
HOUSTON	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
HUMPHREYS	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
JACKSON	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
JEFFERSON	17	0.58%	0	0.00%	13	0.94%	4	0.27%	0	0.00%
JOHNSON	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
KNOX	346	11.84%	1	5.88%	116	8.40%	222	15.06%	7	14.00%
LAKE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
LAUDERDALE	26	0.89%	0	0.00%	3	0.22%	23	1.56%	0	0.00%
LAWRENCE	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
LEWIS	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
LINCOLN	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
LOUDON	10	0.34%	0	0.00%	9	0.65%	0	0.00%	1	2.00%
MACON	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
MADISON	136	4.65%	1	5.88%	13	0.94%	122	8.28%	0	0.00%
MARION	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
MARSHALL	13	0.44%	0	0.00%	13	0.94%	0	0.00%	0	0.00%
MAURY	60	2.05%	0	0.00%	59	4.27%	0	0.00%	1	2.00%
MCMINN	18	0.62%	0	0.00%	6	0.43%	12	0.81%	0	0.00%
MCNAIRY	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
MEIGS	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
MONROE	6	0.21%	0	0.00%	5	0.36%	1	0.07%	0	0.00%
MONTGOMERY	246	8.42%	0	0.00%	50	3.62%	196	13.30%	0	0.00%
MOORE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MORGAN	3	0.10%	0	0.00%	3	0.22%	0	0.00%	0	0.00%
OBION	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
OVERTON	3	0.10%	3	17.65%	0	0.00%	0	0.00%	0	0.00%
PERRY	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
PICKETT	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
POLK	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
PUTNAM	6	0.21%	2	11.76%	3	0.22%	0	0.00%	1	2.00%
RHEA	19	0.65%	0	0.00%	1	0.07%	18	1.22%	0	0.00%
ROANE	8	0.27%	0	0.00%	8	0.58%	0	0.00%	0	0.00%
ROBERTSON	49	1.68%	0	0.00%	18	1.30%	31	2.10%	0	0.00%
RUTHERFORD	300	10.27%	0	0.00%	197	14.27%	102	6.92%	1	2.00%
SCOTT	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
SEQUATCHIE	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
SEVIER	6	0.21%	0	0.00%	6	0.43%	0	0.00%	0	0.00%
SHELBY	365	12.49%	0	0.00%	59	4.27%	300	20.35%	6	12.00%

**Table A.6. Loans (# and %) by Program and County –CY2017**

<b>COUNTY</b>	<b>ALL</b>		<b>GC</b>		<b>GC+</b>		<b>HHF-DPA</b>		<b>NS</b>	
SMITH	5	0.17%	0	0.00%	5	0.36%	0	0.00%	0	0.00%
STEWART	4	0.14%	0	0.00%	4	0.29%	0	0.00%	0	0.00%
SULLIVAN	69	2.36%	0	0.00%	39	2.82%	29	1.97%	1	2.00%
SUMNER	104	3.56%	0	0.00%	73	5.29%	29	1.97%	2	4.00%
TIPTON	7	0.24%	0	0.00%	6	0.43%	1	0.07%	0	0.00%
TROUSDALE	1	0.03%	0	0.00%	1	0.07%	0	0.00%	0	0.00%
UNICOI	4	0.14%	0	0.00%	3	0.22%	1	0.07%	0	0.00%
UNION	5	0.17%	0	0.00%	4	0.29%	1	0.07%	0	0.00%
VAN BUREN	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
WARREN	40	1.37%	0	0.00%	3	0.22%	37	2.51%	0	0.00%
WASHINGTON	28	0.96%	0	0.00%	25	1.81%	0	0.00%	3	6.00%
WAYNE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
WEAKLEY	2	0.07%	0	0.00%	2	0.14%	0	0.00%	0	0.00%
WHITE	2	0.07%	1	5.88%	1	0.07%	0	0.00%	0	0.00%
WILLIAMSON	15	0.51%	0	0.00%	15	1.09%	0	0.00%	0	0.00%
WILSON	31	1.06%	0	0.00%	29	2.10%	0	0.00%	2	4.00%
STATEWIDE	<b>2,922</b>		<b>17</b>		<b>1,381</b>		<b>1,474</b>		<b>50</b>	

**Table A.7. Dollar Amount of Mortgages by Program and County – CY 2017**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	Seconds	GC	DPA	
ANDERSON	\$6,559,600	\$105,050	\$4,484,340	\$228,473	\$1,516,737	\$225,000	\$0
BEDFORD	\$1,358,024	\$0	\$1,294,049	\$63,975	\$0	\$0	\$0
BENTON	\$89,250	\$0	\$85,000	\$4,250	\$0	\$0	\$0
BLEDSON	\$0	\$0	\$0	\$0	\$0	\$0	\$0
BLOUNT	\$3,041,002	\$0	\$2,893,400	\$147,602	\$0	\$0	\$0
BRADLEY	\$11,749,817	\$74,100	\$2,051,989	\$100,226	\$8,233,055	\$1,215,000	\$75,447
CAMPBELL	\$485,293	\$0	\$461,778	\$23,515	\$0	\$0	\$0
CANNON	\$1,276,499	\$0	\$1,214,899	\$61,600	\$0	\$0	\$0
CARROLL	\$164,352	\$0	\$156,389	\$7,963	\$0	\$0	\$0
CARTER	\$497,027	\$0	\$370,462	\$18,865	\$0	\$0	\$107,700
CHEATHAM	\$3,074,500	\$0	\$2,834,015	\$147,935	\$0	\$0	\$92,550
CHESTER	\$102,156	\$0	\$97,206	\$4,950	\$0	\$0	\$0
CLAIBORNE	\$267,761	\$120,202	\$140,409	\$7,150	\$0	\$0	\$0
CLAY	\$0	\$0	\$0	\$0	\$0	\$0	\$0
COCKE	\$2,728,214	\$0	\$272,620	\$13,352	\$2,082,242	\$360,000	\$0
COFFEE	\$1,517,423	\$0	\$1,443,758	\$73,665	\$0	\$0	\$0
CROCKETT	\$1,074,266	\$0	\$1,022,083	\$52,183	\$0	\$0	\$0
CUMBERLAND	\$748,438	\$0	\$712,016	\$36,422	\$0	\$0	\$0
DAVIDSON	\$58,188,888	\$553,900	\$33,573,311	\$1,683,529	\$18,385,298	\$1,695,000	\$2,297,850
DECATUR	\$0	\$0	\$0	\$0	\$0	\$0	\$0
DEKALB	\$671,580	\$0	\$639,015	\$32,565	\$0	\$0	\$0
DICKSON	\$1,637,366	\$0	\$1,550,196	\$87,170	\$0	\$0	\$0
DYER	\$239,396	\$0	\$227,796	\$11,600	\$0	\$0	\$0
FAYETTE	\$1,416,596	\$0	\$1,347,653	\$68,943	\$0	\$0	\$0
FENTRESS	\$189,703	\$79,292	\$105,061	\$5,350	\$0	\$0	\$0
FRANKLIN	\$793,134	\$0	\$755,558	\$37,576	\$0	\$0	\$0
GIBSON	\$562,013	\$0	\$534,693	\$27,320	\$0	\$0	\$0
GILES	\$467,689	\$0	\$444,999	\$22,690	\$0	\$0	\$0
GRAINGER	\$917,292	\$92,160	\$785,197	\$39,935	\$0	\$0	\$0
GREENE	\$2,172,280	\$0	\$2,067,360	\$104,920	\$0	\$0	\$0
GRUNDY	\$118,667	\$0	\$112,917	\$5,750	\$0	\$0	\$0
HAMBLIN	\$2,562,616	\$0	\$698,610	\$35,575	\$1,543,431	\$285,000	\$0
HAMILTON	\$20,783,825	\$0	\$10,136,825	\$510,002	\$8,718,748	\$1,260,000	\$158,250
HANCOCK	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HARDEMAN	\$257,070	\$0	\$245,470	\$11,600	\$0	\$0	\$0
HARDIN	\$90,806	\$0	\$86,406	\$4,400	\$0	\$0	\$0
HAWKINS	\$683,077	\$0	\$510,451	\$26,025	\$131,601	\$15,000	\$0
HAYWOOD	\$1,353,178	\$0	\$572,465	\$29,290	\$631,423	\$120,000	\$0
HENDERSON	\$164,585	\$0	\$156,610	\$7,975	\$0	\$0	\$0

**Table A.7. Dollar Amount of Mortgages by Program and County – CY 2017**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	Seconds	GC	DPA	
HENRY	\$84,902	\$0	\$81,562	\$3,340	\$0	\$0	\$0
HICKMAN	\$481,345	\$0	\$458,745	\$22,600	\$0	\$0	\$0
HOUSTON	\$465,060	\$0	\$442,490	\$22,570	\$0	\$0	\$0
HUMPHREYS	\$195,974	\$0	\$186,949	\$9,025	\$0	\$0	\$0
JACKSON	\$0	\$0	\$0	\$0	\$0	\$0	\$0
JEFFERSON	\$1,841,098	\$0	\$1,337,729	\$66,723	\$376,646	\$60,000	\$0
JOHNSON	\$214,219	\$0	\$203,839	\$10,380	\$0	\$0	\$0
KNOX	\$42,527,637	\$145,000	\$14,184,886	\$723,616	\$23,553,885	\$3,330,000	\$590,250
LAKE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAUDERDALE	\$2,163,352	\$0	\$210,410	\$10,725	\$1,597,217	\$345,000	\$0
LAWRENCE	\$85,749	\$0	\$81,594	\$4,155	\$0	\$0	\$0
LEWIS	\$81,519	\$0	\$77,569	\$3,950	\$0	\$0	\$0
LINCOLN	\$110,411	\$0	\$105,061	\$5,350	\$0	\$0	\$0
LOUDON	\$1,276,169	\$0	\$1,132,920	\$57,610	\$0	\$0	\$85,639
MACON	\$470,628	\$0	\$447,783	\$22,845	\$0	\$0	\$0
MADISON	\$15,067,343	\$79,532	\$1,436,445	\$71,736	\$11,649,630	\$1,830,000	\$0
MARION	\$188,589	\$0	\$179,364	\$9,225	\$0	\$0	\$0
MARSHALL	\$1,786,985	\$0	\$1,701,628	\$85,357	\$0	\$0	\$0
MAURY	\$9,965,920	\$0	\$9,375,769	\$474,151	\$0	\$0	\$116,000
MCMINN	\$1,866,469	\$0	\$604,588	\$30,895	\$1,050,986	\$180,000	\$0
MCNAIRY	\$177,241	\$0	\$168,616	\$8,625	\$0	\$0	\$0
MEIGS	\$445,774	\$0	\$424,174	\$21,600	\$0	\$0	\$0
MONROE	\$681,085	\$0	\$549,027	\$27,925	\$89,133	\$15,000	\$0
MONTGOMERY	\$31,085,466	\$0	\$6,361,662	\$324,141	\$21,459,663	\$2,940,000	\$0
MOORE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
MORGAN	\$325,770	\$0	\$309,970	\$15,800	\$0	\$0	\$0
OBION	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OVERTON	\$263,050	\$263,050	\$0	\$0	\$0	\$0	\$0
PERRY	\$181,636	\$0	\$172,791	\$8,845	\$0	\$0	\$0
PICKETT	\$0	\$0	\$0	\$0	\$0	\$0	\$0
POLK	\$227,942	\$0	\$216,897	\$11,045	\$0	\$0	\$0
PUTNAM	\$651,264	\$225,751	\$321,616	\$16,377	\$0	\$0	\$87,520
RHEA	\$2,284,432	\$0	\$119,790	\$6,100	\$1,888,542	\$270,000	\$0
ROANE	\$800,833	\$0	\$761,973	\$38,860	\$0	\$0	\$0
ROBERTSON	\$8,524,416	\$0	\$3,238,075	\$164,900	\$4,656,441	\$465,000	\$0
RUTHERFORD	\$55,457,974	\$0	\$35,290,386	\$1,770,823	\$16,762,477	\$1,530,000	\$104,288
SCOTT	\$167,267	\$0	\$159,162	\$8,105	\$0	\$0	\$0
SEQUATCHIE	\$520,460	\$0	\$495,120	\$25,340	\$0	\$0	\$0
SEVIER	\$832,594	\$0	\$793,482	\$39,112	\$0	\$0	\$0



**Table A.7. Dollar Amount of Mortgages by Program and County – CY 2017**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	Seconds	GC	DPA	
SHELBY	\$44,163,543	\$0	\$7,015,455	\$354,128	\$31,870,960	\$4,500,000	\$423,000
SMITH	\$645,027	\$0	\$613,772	\$31,255	\$0	\$0	\$0
STEWART	\$419,802	\$0	\$399,122	\$20,680	\$0	\$0	\$0
SULLIVAN	\$6,719,562	\$0	\$3,785,930	\$192,042	\$2,194,090	\$435,000	\$112,500
SUMNER	\$18,897,545	\$0	\$13,382,003	\$671,821	\$4,210,721	\$435,000	\$198,000
TIPTON	\$1,063,843	\$0	\$905,589	\$45,040	\$98,214	\$15,000	\$0
TROUSDALE	\$127,954	\$0	\$121,754	\$6,200	\$0	\$0	\$0
UNICOI	\$368,143	\$0	\$245,372	\$12,445	\$95,326	\$15,000	\$0
UNION	\$644,502	\$0	\$489,304	\$24,916	\$115,282	\$15,000	\$0
VAN BUREN	\$191,276	\$0	\$181,956	\$9,320	\$0	\$0	\$0
WARREN	\$3,973,961	\$0	\$312,417	\$13,641	\$3,092,903	\$555,000	\$0
WASHINGTON	\$3,106,029	\$0	\$2,697,853	\$134,426	\$0	\$0	\$273,750
WAYNE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
WEAKLEY	\$223,936	\$0	\$214,541	\$9,395	\$0	\$0	\$0
WHITE	\$268,854	\$93,434	\$166,920	\$8,500	\$0	\$0	\$0
WILLIAMSON	\$3,375,525	\$0	\$3,206,055	\$169,470	\$0	\$0	\$0
WILSON	\$6,343,458	\$0	\$5,873,177	\$297,031	\$0	\$0	\$173,250
<b>TENNESSEE</b>	<b>\$400,036,916</b>	<b>\$1,831,471</b>	<b>\$195,328,298</b>	<b>\$9,866,502</b>	<b>\$166,004,651</b>	<b>\$22,110,000</b>	<b>\$4,895,994</b>

**Table A.8. Selected Characteristics by County – CY 2017\***

<b>COUNTY</b>	<b># of Loans</b>	<b>Age</b>	<b>HH_Size</b>	<b>Income</b>	<b>Price</b>	<b>Sq_Feet</b>	<b>Year_Built</b>	<b>PITI%Inc</b>
ANDERSON	62	34	2	\$43,728	\$102,191	1,258	1966	18.7%
BEDFORD	10	29	2	\$45,665	\$131,110	1,266	1986	21.3%
BENTON	1	41	4	\$48,516	\$85,000	2,066	1994	13.5%
BLEDSON	0	NA	NA	NA	NA	NA	NA	NA
BLOUNT	25	31	2	\$46,023	\$118,082	1,331	1975	19.8%
BRADLEY	102	34	2	\$41,969	\$111,085	1,189	1977	19.3%
CAMPBELL	5	NA	2	NA	NA	1,253	1994	NA
CANNON	9	34	2	\$61,109	\$136,889	1,587	1987	18.3%
CARROLL	2	NA	1	NA	NA	1,242	1975	NA
CARTER	5	NA	1	NA	NA	1,231	1972	NA
CHEATHAM	16	39	3	\$66,866	\$192,631	1,605	1993	20.4%
CHESTER	1	NA	1	NA	NA	1,217	2009	NA
CLAIBORNE	3	NA	1	NA	NA	1,301	1991	NA
CLAY	0	NA	NA	NA	NA	NA	NA	NA
COCKE	28	39	2	\$47,694	\$92,007	1,429	1974	14.6%
COFFEE	11	26	3	\$50,032	\$133,936	1,622	1983	20.1%
CROCKETT	10	33	4	\$55,310	\$104,367	1,383	1986	15.0%
CUMBERLAND	7	37	2	\$45,864	\$104,064	1,421	1984	16.7%
DAVIDSON	327	37	2	\$58,634	\$174,993	1,412	1990	21.6%
DECATUR	0	NA	NA	NA	NA	NA	NA	NA
DEKALB	5	NA	3	NA	NA	1,621	1978	NA
DICKSON	11	33	3	\$68,096	\$143,527	1,319	1988	16.5%
DYER	3	NA	3	NA	NA	1,437	1969	NA
FAYETTE	10	37	2	\$45,948	\$137,888	1,529	1999	23.1%
FENTRESS	2	NA	3	NA	NA	1,217	1987	NA
FRANKLIN	7	31	2	\$52,473	\$109,929	1,584	1980	16.5%
GIBSON	7	36	2	\$43,044	\$78,057	1,490	1981	19.0%
GILES	4	NA	3	NA	NA	1,409	1976	NA
GRAINGER	10	38	2	\$50,181	\$88,870	1,516	1987	13.8%
GREENE	22	34	2	\$38,739	\$96,314	1,451	1987	20.8%
GRUNDY	1	NA	1	NA	NA	976	2011	NA
HAMBLETON	26	31	2	\$43,410	\$94,089	1,200	1974	15.4%
HAMILTON	171	35	2	\$45,035	\$117,672	1,328	1966	19.8%
HANCOCK	0	NA	NA	NA	NA	NA	NA	NA
HARDEMAN	2	NA	4	NA	NA	2,049	2000	NA
HARDIN	1	NA	2	NA	NA	1,102	1973	NA
HAWKINS	6	30	3	\$55,465	\$109,833	1,346	1993	15.3%
HAYWOOD	14	31	2	\$47,604	\$91,843	1,615	1975	14.7%
HENDERSON	2	NA	4	NA	NA	1,364	1968	NA
HENRY	1	NA	2	NA	NA	1,128	1963	NA
HICKMAN	4	NA	3	NA	NA	1,459	1984	NA
HOUSTON	4	NA	3	NA	NA	1,567	1993	NA

**Table A.8. Selected Characteristics by County – CY 2017\***

<b>COUNTY</b>	<b># of Loans</b>	<b>Age</b>	<b>HH_Size</b>	<b>Income</b>	<b>Price</b>	<b>Sq_Feet</b>	<b>Year_Built</b>	<b>PITI%Inc</b>
HUMPHREYS	2	NA	3	NA	NA	1,549	1990	NA
JACKSON	0	NA	NA	NA	NA	NA	NA	NA
JEFFERSON	17	40	3	\$46,935	\$104,164	1,433	1989	17.4%
JOHNSON	2	NA	3	NA	NA	1,528	1959	NA
KNOX	346	34	2	\$44,631	\$118,453	1,269	1972	19.3%
LAKE	0	NA	NA	NA	NA	NA	NA	NA
LAUDERDALE	26	36	2	\$40,476	\$78,283	1,431	1982	17.7%
LAWRENCE	1	NA	3	NA	NA	1,606	1955	NA
LEWIS	1	NA	1	NA	NA	1,833	2005	NA
LINCOLN	1	NA	1	NA	NA	1,259	1958	NA
LOUDON	10	35	3	\$42,745	\$128,960	1,446	1979	20.3%
MACON	4	NA	2	NA	NA	1,201	2009	NA
MADISON	136	39	2	\$45,499	\$105,660	1,644	1980	17.5%
MARION	2	NA	2	NA	NA	1,821	1943	NA
MARSHALL	13	30	3	\$51,810	\$133,227	1,428	1993	19.7%
MAURY	60	37	2	\$53,510	\$161,903	1,475	1992	22.4%
MCMINN	18	36	2	\$48,711	\$99,856	1,616	1971	14.5%
MCNAIRY	2	NA	3	NA	NA	1,599	2003	NA
MEIGS	4	NA	3	NA	NA	1,691	1992	NA
MONROE	6	28	2	\$54,284	\$109,833	1,568	1983	15.7%
MONTGOMERY	246	36	2	\$44,992	\$122,066	1,322	1992	20.1%
MOORE	0	NA	NA	NA	NA	NA	NA	NA
MORGAN	3	NA	3	NA	NA	1,722	1996	NA
OBION	0	NA	NA	NA	NA	NA	NA	NA
OVERTON	3	NA	2	NA	NA	1,524	1992	NA
PERRY	2	NA	1	NA	NA	1,942	1968	NA
PICKETT	0	NA	NA	NA	NA	NA	NA	NA
POLK	2	NA	4	NA	NA	1,755	2009	NA
PUTNAM	6	26	2	\$47,969	\$111,858	1,479	1993	15.8%
RHEA	19	30	3	\$46,901	\$118,005	1,479	1993	17.8%
ROANE	8	26	2	\$44,011	\$97,150	1,389	1985	17.7%
ROBERTSON	49	38	2	\$62,130	\$166,954	1,421	1987	20.1%
RUTHERFORD	300	34	2	\$60,957	\$178,422	1,483	1998	21.7%
SCOTT	2	NA	2	NA	NA	1,675	1969	NA
SEQUATCHIE	4	NA	3	NA	NA	1,849	1998	NA
SEVIER	6	40	3	\$51,994	\$135,082	1,549	1995	19.3%
SHELBY	365	38	2	\$45,849	\$115,305	1,589	1982	20.0%
SMITH	5	NA	2	NA	NA	1,399	1989	NA
STEWART	4	NA	3	NA	NA	1,427	1984	NA
SULLIVAN	69	35	2	\$43,607	\$95,262	1,339	1960	16.0%
SUMNER	104	36	2	\$60,213	\$176,225	1,518	1993	21.5%
TIPTON	7	36	4	\$60,409	\$147,257	1,732	1981	18.5%

**Table A.8. Selected Characteristics by County – CY 2017\***

<b>COUNTY</b>	<b># of Loans</b>	<b>Age</b>	<b>HH_Size</b>	<b>Income</b>	<b>Price</b>	<b>Sq_Feet</b>	<b>Year_Built</b>	<b>PITI%Inc</b>
TROUSDALE	1	NA	3	NA	NA	1,804	1949	NA
UNICOI	4	NA	3	NA	NA	1,172	1945	NA
UNION	5	NA	4	NA	NA	1,422	2002	NA
VAN BUREN	2	NA	3	NA	NA	1,877	1985	NA
WARREN	40	33	3	\$43,766	\$93,849	1,288	1977	15.6%
WASHINGTON	28	32	2	\$45,502	\$111,275	1,316	1978	17.1%
WAYNE	0	NA	NA	NA	NA	NA	NA	NA
WEAKLEY	2	NA	1	NA	NA	1,645	1968	NA
WHITE	2	NA	5	NA	NA	1,829	1981	NA
WILLIAMSON	15	41	2	\$62,416	\$229,580	1,559	2002	24.3%
WILSON	31	36	3	\$64,766	\$201,311	1,594	1992	21.5%
TENNESSEE	2,922	36	2	\$49,903	\$132,562	1,424	1983	19.7%

\*In the counties with five or less loans, the information about the borrower's age, the income of the borrower and the acquisition cost are suppressed to protect the anonymity of the borrowers.

<b>Table A.9. Service Index by County – CY 2017</b>		
<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Anderson	1.82	Well-Served
Bedford	0.53	Potential Growth Area
Benton	0.18	High Potential Growth Area
Bledsoe	0.00	Not Served
Blount	0.53	Potential Growth Area
Bradley	2.18	Well-Served
Campbell	0.31	Potential Growth Area
Cannon	1.89	Well-Served
Carroll	0.21	High Potential Growth Area
Carter	0.21	High Potential Growth Area
Cheatham	1.40	Well-Served
Chester	0.20	High Potential Growth Area
Claiborne	0.28	Potential Growth Area
Clay	0.00	Not Served
Cocke	2.04	Well-Served
Coffee	0.40	Potential Growth Area
Crockett	1.29	Well-Served
Cumberland	0.37	Potential Growth Area
Davidson	0.77	Moderately Well-Served
Decatur	0.00	Not Served
DeKalb	0.70	Potential Growth Area
Dickson	0.57	Potential Growth Area
Dyer	0.15	High Potential Growth Area
Fayette	0.93	Moderately Well-Served
Fentress	0.36	Potential Growth Area
Franklin	0.48	Potential Growth Area
Gibson	0.33	Potential Growth Area
Giles	0.32	Potential Growth Area
Grainger	1.33	Well-Served
Greene	0.73	Potential Growth Area
Grundy	0.23	High Potential Growth Area
Hamblen	0.89	Moderately Well-Served
Hamilton	0.99	Moderately Well-Served
Hancock	0.00	Not Served
Hardeman	0.22	High Potential Growth Area
Hardin	0.13	High Potential Growth Area
Hawkins	0.31	Potential Growth Area
Haywood	1.47	Well-Served
Henderson	0.23	High Potential Growth Area
Henry	0.09	High Potential Growth Area

<b>Table A.9. Service Index by County – CY 2017</b>		
<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Hickman	0.50	Potential Growth Area
Houston	1.07	Well-Served
Humphreys	0.39	Potential Growth Area
Jackson	0.00	Not Served
Jefferson	0.92	Moderately Well-Served
Johnson	0.35	Potential Growth Area
Knox	1.52	Well-Served
Lake	0.00	Not Served
Lauderdale	1.93	Well-Served
Lawrence	0.06	High Potential Growth Area
Lewis	0.31	Potential Growth Area
Lincoln	0.07	High Potential Growth Area
Loudon	0.59	Potential Growth Area
Macon	0.39	Potential Growth Area
Madison	3.09	Well-Served
Marion	0.22	High Potential Growth Area
Marshall	1.07	Well-Served
Maury	1.63	Well-Served
McMinn	1.02	Well-Served
McNairy	0.22	High Potential Growth Area
Meigs	1.25	Well-Served
Monroe	0.34	Potential Growth Area
Montgomery	3.05	Well-Served
Moore	0.00	Not Served
Morgan	0.56	Potential Growth Area
Obion	0.00	Not Served
Overton	0.43	Potential Growth Area
Perry	0.80	Moderately Well-Served
Pickett	0.00	Not Served
Polk	0.38	Potential Growth Area
Putnam	0.16	High Potential Growth Area
Rhea	1.42	Well-Served
Roane	0.37	Potential Growth Area
Robertson	2.05	Well-Served
Rutherford	2.41	Well-Served
Scott	0.26	Potential Growth Area
Sequatchie	0.84	Moderately Well-Served
Sevier	0.12	High Potential Growth Area
Shelby	0.74	Potential Growth Area
Smith	0.86	Moderately Well-Served
Stewart	1.13	Well-Served

<b>Table A.9. Service Index by County – CY 2017</b>		
<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Sullivan	1.01	Well-Served
Sumner	1.55	Well-Served
Tipton	0.33	Potential Growth Area
Trousdale	0.36	Potential Growth Area
Unicoi	0.56	Potential Growth Area
Union	0.86	Moderately Well-Served
Van Buren	1.34	Well-Served
Warren	2.44	Well-Served
Washington	0.48	Potential Growth Area
Wayne	0.00	Not Served
Weakley	0.14	High Potential Growth Area
White	0.25	Potential Growth Area
Williamson	0.34	Potential Growth Area
Wilson	0.83	Moderately Well-Served

# MAPS



**Map 1. THDA Service Index, CY2017**

