

**THDA SINGLE FAMILY LOAN PROGRAM REPORT**  
**Calendar Year 2018**

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## EXECUTIVE SUMMARY

After the close of each calendar year, the Tennessee Housing Development Agency (THDA) Research and Planning Division completes a quick tabular summary of the new mortgage loan activity by the Great Choice and New Start Programs. After the close of each fiscal year, a more extensive [report](#) is published regarding mortgage loan funding and related program activity.

In Calendar year 2018, THDA saw a 51 percent increase in the number of loan *applications* to its Great Choice and companion programs compared to 2017 applications. This comes to a total of 4,900 prospective homebuyers who applied for THDA loans. During the same period, THDA *funded* 4,473 first loans. THDA also funded an additional 4,413 second mortgage loans for borrowers who needed downpayment and closing costs assistance. Great Choice Plus DPA second mortgage loans were used for 1,857 borrowers, and the HHF-DPA assistance was used for 2,556 borrowers.

In CY18, THDA's total of loan dollars funded was \$654,356,149. Comparing this to the previous year, this represents a 64 percent increase in loan dollars, with \$38.3 million attributable to the Hardest Hit Fund Downpayment Assistance (HHF-DPA) Program.

THDA offers loans and incentives to a few target populations. For example, 166 veterans took advantage of the Homeownership for the Brave interest rate reduction on a THDA Great Choice loan. There were 80 homebuyers who were not first-time homebuyers<sup>1</sup>, 67 of whom purchased a home in a targeted area<sup>2</sup> and 13 of whom were veteran repeat buyers<sup>3</sup>.

In 2018, the proportion of THDA loan production<sup>4</sup> in East Tennessee slightly increased. In calendar year 2018, 36 percent of all loans and 31 percent of all loan dollars were made in East Tennessee, compared to 2017 figures of 35 percent and 29 percent, respectively.

Tables in the following section provide more information about loan, homebuyer and property characteristics at state level by loan product used. In the appendix, more detailed county level information is available.

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<sup>1</sup> An additional 13 borrowers owned an investment property or did not occupy the property as their primary residence. According to Internal Revenue Service (IRS) regulations, they are considered as "first-time homebuyers" since the property was not their primary residence.

<sup>2</sup> THDA homeownership programs generally serve first-time homebuyers (those who have not owned their principal residence within the last three years), but serve all eligible homebuyers who are buying in federally targeted areas or who are veterans. A targeted area is a qualified census tract or county deemed to be an area of chronic economic distress as designated by HUD or the IRS. This [Map](#) displays 43 wholly targeted counties as of July 20, 2018.

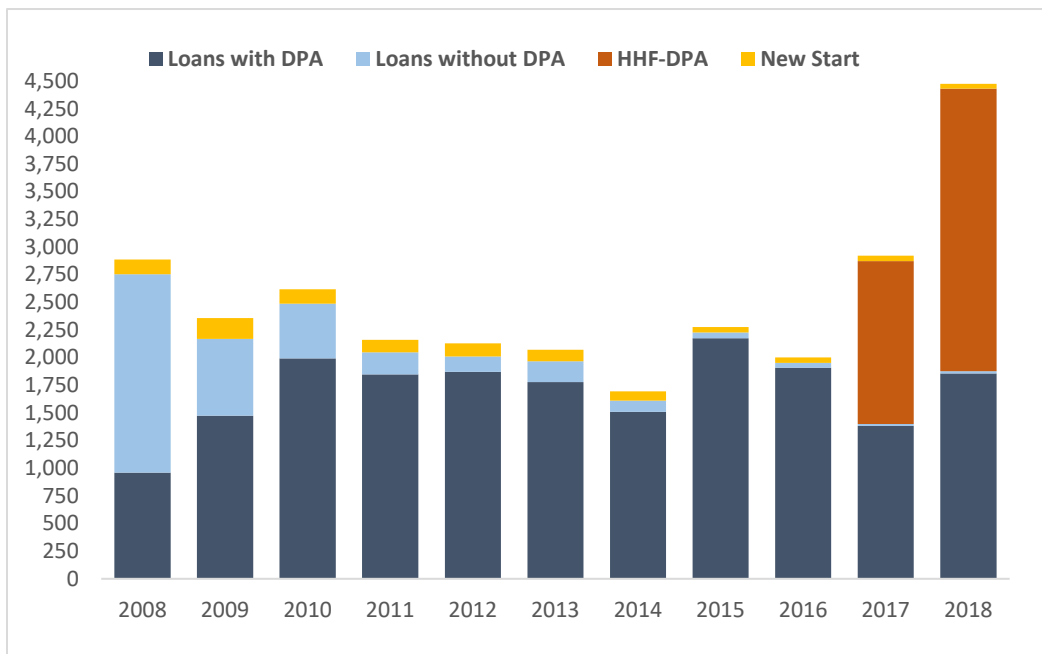
<sup>3</sup> In addition to those borrowers purchasing a home in federally targeted areas, veterans and their spouses do not have to meet the three year requirement (i.e. be a first-time homebuyer) to be eligible for THDA's loan programs.

<sup>4</sup> Unless it is specified differently, "loan production" in this report is referring to loans funded at THDA, not just the applications.

**Table 1. THDA Single Family Loans by Program and Year, 2018**

	All Programs <sup>5</sup>	Great Choice <sup>6</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
2018	4,473	4,432	19	1,857	2,556	0	41
2017	2,922	2,872	17	1,381	1,474	0	50
2016	2,001	1,952	43	1,909		0	49
2015	2,275	2,228	54	2,174		0	47
2014	1,696	1,593	101	1,492		18	85
2013	2,070	107	8	100		1,860	103
2012	2,130					2,011	119
2011	2,160					2,048	112
2010	2,618					2,488	130
2009	2,356					2,169	187
2008	2,886					2,753	133

**Figure 1: Total Number of THDA First Loans Funded<sup>7</sup>, by Loan Program 2008-2018**



<sup>5</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>6</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.

<sup>7</sup> “Loans with DPA” includes loans funded with Great Advantage, Great Start and Great Choice Plus programs, and “Loans without DPA” includes loans funded with Great Rate and Great Choice programs. In March 2017, THDA started the HHF-DPA in approved zip codes. HHF-DPA is presented separately here.

**Table 2. THDA Single Family Loan Dollars by Program and Year, 2018**

	All Programs	Great Choice <sup>8</sup>	Great Choice without DPA	Great Choice Plus DPA	HHF-DPA	GR, GA, GS	New Start
Loan \$	ALL <sup>9</sup>		GC	GC (GC+) <sup>10</sup>	GC (HHF-DPA) <sup>11</sup>	GR, GA, GS (Second) <sup>12</sup>	New Start
2018	\$654,356,149	\$596,988,850	\$2,336,848	\$291,876,016 (\$14,860,835)	\$302,775,986 (\$38,340,000)		\$4,895,994
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
2016	\$267,865,754	\$253,009,713	\$4,601,873	\$248,407,840 (10,301,341)			\$4,554,700
2015	\$289,686,337	\$274,629,151	\$5,554,686	\$269,074,465 (\$10,933,618)			\$4,123,568
2014	\$205,367,139	\$188,581,777	\$10,094,799	\$178,486,978 (\$7,250,613)		\$2,089,878	\$7,444,871
2013	\$241,489,886	\$12,301,248	\$918,118	\$11,383,130 (\$463,002)		\$220,081,886	\$8,643,750
2012	\$236,612,209					\$226,268,869	\$10,343,340
2011	\$225,917,799					\$216,846,217	\$9,071,582
2010	\$276,788,630					\$264,353,281 (\$1,691,285)	\$10,744,064
2009	\$249,086,605					\$231,953,346 (\$2,575,689)	\$15,441,974
2008	\$304,318,774					\$294,205,515	\$10,113,259
Avg. Loan \$	ALL <sup>13</sup>	Great Choice	GC	GC (GC+)	GC (HHF-DPA)	GR, GA, GS	New Start
2018	\$134,396	\$134,700	\$122,992	\$157,176 (\$8,003)	\$118,457 (\$15,000)		\$101,621
2017	\$125,962	\$126,450	\$107,734	\$141,440 (\$7,144)	\$112,622 (\$15,000)		\$97,920
2016	\$128,718	\$129,616	\$107,020	\$130,125 (\$5,396)			\$92,953
2015	\$122,529	\$123,263	\$102,865	\$123,769 (\$5,029)			\$87,735
2014	\$116,814	\$118,382	\$99,949	\$119,629 (\$4,860)		\$116,104	\$87,587
2013	\$116,382	\$113,900	\$114,765	\$113,831 (\$4,630)		\$118,324	\$83,920
2012	\$111,086					\$112,516	\$86,919
2011	\$104,592					\$105,882	\$80,996
2010	\$105,079					\$106,251 (\$3,915)	\$82,647
2009	\$105,007					\$106,940 (\$4,006)	\$82,577
2008	\$105,447					\$106,867	\$76,040

<sup>8</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>9</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>10</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>11</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.

<sup>12</sup> Dollar amounts italicized in the parenthesis are the total second mortgage amounts that were provided for the Great Rate and Great Advantage Program borrowers who monetized the tax credit for downpayment and closing costs.

<sup>13</sup> Average Loan amount for all loans is only for the first mortgage loans. It does not include the second mortgages or HHF-DPA.

**Table 3. Property Characteristics<sup>14</sup> – CY2018**

<b>NEW OR EXISTING</b>	<b>ALL</b>	<b>GC without DPA</b>	<b>GC Plus</b>	<b>GC with HHF-DPA</b>	<b>NS</b>
<b>NEW</b>					
Average Price	\$191,234	\$163,746	\$199,396	NA <sup>15</sup>	\$136,705
Median Price	\$179,995	\$107,799	\$189,900	NA	\$140,000
Number of Homes New	328	3	284	0	41
% of Homes New	7.3%	15.8%	15.3%	0.0%	100.0%
<b>EXISTING</b>					
Average Price	\$137,708	\$134,544	\$153,858	\$127,789	NA <sup>16</sup>
Median Price	\$130,500	\$142,500	\$148,000	\$125,000	NA
Number of Homes Existing	4,145	16	1,573	2,556	0
% of Homes Existing	92.7%	84.2%	84.7%	100.0%	0.0%
<b>SALES PRICE</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>	\$141,633	\$139,155	\$160,822	\$127,789	\$136,705
<i>Median</i>	\$135,000	\$135,000	\$157,500	\$125,000	\$140,000
Less than \$60,000	2.1%	10.5%	1.3%	2.6%	0.0%
\$60,000-\$79,999	6.8%	15.8%	4.0%	8.8%	0.0%
\$80,000-\$89,999	6.3%	0.0%	5.0%	7.4%	0.0%
\$90,000-\$99,999	5.9%	0.0%	4.1%	7.3%	4.9%
\$100,000-\$109,999	6.7%	10.5%	4.5%	8.3%	2.4%
\$110,000-\$119,999	8.5%	0.0%	6.1%	10.3%	12.2%
\$120,000-\$129,999	9.6%	10.5%	6.9%	11.3%	19.5%
\$130,000-\$139,999	8.8%	5.3%	7.0%	10.2%	7.3%
\$140,000-\$149,999	7.4%	0.0%	6.7%	7.7%	22.0%
\$150,000-\$159,999	6.3%	10.5%	6.3%	6.0%	19.5%
\$160,000-\$169,999	5.8%	15.8%	6.4%	5.2%	12.2%
\$170,000-\$179,999	5.5%	5.3%	7.3%	4.2%	0.0%
\$180,000-\$189,999	4.3%	5.3%	5.8%	3.2%	0.0%
\$190,000-\$199,999	3.1%	0.0%	4.8%	1.9%	0.0%
\$200,000 and above	13.1%	10.5%	23.6%	5.6%	0.0%
<b>SQUARE FEET</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>	1,418	1,328	1,446	1,402	1,157
<i>Median</i>	1,343	1,309	1,373	1,323	1,104
less than 1,000	8.5%	5.3%	6.9%	9.7%	2.4%
1,000-1,250	29.9%	36.8%	27.4%	30.8%	80.5%
1,251-1,500	28.6%	36.8%	29.3%	28.2%	12.2%
1,501-1,750	16.1%	10.5%	18.4%	14.6%	4.9%
More than 1,750	17.0%	10.5%	18.0%	16.6%	0.0%

<sup>14</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.

<sup>15</sup> HHF-DPA loans are available only for existing home purchases.

<sup>16</sup> New Start Program loans are available only for newly constructed home purchases.

**Table 4. Homebuyer Characteristics<sup>17</sup> – CY2018**

<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>		35	34	35	36	41
<i>Median</i>		31	34	31	32	35
	less than 25	23.76%	26.32%	25.42%	22.85%	4.88%
	25-29	18.60%	21.05%	18.04%	18.97%	19.51%
	30-34	16.36%	5.26%	16.86%	15.96%	24.39%
	35-39	11.40%	26.32%	12.22%	10.76%	7.32%
	40-44	8.12%	0.00%	9.10%	7.51%	4.88%
	45 and over	21.75%	21.05%	18.36%	23.94%	39.02%
<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>	45.23%	26.32%	40.60%	48.28%	73.17%
	<b>Male</b>	53.10%	73.68%	57.84%	49.92%	26.83%
<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	2
<i>Median</i>		2	2	2	2	2
	1 Person	39.64%	47.37%	35.27%	42.88%	31.71%
	2 Person	26.07%	31.58%	26.49%	25.59%	34.15%
	3 Person	16.45%	10.53%	17.93%	15.49%	12.20%
	4 Person	10.98%	10.53%	11.74%	10.37%	14.63%
	5+ Person	6.86%	0.00%	8.56%	5.67%	7.32%
<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>	50,773	50,928	55,253	47,857	29,531
	<i>Median</i>	49,728	49,758	54,223	47,424	31,112
	Below \$30,000	8.52%	0.00%	5.22%	10.37%	46.34%
	\$30,000-\$34,999	7.11%	10.53%	5.01%	8.37%	21.95%
	\$35,000-\$39,999	10.37%	5.26%	8.29%	11.62%	29.27%
	\$40,000-\$44,999	11.40%	10.53%	9.53%	12.91%	2.44%
	\$45,000-\$49,999	13.26%	31.58%	12.12%	14.16%	0.00%
	\$50,000-\$54,999	12.05%	10.53%	11.63%	12.56%	0.00%
	\$55,000-\$59,999	10.78%	10.53%	10.72%	10.99%	0.00%
	\$60,000-\$64,999	9.03%	15.79%	10.72%	7.90%	0.00%
	\$65,000-\$69,999	5.97%	0.00%	7.75%	4.81%	0.00%
	\$70,000-\$74,999	4.07%	0.00%	5.98%	2.78%	0.00%
	\$75,000-\$79,999	2.50%	0.00%	3.72%	1.68%	0.00%
	\$80,000-\$84,999	2.26%	5.26%	4.31%	0.78%	0.00%
	\$85,000-\$89,999	1.39%	0.00%	2.75%	0.43%	0.00%
	more than \$90,000	1.30%	0.00%	2.26%	0.63%	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	73.78%	89.47%	83.36%	67.21%	41.46%
	African American	22.85%	10.53%	13.30%	29.34%	56.10%
	Asian	1.05%	0.00%	0.97%	1.10%	2.44%
	American Indian/Alaskan Native	0.20%	0.00%	0.16%	0.23%	0.00%
	Nat. Hawaiian/Pacific Islander	0.13%	0.00%	0.11%	0.16%	0.00%
	Unknown/Other	1.99%	0.00%	2.10%	1.96%	0.00%
	Hispanic	6.01%	0.00%	5.28%	6.69%	0.00%

<sup>17</sup> If information for a variable is not provided or missing, the percentages will not add to 100.

**Table 5. Loan Characteristics – CY2018**

<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>	98.08%	36.84%	96.02%	100.00%	100.00%
<b>No</b>	1.92%	63.16%	3.98%	0.00%	0.00%
# of Loans with DP	4,387	7	1,783	2,556	41
DP % of Acquisition Cost <sup>18</sup>					
Mean	7.62%	23.71%	3.95%	9.84%	25.75%
Median	5.10%	22.57%	3.50%	8.51%	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	4.47%	26.32%	1.08%	5.24%	100.00%
FHA	87.79%	0.00%	89.93%	88.30%	0.00%
RD	5.01%	52.63%	6.35%	3.76%	0.00%
VA	2.73%	21.05%	2.64%	2.70%	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>	\$831	\$753	\$951	\$750	\$423
<i>Median</i>	\$792	\$771	\$928	\$728	\$440
less than \$300	0.51%	0.00%	0.05%	0.78%	4.88%
\$300-399	3.44%	10.53%	1.40%	4.38%	34.15%
\$400-499	7.85%	15.79%	4.04%	9.94%	46.34%
\$500-599	11.09%	0.00%	7.59%	13.65%	14.63%
\$600-699	12.85%	15.79%	9.05%	15.81%	0.00%
\$700-799	15.56%	10.53%	12.71%	17.92%	0.00%
\$800-899	12.97%	21.05%	12.55%	13.42%	0.00%
\$900 or more	35.73%	26.32%	52.61%	24.10%	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>	20.46%	17.82%	21.55%	19.72%	17.90%
<i>Median</i>	19.89%	17.72%	20.92%	19.04%	16.90%
less than 15%	16.72%	26.32%	12.76%	19.60%	12.20%
15-19%	30.65%	42.11%	27.25%	32.59%	58.54%
20-24%	28.28%	21.05%	30.86%	26.56%	21.95%
25-29%	16.10%	5.26%	18.85%	14.32%	7.32%
30% or more	8.25%	5.26%	10.29%	6.92%	0.00%

<sup>18</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.



**Table 6. Geographic Distribution of Loans by Program, CY2018**

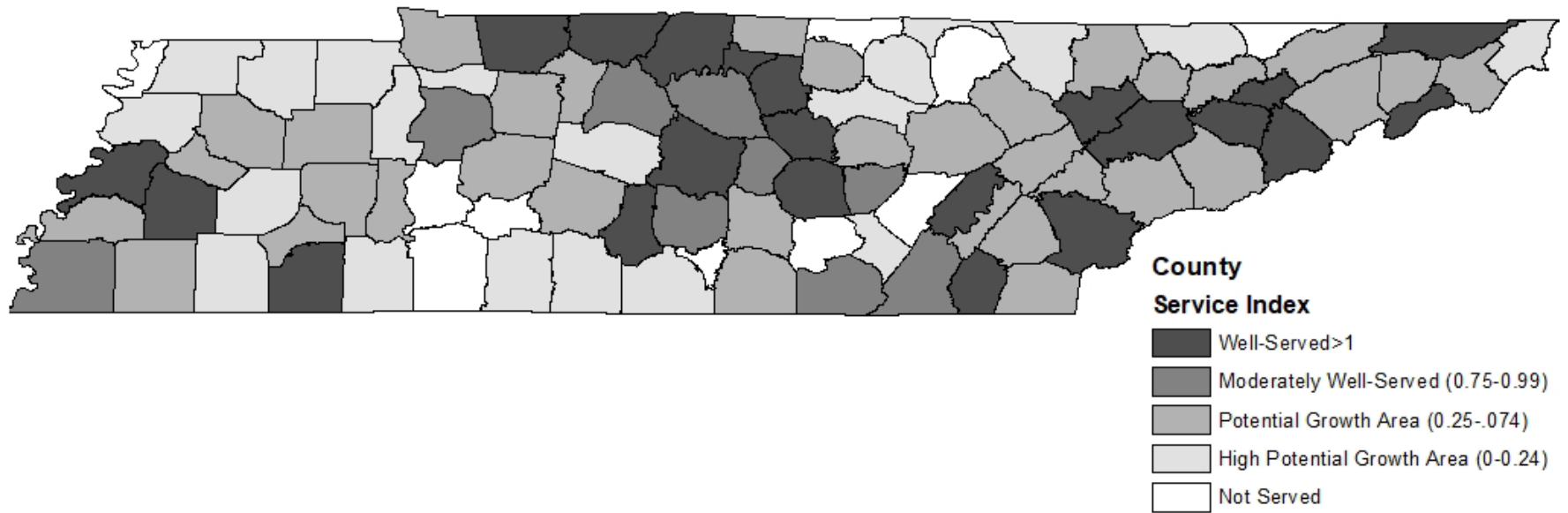
*Percentage listed is within the program (column)*

<b>TENNESSEE</b>	<b>ALL</b>		<b>GC</b>		<b>GC+</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Statewide	4,473		19	0.42%	1,857	41.52%	2,556	57.14%	41	0.92%
<b>GRAND DIV.</b>	<b>ALL</b>		<b>GC</b>		<b>GC+</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
East	1,625	36.33%	4	21.05%	622	33.49%	981	38.38%	18	43.90%
Middle	1,891	42.28%	15	78.95%	1,078	58.05%	775	30.32%	23	56.10%
West	957	21.40%	0	0.00%	157	8.45%	800	31.30%	0	0.00%
<b>URBAN-RURAL</b>	<b>ALL</b>		<b>GC</b>		<b>GC+</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Rural	514	11.49%	8	42.11%	283	15.24%	220	8.61%	3	7.32%
Urban	3,959	88.51%	11	57.89%	1,574	84.76%	2,336	91.39%	38	92.68%
<b>MSA</b>	<b>ALL</b>		<b>GC</b>		<b>GC+</b>		<b>GC with HHF-DPA</b>		<b>NS</b>	
Chattanooga	219	4.90%	0	0.00%	73	3.93%	144	5.63%	2	4.88%
Cleveland	155	3.47%	0	0.00%	24	1.29%	129	5.05%	2	4.88%
Johnson City	76	1.70%	0	0.00%	52	2.80%	15	0.59%	9	21.95%
Kingsport-Bristol	139	3.11%	0	0.00%	54	2.91%	84	3.29%	1	2.44%
Knoxville	713	15.94%	2	10.53%	283	15.24%	425	16.63%	3	7.32%
Morristown	145	3.24%	2	10.53%	50	2.69%	92	3.60%	1	2.44%
Clarksville	366	8.18%	1	5.26%	36	1.94%	329	12.87%	0	0.00%
Nashville	1,326	29.64%	6	31.58%	906	48.79%	394	15.41%	20	48.78%
Jackson	203	4.54%	0	0.00%	19	1.02%	184	7.20%	0	0.00%
Memphis	617	13.79%	0	0.00%	77	4.15%	540	21.13%	0	0.00%
Non-MSA	514	11.49%	8	42.11%	283	15.24%	220	8.61%	3	7.32%

**Table 7. Geographic Distribution of Loan Dollars by Program, CY2018**

<b>TENNESSEE</b>	<b>ALL</b>	<b>Great Choice</b>	<b>Great Choice without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
Statewide	\$654,356,149	\$596,988,850	\$2,336,848	\$291,876,016 (\$14,860,835)	\$302,775,986 (38,400,000)	\$4,166,464
<b>GRAND DIV.</b>	<b>ALL</b>	<b>Great Choice</b>	<b>Great Choice without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
East	\$203,749,182	\$183,447,937	\$339,415	\$77,733,942 (\$3,953,945)	\$105,374,580 (\$14,715,000)	\$1,632,300
Middle	\$335,722,171	\$311,608,801	\$1,997,433	\$195,611,583 (\$9,954,206)	\$113,999,785 (\$11,625,000)	\$2,534,164
West	\$114,884,796	\$101,932,112	\$0	\$18,530,491 (\$952,684)	\$83,401,621 (\$12,000,000)	\$0
<b>URBAN-RURAL</b>	<b>ALL</b>	<b>Great Choice</b>	<b>Great Choice without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
Rural	\$57,763,479	\$52,589,999	\$884,543	\$31,832,478 (\$1,614,816)	\$19,872,978 (\$3,300,000)	\$258,664
Urban	\$596,592,670	\$544,398,851	\$1,452,305	\$260,043,538 (\$13,246,019)	\$282,903,008 (\$35,040,000)	\$3,907,800
<b>MSA</b>	<b>ALL</b>	<b>Great Choice</b>	<b>Great Choice without DPA</b>	<b>GC (GC+)</b>	<b>GC (HHF DPA)</b>	<b>NS</b>
Chattanooga	\$28,729,467	\$25,895,852	\$0	\$9,895,777 (\$498,865)	\$16,000,075 (\$2,160,000)	\$174,750
Cleveland	\$20,028,747	\$17,775,147	\$0	\$3,279,538 (\$169,175)	\$14,495,609 (\$1,935,000)	\$149,425
Johnson City	\$9,127,081	\$7,738,812	\$0	\$6,336,026 (\$323,144)	\$1,402,786 (\$225,000)	\$840,125
Kingsport-Bristol	\$14,808,370	\$13,140,034	\$0	\$5,882,561 (\$303,336)	\$7,257,473 (\$1,260,000)	\$105,000
Knoxville	\$93,913,128	\$85,389,470	\$145,528	\$37,206,870 (\$1,896,658)	\$48,037,072 (\$6,375,000)	\$252,000
Morristown	\$16,983,878	\$15,194,188	\$193,887	\$5,864,334 (\$298,690)	\$9,135,967 (\$1,380,000)	\$111,000
Clarksville	\$50,844,134	\$45,628,730	\$158,843	\$5,501,638 (\$280,404)	\$39,968,249 (\$4,935,000)	\$0
Nashville	\$260,726,381	\$243,708,795	\$954,047	\$173,523,469 (\$8,832,086)	\$69,231,279 (\$5,910,000)	\$2,275,500
Jackson	\$23,432,280	\$20,566,454	\$0	\$2,082,761 (\$105,826)	\$18,483,693 (\$2,760,000)	\$0
Memphis	\$77,999,204	\$69,361,369	\$0	\$10,470,564 (\$537,835)	\$58,890,805 (\$8,100,000)	\$0
Non-MSA	\$57,763,479	\$52,589,999	\$884,543	\$31,832,478 (\$1,614,816)	\$19,872,978 (\$3,300,000)	\$258,664

## Map 1. THDA Service Index<sup>19</sup>, CY2018



<sup>19</sup> The Service Index looks at how well THDA may be meeting the need for homebuyer financing, and is computed as a ratio of the distribution of all THDA loans to the distribution of eligible households in Tennessee. Eligible households are considered to be renter or owner households whose income fell between 30 percent and 115 percent of the median family income (MFI) of the county. An index number close to one (1) means that the proportion of THDA loans made in the county was very similar to the proportion of eligible households residing in the county. For example, if a given county received five percent of all THDA loans funded in the state during fiscal year, and two percent of eligible Tennessee households were located in that county, the index number is computed by dividing five percent by two percent, giving us an index value of 2.5. What this shows us is that, all other factors being equal, the area was well-served by THDA during the year.

# APPENDIX

**Table A. 1. Loans (# and %) by Program and County –CY 2018**

COUNTY	ALL		GC without DPA		GC Plus DPA		HHF-DPA		NS	
ANDERSON	77	1.72%	0	0.00%	47	2.53%	30	1.17%	0	0.00%
BEDFORD	22	0.49%	0	0.00%	22	1.18%	0	0.00%	0	0.00%
BENTON	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
BLEDSOE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
BLOUNT	58	1.30%	0	0.00%	58	3.12%	0	0.00%	0	0.00%
BRADLEY	149	3.33%	0	0.00%	19	1.02%	128	5.01%	2	4.88%
CAMPBELL	13	0.29%	0	0.00%	13	0.70%	0	0.00%	0	0.00%
CANNON	9	0.20%	0	0.00%	9	0.48%	0	0.00%	0	0.00%
CARROLL	8	0.18%	0	0.00%	8	0.43%	0	0.00%	0	0.00%
CARTER	17	0.38%	0	0.00%	17	0.92%	0	0.00%	0	0.00%
CHEATHAM	21	0.47%	0	0.00%	21	1.13%	0	0.00%	0	0.00%
CHESTER	7	0.16%	0	0.00%	7	0.38%	0	0.00%	0	0.00%
CLAIBORNE	3	0.07%	0	0.00%	3	0.16%	0	0.00%	0	0.00%
CLAY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
COCKE	29	0.65%	0	0.00%	3	0.16%	26	1.02%	0	0.00%
COFFEE	16	0.36%	0	0.00%	16	0.86%	0	0.00%	0	0.00%
CROCKETT	7	0.16%	0	0.00%	7	0.38%	0	0.00%	0	0.00%
CUMBERLAND	15	0.34%	0	0.00%	15	0.81%	0	0.00%	0	0.00%
DAVIDSON	385	8.61%	5	26.32%	225	12.12%	144	5.63%	11	26.83%
DECATUR	3	0.07%	0	0.00%	3	0.16%	0	0.00%	0	0.00%
DEKALB	19	0.42%	0	0.00%	19	1.02%	0	0.00%	0	0.00%
DICKSON	27	0.60%	0	0.00%	27	1.45%	0	0.00%	0	0.00%
DYER	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
FAYETTE	14	0.31%	0	0.00%	14	0.75%	0	0.00%	0	0.00%
FENTRESS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
FRANKLIN	9	0.20%	0	0.00%	9	0.48%	0	0.00%	0	0.00%
GIBSON	12	0.27%	0	0.00%	12	0.65%	0	0.00%	0	0.00%
GILES	2	0.04%	0	0.00%	2	0.11%	0	0.00%	0	0.00%
GRAINGER	8	0.18%	1	5.26%	6	0.32%	1	0.04%	0	0.00%
GREENE	27	0.60%	0	0.00%	27	1.45%	0	0.00%	0	0.00%
GRUNDY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
HAMBLÉN	94	2.10%	0	0.00%	23	1.24%	71	2.78%	0	0.00%
HAMILTON	205	4.58%	0	0.00%	59	3.18%	144	5.63%	2	4.88%
HANCOCK	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
HARDEMAN	2	0.04%	0	0.00%	2	0.11%	0	0.00%	0	0.00%
HARDIN	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
HAWKINS	19	0.42%	0	0.00%	17	0.92%	2	0.08%	0	0.00%
HAYWOOD	29	0.65%	0	0.00%	1	0.05%	28	1.10%	0	0.00%
HENDERSON	9	0.20%	0	0.00%	9	0.48%	0	0.00%	0	0.00%
HENRY	6	0.13%	0	0.00%	6	0.32%	0	0.00%	0	0.00%

**Table A. 1. Loans (# and %) by Program and County –CY 2018**

COUNTY	ALL		GC without DPA		GC Plus DPA		HHF-DPA		NS	
HICKMAN	10	0.22%	0	0.00%	10	0.54%	0	0.00%	0	0.00%
HOUSTON	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
HUMPHREYS	10	0.22%	0	0.00%	10	0.54%	0	0.00%	0	0.00%
JACKSON	5	0.11%	2	10.53%	3	0.16%	0	0.00%	0	0.00%
JEFFERSON	51	1.14%	2	10.53%	27	1.45%	21	0.82%	1	2.44%
JOHNSON	1	0.02%	0	0.00%	0	0.00%	1	0.04%	0	0.00%
KNOX	505	11.29%	0	0.00%	108	5.82%	394	15.41%	3	7.32%
LAKE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
LAUDERDALE	57	1.27%	0	0.00%	9	0.48%	48	1.88%	0	0.00%
LAWRENCE	5	0.11%	0	0.00%	5	0.27%	0	0.00%	0	0.00%
LEWIS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
LINCOLN	4	0.09%	0	0.00%	4	0.22%	0	0.00%	0	0.00%
LOUDON	26	0.58%	0	0.00%	26	1.40%	0	0.00%	0	0.00%
MACON	17	0.38%	0	0.00%	16	0.86%	1	0.04%	0	0.00%
MADISON	189	4.23%	0	0.00%	5	0.27%	184	7.20%	0	0.00%
MARION	12	0.27%	0	0.00%	12	0.65%	0	0.00%	0	0.00%
MARSHALL	15	0.34%	0	0.00%	15	0.81%	0	0.00%	0	0.00%
MAURY	80	1.79%	0	0.00%	80	4.31%	0	0.00%	0	0.00%
MCMINN	18	0.40%	0	0.00%	4	0.22%	14	0.55%	0	0.00%
MCNAIRY	2	0.04%	0	0.00%	2	0.11%	0	0.00%	0	0.00%
MEIGS	4	0.09%	0	0.00%	4	0.22%	0	0.00%	0	0.00%
MONROE	32	0.72%	0	0.00%	4	0.22%	28	1.10%	0	0.00%
MONTGOMERY	366	8.18%	1	5.26%	36	1.94%	329	12.87%	0	0.00%
MOORE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MORGAN	5	0.11%	1	5.26%	4	0.22%	0	0.00%	0	0.00%
OBION	3	0.07%	0	0.00%	3	0.16%	0	0.00%	0	0.00%
OVERTON	3	0.07%	1	5.26%	1	0.05%	0	0.00%	1	2.44%
PERRY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PICKETT	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
POLK	6	0.13%	0	0.00%	5	0.27%	1	0.04%	0	0.00%
PUTNAM	6	0.13%	2	10.53%	2	0.11%	0	0.00%	2	4.88%
RHEA	25	0.56%	0	0.00%	4	0.22%	21	0.82%	0	0.00%
ROANE	16	0.36%	0	0.00%	16	0.86%	0	0.00%	0	0.00%
ROBERTSON	95	2.12%	0	0.00%	34	1.83%	61	2.39%	0	0.00%
RUTHERFORD	382	8.54%	0	0.00%	255	13.73%	123	4.81%	4	9.76%
SCOTT	1	0.02%	0	0.00%	1	0.05%	0	0.00%	0	0.00%
SEQUATCHIE	2	0.04%	0	0.00%	2	0.11%	0	0.00%	0	0.00%
SEVIER	25	0.56%	0	0.00%	23	1.24%	2	0.08%	0	0.00%
SHELBY	576	12.88%	0	0.00%	38	2.05%	538	21.05%	0	0.00%
SMITH	18	0.40%	0	0.00%	18	0.97%	0	0.00%	0	0.00%

**Table A. 1. Loans (# and %) by Program and County –CY 2018**

COUNTY	ALL		GC without DPA		GC Plus DPA		HHF-DPA		NS	
STEWART	5	0.11%	0	0.00%	5	0.27%	0	0.00%	0	0.00%
SULLIVAN	120	2.68%	0	0.00%	37	1.99%	82	3.21%	1	2.44%
SUMNER	183	4.09%	1	5.26%	115	6.19%	65	2.54%	2	4.88%
TIPTON	27	0.60%	0	0.00%	25	1.35%	2	0.08%	0	0.00%
TROUSDALE	10	0.22%	0	0.00%	10	0.54%	0	0.00%	0	0.00%
UNICOI	18	0.40%	0	0.00%	3	0.16%	15	0.59%	0	0.00%
UNION	5	0.11%	0	0.00%	5	0.27%	0	0.00%	0	0.00%
VAN BUREN	3	0.07%	0	0.00%	3	0.16%	0	0.00%	0	0.00%
WARREN	62	1.39%	2	10.53%	8	0.43%	52	2.03%	0	0.00%
WASHINGTON	41	0.92%	0	0.00%	32	1.72%	0	0.00%	9	21.95%
WAYNE	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
WEAKLEY	3	0.07%	0	0.00%	3	0.16%	0	0.00%	0	0.00%
WHITE	9	0.20%	1	5.26%	8	0.43%	0	0.00%	0	0.00%
WILLIAMSON	17	0.38%	0	0.00%	17	0.92%	0	0.00%	0	0.00%
WILSON	72	1.61%	0	0.00%	69	3.72%	0	0.00%	3	7.32%
<b>TENNESSEE</b>	<b>4,473</b>		<b>19</b>		<b>1,857</b>		<b>2,556</b>		<b>41</b>	

**Table A.2. Dollar Amount of Mortgages by Program and County – CY 2018**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	DPA	GC	DPA	NS
ANDERSON	\$9,675,245	\$0	\$5,645,022	\$290,138	\$3,290,085	\$450,000	\$0
BEDFORD	\$3,420,018	\$0	\$3,254,753	\$165,265	\$0	\$0	\$0
BENTON	\$65,834	\$0	\$62,644	\$3,190	\$0	\$0	\$0
BLED SOE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
BLOUNT	\$8,565,081	\$0	\$8,150,349	\$414,732	\$0	\$0	\$0
BRADLEY	\$19,315,298	\$0	\$2,727,369	\$140,925	\$14,377,579	\$1,920,000	\$149,425
CAMPBELL	\$1,420,399	\$0	\$1,350,434	\$69,965	\$0	\$0	\$0
CANNON	\$1,353,524	\$0	\$1,287,424	\$66,100	\$0	\$0	\$0
CARROLL	\$685,512	\$0	\$647,505	\$38,007	\$0	\$0	\$0
CARTER	\$2,228,536	\$0	\$2,120,429	\$108,107	\$0	\$0	\$0
CHEATHAM	\$3,790,482	\$0	\$3,609,479	\$181,003	\$0	\$0	\$0
CHESTER	\$895,859	\$0	\$852,649	\$43,210	\$0	\$0	\$0
CLAIBORNE	\$419,682	\$0	\$402,882	\$16,800	\$0	\$0	\$0
CLAY	\$0	\$0	\$0	\$0	\$0	\$0	\$0
COCKE	\$3,112,128	\$0	\$295,251	\$15,035	\$2,411,842	\$390,000	\$0
COFFEE	\$2,003,712	\$0	\$1,906,270	\$97,442	\$0	\$0	\$0
CROCKETT	\$704,345	\$0	\$670,210	\$34,135	\$0	\$0	\$0
CUMBERLAND	\$1,538,423	\$0	\$1,467,998	\$70,425	\$0	\$0	\$0
DAVIDSON	\$79,001,729	\$689,047	\$46,109,139	\$2,365,736	\$26,400,182	\$2,160,000	\$1,277,625
DECATUR	\$308,805	\$0	\$294,055	\$14,750	\$0	\$0	\$0
DEKALB	\$2,409,842	\$0	\$2,293,212	\$116,630	\$0	\$0	\$0
DICKSON	\$4,625,803	\$0	\$4,401,463	\$224,340	\$0	\$0	\$0
DYER	\$148,591	\$0	\$141,391	\$7,200	\$0	\$0	\$0
FAYETTE	\$2,673,413	\$0	\$2,543,449	\$129,964	\$0	\$0	\$0
FENTRESS	\$0	\$0	\$0	\$0	\$0	\$0	\$0
FRANKLIN	\$966,228	\$0	\$919,628	\$46,600	\$0	\$0	\$0
GIBSON	\$1,346,390	\$0	\$1,280,980	\$65,410	\$0	\$0	\$0
GILES	\$186,761	\$0	\$177,636	\$9,125	\$0	\$0	\$0
GRAINGER	\$780,068	\$66,397	\$559,209	\$28,780	\$110,682	\$15,000	\$0
GREENE	\$2,693,836	\$0	\$2,563,086	\$130,750	\$0	\$0	\$0
GRUNDY	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HAMBLÉN	\$10,693,526	\$0	\$2,727,540	\$140,577	\$6,760,409	\$1,065,000	\$0
HAMILTON	\$27,283,088	\$0	\$8,519,288	\$428,975	\$16,000,075	\$2,160,000	\$174,750
HANCOCK	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HARDEMAN	\$172,659	\$0	\$164,409	\$8,250	\$0	\$0	\$0
HARDIN	\$82,447	\$0	\$78,452	\$3,995	\$0	\$0	\$0
HAWKINS	\$2,208,590	\$0	\$1,852,060	\$96,076	\$230,454	\$30,000	\$0



**Table A.2. Dollar Amount of Mortgages by Program and County – CY 2018**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	DPA	GC	DPA	NS
HAYWOOD	\$2,829,878	\$0	\$242,623	\$12,355	\$2,154,900	\$420,000	\$0
HENDERSON	\$1,014,447	\$0	\$965,512	\$48,935	\$0	\$0	\$0
HENRY	\$511,424	\$0	\$486,643	\$24,781	\$0	\$0	\$0
HICKMAN	\$1,111,927	\$0	\$1,063,461	\$48,466	\$0	\$0	\$0
HOUSTON	\$99,989	\$0	\$95,144	\$4,845	\$0	\$0	\$0
HUMPHREYS	\$1,090,504	\$0	\$1,037,489	\$53,015	\$0	\$0	\$0
JACKSON	\$728,458	\$297,979	\$409,489	\$20,990	\$0	\$0	\$0
JEFFERSON	\$6,290,352	\$193,887	\$3,136,794	\$158,113	\$2,375,558	\$315,000	\$111,000
JOHNSON	\$91,346	\$0	\$0	\$0	\$76,346	\$15,000	\$0
KNOX	\$66,837,192	\$0	\$15,262,573	\$776,314	\$44,636,305	\$5,910,000	\$252,000
LAKE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAUDERDALE	\$5,464,040	\$0	\$829,559	\$42,258	\$3,872,223	\$720,000	\$0
LAWRENCE	\$721,253	\$0	\$687,410	\$33,843	\$0	\$0	\$0
LEWIS	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LINCOLN	\$410,789	\$0	\$391,014	\$19,775	\$0	\$0	\$0
LOUDON	\$3,378,726	\$0	\$3,216,616	\$162,110	\$0	\$0	\$0
MACON	\$2,632,044	\$0	\$2,390,970	\$121,520	\$104,554	\$15,000	\$0
MADISON	\$21,832,076	\$0	\$559,902	\$28,481	\$18,483,693	\$2,760,000	\$0
MARION	\$1,296,344	\$0	\$1,233,724	\$62,620	\$0	\$0	\$0
MARSHALL	\$2,272,878	\$0	\$2,162,639	\$110,239	\$0	\$0	\$0
MAURY	\$14,344,951	\$0	\$13,651,104	\$693,847	\$0	\$0	\$0
MCMINN	\$1,968,304	\$0	\$468,357	\$23,850	\$1,266,097	\$210,000	\$0
MCNAIRY	\$241,873	\$0	\$230,153	\$11,720	\$0	\$0	\$0
MEIGS	\$433,942	\$0	\$413,067	\$20,875	\$0	\$0	\$0
MONROE	\$3,726,966	\$0	\$330,843	\$16,737	\$2,959,386	\$420,000	\$0
MONTGOMERY	\$50,844,134	\$158,843	\$5,501,638	\$280,404	\$39,968,249	\$4,935,000	\$0
MOORE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
MORGAN	\$568,565	\$79,131	\$465,887	\$23,547	\$0	\$0	\$0
OBION	\$291,557	\$0	\$277,430	\$14,127	\$0	\$0	\$0
OVERTON	\$373,176	\$131,212	\$137,464	\$7,000	\$0	\$0	\$97,500
PERRY	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PICKETT	\$92,353	\$0	\$87,878	\$4,475	\$0	\$0	\$0
POLK	\$713,449	\$0	\$552,169	\$28,250	\$118,030	\$15,000	\$0
PUTNAM	\$531,008	\$114,040	\$243,409	\$12,395	\$0	\$0	\$161,164
RHEA	\$2,826,731	\$0	\$392,568	\$20,040	\$2,099,123	\$315,000	\$0
ROANE	\$2,106,858	\$0	\$2,003,921	\$102,937	\$0	\$0	\$0
ROBERTSON	\$17,596,578	\$0	\$6,215,971	\$316,235	\$10,149,372	\$915,000	\$0

**Table A.2. Dollar Amount of Mortgages by Program and County – CY 2018**

COUNTY	ALL	Great Choice without DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	DPA	GC	DPA	NS
RUTHERFORD	\$76,979,507	\$0	\$49,593,245	\$2,532,702	\$22,540,560	\$1,845,000	\$468,000
SCOTT	\$71,406	\$0	\$67,946	\$3,460	\$0	\$0	\$0
SEQUATCHIE	\$150,035	\$0	\$142,765	\$7,270	\$0	\$0	\$0
SEVIER	\$3,425,782	\$0	\$3,009,603	\$153,375	\$232,804	\$30,000	\$0
SHELBY	\$71,714,569	\$0	\$4,823,132	\$247,405	\$58,574,032	\$8,070,000	\$0
SMITH	\$2,782,223	\$0	\$2,649,654	\$132,569	\$0	\$0	\$0
STEWART	\$486,460	\$0	\$462,890	\$23,570	\$0	\$0	\$0
SULLIVAN	\$12,599,780	\$0	\$4,030,501	\$207,260	\$7,027,019	\$1,230,000	\$105,000
SUMNER	\$35,648,086	\$265,000	\$22,986,422	\$1,163,428	\$10,036,611	\$975,000	\$221,625
TIPTON	\$3,611,222	\$0	\$3,103,983	\$160,466	\$316,773	\$30,000	\$0
TROUSDALE	\$1,626,379	\$0	\$1,550,659	\$75,720	\$0	\$0	\$0
UNICOI	\$1,984,472	\$0	\$339,436	\$17,250	\$1,402,786	\$225,000	\$0
UNION	\$580,994	\$0	\$552,859	\$28,135	\$0	\$0	\$0
VAN BUREN	\$302,247	\$0	\$287,797	\$14,450	\$0	\$0	\$0
WARREN	\$6,803,738	\$176,767	\$997,177	\$49,537	\$4,800,257	\$780,000	\$0
WASHINGTON	\$4,914,073	\$0	\$3,876,161	\$197,787	\$0	\$0	\$840,125
WAYNE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
WEAKLEY	\$289,855	\$0	\$275,810	\$14,045	\$0	\$0	\$0
WHITE	\$1,102,207	\$164,545	\$892,412	\$45,250	\$0	\$0	\$0
WILLIAMSON	\$4,367,758	\$0	\$4,157,102	\$210,656	\$0	\$0	\$0
WILSON	\$14,865,390	\$0	\$13,857,376	\$699,764	\$0	\$0	\$308,250
<b>TENNESSEE</b>	<b>\$654,356,149</b>	<b>\$2,336,848</b>	<b>\$291,876,016</b>	<b>\$14,860,835</b>	<b>\$302,775,986</b>	<b>\$38,340,000</b>	<b>\$4,166,464</b>

**Table A.3. Selected Characteristics<sup>20</sup> by County – CY 2018**

COUNTY	# of Loans	Age	HH_Size	Income	Price	Sq_Feet	Year_Built	PITI%Inc
ANDERSON	77	35	2	\$49,939	\$121,764	1,337	1,964	18.1%
BEDFORD	22	31	3	\$48,363	\$150,241	1,370	1985	25.1%
BENTON	1	NA	3	NA	NA	1,215	1960	NA
BLEDSON	0	NA	NA	NA	NA	NA	NA	NA
BLOUNT	58	35	3	\$50,139	\$143,072	1,325	1976	21.2%
BRADLEY	149	36	2	\$46,009	\$125,423	1,248	1975	19.3%
CAMPBELL	13	26	2	\$47,449	\$107,638	1,462	1990	17.8%
CANNON	9	31	3	\$53,100	\$146,889	1,412	1992	21.3%
CARROLL	8	34	2	\$41,066	\$95,018	1,571	1963	17.3%
CARTER	17	39	2	\$46,289	\$127,244	1,491	1971	20.7%
CHEATHAM	21	31	2	\$53,951	\$174,480	1,302	1996	23.9%
CHESTER	7	29	2	\$48,503	\$123,457	1,668	1993	19.4%
CLAIBORNE	3	NA	3	NA	NA	1,435	2001	NA
CLAY	0	NA	NA	NA	NA	NA	NA	NA
COCKE	29	38	3	\$45,277	\$103,447	1,377	1976	18.4%
COFFEE	16	37	2	\$44,042	\$121,803	1,364	1981	22.5%
CROCKETT	7	34	2	\$45,848	\$97,629	1,452	1980	16.9%
CUMBERLAND	15	42	2	\$39,889	\$98,633	1,269	1985	19.3%
DAVIDSON	385	36	2	\$60,165	\$201,579	1,401	1987	24.0%
DECATUR	3	NA	2	NA	NA	1,650	1979	NA
DEKALB	19	35	3	\$45,910	\$122,768	1,430	1989	21.7%
DICKSON	27	35	2	\$58,127	\$166,252	1,406	1985	22.0%
DYER	1	NA	5	NA	NA	2,093	1967	NA
FAYETTE	14	35	2	\$54,069	\$185,664	1,900	2003	24.6%
FENTRESS	0	NA	NA	NA	NA	NA	NA	NA
FRANKLIN	9	32	2	\$45,138	\$103,556	1,417	1977	21.3%
GIBSON	12	34	3	\$52,196	\$109,058	1,805	1971	15.7%
GILES	2	NA	2	NA	NA	1,398	1938	NA
GRAINGER	8	33	1	\$49,298	\$97,813	1,345	1980	15.0%
GREENE	27	32	2	\$43,121	\$96,853	1,369	1984	19.0%
GRUNDY	0	NA	NA	NA	NA	NA	NA	NA
HAMBLÉN	94	35	2	\$43,011	\$109,231	1,287	1971	18.4%
HAMILTON	205	35	2	\$46,722	\$128,036	1,352	1965	20.5%
HANCOCK	0	NA	NA	NA	NA	NA	NA	NA
HARDEMAN	2	NA	4	NA	NA	1,481	1979	NA
HARDIN	1	NA	1	NA	NA	961	1979	NA
HAWKINS	19	37	2	\$55,261	\$115,239	1,344	1983	15.2%
HAYWOOD	29	43	2	\$43,528	\$91,943	1,459	1975	16.8%
HENDERSON	9	33	3	\$45,400	\$108,744	1,477	1985	18.6%
HENRY	6	32	2	\$41,347	\$82,604	1,776	1972	17.1%

<sup>20</sup> 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.

**Table A.3. Selected Characteristics<sup>20</sup> by County – CY 2018**

COUNTY	# of Loans	Age	HH_Size	Income	Price	Sq_Feet	Year_Built	PITI%Inc
HICKMAN	10	28	2	\$44,639	\$107,980	1,379	1999	20.1%
HOUSTON	1	NA	1	NA	NA	1,567	2002	NA
HUMPHREYS	10	36	3	\$38,155	\$106,030	1,651	1967	22.2%
JACKSON	5	NA	3	NA	NA	1,669	1999	NA
JEFFERSON	51	37	2	\$49,989	\$122,127	1,425	1994	18.0%
JOHNSON	1	NA	1	NA	NA	784	1950	NA
KNOX	505	33	2	\$47,066	\$127,239	1,232	1968	19.5%
LAKE	0	NA	NA	NA	NA	NA	NA	NA
LAUDERDALE	57	38	2	\$44,782	\$89,755	1,515	1977	17.2%
LAWRENCE	5	NA	4	NA	NA	1,878	1978	NA
LEWIS	0	NA	NA	NA	NA	NA	NA	NA
LINCOLN	4	NA	4	NA	NA	1,297	1986	NA
LOUDON	26	34	2	\$49,131	\$126,339	1,430	1981	19.6%
MACON	17	30	3	\$51,553	\$149,444	1,563	1984	22.3%
MADISON	189	35	2	\$47,718	\$110,150	1,681	1979	17.7%
MARION	12	29	3	\$49,612	\$104,043	1,329	1985	16.9%
MARSHALL	15	34	3	\$50,435	\$146,986	1,347	1995	21.6%
MAURY	80	35	2	\$59,110	\$174,591	1,429	1990	21.1%
MCMINN	18	42	2	\$43,744	\$103,944	1,419	1966	19.2%
MCNAIRY	2	NA	5	NA	NA	2,042	1983	NA
MEIGS	4	NA	2	NA	NA	1,730	2006	NA
MONROE	32	37	2	\$46,327	\$111,388	1,409	1984	17.6%
MONTGOMERY	366	35	2	\$45,338	\$133,986	1,350	1993	21.7%
MOORE	0	NA	NA	NA	NA	NA	NA	NA
MORGAN	5	NA	3	NA	NA	1,573	1995	NA
OBION	3	NA	2	NA	NA	1,643	1974	NA
OVERTON	3	NA	3	NA	NA	1,583	2007	NA
PERRY	0	NA	NA	NA	NA	NA	NA	NA
PICKETT	1	NA	3	NA	NA	1,454	1974	NA
POLK	6	42	3	\$53,501	\$115,000	1,402	1978	15.9%
PUTNAM	6	42	2	\$37,007	\$95,948	1,247	1993	16.3%
RHEA	25	35	3	\$51,561	\$109,976	1,329	1989	15.4%
ROANE	16	36	3	\$45,024	\$128,672	1,571	1985	22.8%
ROBERTSON	95	34	2	\$58,929	\$177,858	1,402	1990	22.4%
RUTHERFORD	382	35	2	\$62,004	\$196,133	1,487	2000	22.8%
SCOTT	1	NA	3	NA	NA	1,944	1994	NA
SEQUATCHIE	2	NA	3	NA	NA	1,217	1978	NA
SEVIER	25	33	3	\$44,292	\$132,813	1,293	1998	22.5%
SHELBY	576	39	2	\$46,534	\$118,598	1,609	1979	19.8%
SMITH	18	32	2	\$47,910	\$149,522	1,394	1986	26.0%
STEWART	5	NA	3	NA	NA	1,453	1982	NA
SULLIVAN	120	32	2	\$44,302	\$103,610	1,277	1960	16.9%

**Table A.3. Selected Characteristics<sup>20</sup> by County – CY 2018**

<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>
SUMNER	183	34	2	\$64,527	\$188,327	1,436	1989	21.4%
TIPTON	27	34	3	\$48,971	\$131,012	1,562	1989	22.0%
TROUSDALE	10	30	3	\$61,319	\$157,540	1,464	1980	20.0%
UNICOI	18	39	3	\$44,729	\$105,289	1,321	1952	17.9%
UNION	5	NA	2	NA	NA	1,460	2001	NA
VAN BUREN	3	NA	2	NA	NA	1,267	1969	NA
WARREN	62	31	2	\$42,717	\$105,565	1,266	1980	17.8%
WASHINGTON	41	35	2	\$40,928	\$124,161	1,282	1979	19.8%
WAYNE	0	NA	NA	NA	NA	NA	NA	NA
WEAKLEY	3	NA	2	NA	NA	1,436	1952	NA
WHITE	9	37	3	\$51,825	\$118,656	1,380	1989	17.1%
WILLIAMSON	17	35	3	\$75,051	\$252,244	1,547	1998	23.1%
WILSON	72	33	3	\$64,875	\$202,105	1,502	1994	22.4%
TENNESSEE	4,473	35	2	\$50,773	\$141,633	1,418	1982	20.5%

**Table A.4. THDA Borrowers' Race and Ethnicity by County – CY 2018**

COUNTY	ALL	White	African American	Asian	American Indian/Alaskan	Native Hawaiian/Pacific Islander	Not Provided	Hispanic/Latino
ANDERSON	77	73	3	0	0	0	1	2
BEDFORD	22	19	1	2	0	0	0	4
BENTON	1	1	0	0	0	0	0	0
BLEDSOE	0	0	0	0	0	0	0	0
BLOUNT	58	55	2	0	0	0	1	2
BRADLEY	149	136	10	0	1	0	2	11
CAMPBELL	13	13	0	0	0	0	0	0
CANNON	9	9	0	0	0	0	0	0
CARROLL	8	8	0	0	0	0	0	0
CARTER	17	15	1	0	0	0	1	0
CHEATHAM	21	19	1	0	1	0	0	1
CHESTER	7	7	0	0	0	0	0	0
CLAIBORNE	3	3	0	0	0	0	0	0
CLAY	0	0	0	0	0	0	0	0
COCKE	29	28	0	0	0	0	1	0
COFFEE	16	13	2	0	0	0	1	0
CROCKETT	7	7	0	0	0	0	0	0
CUMBERLAND	15	15	0	0	0	0	0	0
DAVIDSON	385	219	147	7	1	1	10	28
DECATUR	3	3	0	0	0	0	0	0
DEKALB	19	19	0	0	0	0	0	0
DICKSON	27	26	1	0	0	0	0	1
DYER	1	1	0	0	0	0	0	0
FAYETTE	14	10	4	0	0	0	0	0
FENTRESS	0	0	0	0	0	0	0	0
FRANKLIN	9	9	0	0	0	0	0	0
GIBSON	12	8	4	0	0	0	0	0
GILES	2	2	0	0	0	0	0	0
GRAINGER	8	8	0	0	0	0	0	0
GREENE	27	27	0	0	0	0	0	0
GRUNDY	0	0	0	0	0	0	0	0
HAMBLEN	94	92	2	0	0	0	0	3
HAMILTON	205	139	60	2	0	0	4	11
HANCOCK	0	0	0	0	0	0	0	0
HARDEMAN	2	2	0	0	0	0	0	0
HARDIN	1	1	0	0	0	0	0	0
HAWKINS	19	19	0	0	0	0	0	0
HAYWOOD	29	16	13	0	0	0	0	1
HENDERSON	9	8	0	0	0	0	1	0

**Table A.4. THDA Borrowers' Race and Ethnicity by County – CY 2018**

COUNTY	ALL	White	African American	Asian	American Indian/Alaskan	Native Hawaiian/Pacific Islander	Not Provided	Hispanic/Latino
HENRY	6	6	0	0	0	0	0	1
HICKMAN	10	10	0	0	0	0	0	0
HOUSTON	1	1	0	0	0	0	0	0
HUMPHREYS	10	9	0	0	0	0	1	0
JACKSON	5	5	0	0	0	0	0	0
JEFFERSON	51	50	0	0	0	0	1	1
JOHNSON	1	1	0	0	0	0	0	0
KNOX	505	437	61	3	0	0	4	23
LAKE	0	0	0	0	0	0	0	0
LAUDERDALE	57	39	18	0	0	0	0	2
LAWRENCE	5	5	0	0	0	0	0	0
LEWIS	0	0	0	0	0	0	0	0
LINCOLN	4	4	0	0	0	0	0	0
LOUDON	26	24	0	0	1	0	1	1
MACON	17	16	1	0	0	0	0	0
MADISON	189	123	60	1	1	1	3	5
MARION	12	12	0	0	0	0	0	0
MARSHALL	15	15	0	0	0	0	0	1
MAURY	80	68	9	0	0	0	3	8
MCMINN	18	17	1	0	0	0	0	0
MCNAIRY	2	1	0	0	0	0	1	0
MEIGS	4	4	0	0	0	0	0	0
MONROE	32	29	1	0	0	0	2	3
MONTGOMERY	366	226	114	7	2	0	17	27
MOORE	0	0	0	0	0	0	0	0
MORGAN	5	5	0	0	0	0	0	0
OBION	3	3	0	0	0	0	0	0
OVERTON	3	3	0	0	0	0	0	0
PERRY	0	0	0	0	0	0	0	0
PICKETT	1	1	0	0	0	0	0	0
POLK	6	6	0	0	0	0	0	2
PUTNAM	6	6	0	0	0	0	0	0
RHEA	25	24	1	0	0	0	0	3
ROANE	16	14	1	0	0	0	1	0
ROBERTSON	95	77	17	0	0	0	1	7
RUTHERFORD	382	240	117	11	1	0	13	32
SCOTT	1	1	0	0	0	0	0	0
SEQUATCHIE	2	2	0	0	0	0	0	0
SEVIER	25	25	0	0	0	0	0	3

**Table A.4. THDA Borrowers' Race and Ethnicity by County – CY 2018**

COUNTY	ALL	White	African American	Asian	American Indian/Alaskan	Native Hawaiian/Pacific Islander	Not Provided	Hispanic/Latino
SHELBY	576	224	334	7	1	1	9	63
SMITH	18	18	0	0	0	0	0	1
STEWART	5	5	0	0	0	0	0	0
SULLIVAN	120	116	3	1	0	0	0	0
SUMNER	183	159	15	3	0	0	6	10
TIPTON	27	23	4	0	0	0	0	1
TROUSDALE	10	9	1	0	0	0	0	1
UNICOI	18	16	0	0	0	2	0	2
UNION	5	5	0	0	0	0	0	0
VAN BUREN	3	3	0	0	0	0	0	0
WARREN	62	58	3	1	0	0	0	2
WASHINGTON	41	38	2	0	0	1	0	2
WAYNE	0	0	0	0	0	0	0	0
WEAKLEY	3	3	0	0	0	0	0	0
WHITE	9	9	0	0	0	0	0	0
WILLIAMSON	17	14	1	0	0	0	2	1
WILSON	72	61	7	2	0	0	2	3
TENNESSEE	4,473	3,300	1,022	47	9	6	89	269



**Table A.5. Service Index by County – CY 2018**

<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Anderson	1.33	Well-Served
Bedford	0.75	Moderately Well-Served
Benton	0.08	High Potential Growth Area
Bledsoe	0.00	Not Served
Blount	0.63	Potential Growth Area
Bradley	2.33	Well-Served
Campbell	0.43	Potential Growth Area
Cannon	0.77	Moderately Well-Served
Carroll	0.38	Potential Growth Area
Carter	0.36	Potential Growth Area
Cheatham	0.70	Potential Growth Area
Chester	0.67	Potential Growth Area
Claiborne	0.13	High Potential Growth Area
Clay	0.00	Not Served
Cocke	1.12	Well-Served
Coffee	0.43	Potential Growth Area
Crockett	0.63	Potential Growth Area
Cumberland	0.32	Potential Growth Area
Davidson	0.78	Moderately Well-Served
Decatur	0.37	Potential Growth Area
DeKalb	1.49	Well-Served
Dickson	0.70	Potential Growth Area
Dyer	0.04	High Potential Growth Area
Fayette	0.58	Potential Growth Area
Fentress	0.00	Not Served
Franklin	0.31	Potential Growth Area
Gibson	0.33	Potential Growth Area
Giles	0.10	High Potential Growth Area
Grainger	0.45	Potential Growth Area
Greene	0.50	Potential Growth Area
Grundy	0.00	Not Served
Hamblen	2.21	Well-Served
Hamilton	0.90	Moderately Well-Served
Hancock	0.00	Not Served
Hardeman	0.12	High Potential Growth Area
Hardin	0.06	High Potential Growth Area
Hawkins	0.43	Potential Growth Area
Haywood	2.29	Well-Served
Henderson	0.48	Potential Growth Area
Henry	0.24	High Potential Growth Area
Hickman	0.59	Potential Growth Area

**Table A.5. Service Index by County – CY 2018**

<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Houston	0.16	High Potential Growth Area
Humphreys	0.79	Moderately Well-Served
Jackson	0.58	Potential Growth Area
Jefferson	1.55	Well-Served
Johnson	0.08	High Potential Growth Area
Knox	1.59	Well-Served
Lake	0.00	Not Served
Lauderdale	2.95	Well-Served
Lawrence	0.17	High Potential Growth Area
Lewis	0.00	Not Served
Lincoln	0.17	High Potential Growth Area
Loudon	0.71	Potential Growth Area
McMinn	0.51	Potential Growth Area
McNairy	0.10	High Potential Growth Area
Macon	0.96	Moderately Well-Served
Madison	3.04	Well-Served
Marion	0.56	Potential Growth Area
Marshall	0.69	Potential Growth Area
Maury	1.34	Well-Served
Meigs	0.46	Potential Growth Area
Monroe	1.00	Well-Served
Montgomery	3.52	Well-Served
Moore	0.00	Not Served
Morgan	0.36	Potential Growth Area
Obion	0.14	High Potential Growth Area
Overton	0.18	High Potential Growth Area
Perry	0.00	Not Served
Pickett	0.22	High Potential Growth Area
Polk	0.48	Potential Growth Area
Putnam	0.12	High Potential Growth Area
Rhea	1.13	Well-Served
Roane	0.42	Potential Growth Area
Robertson	1.82	Well-Served
Rutherford	1.96	Well-Served
Scott	0.06	High Potential Growth Area
Sequatchie	0.20	High Potential Growth Area
Sevier	0.35	Potential Growth Area
Shelby	0.99	Moderately Well-Served
Smith	1.39	Well-Served
Stewart	0.57	Potential Growth Area
Sullivan	1.01	Well-Served

**Table A.5. Service Index by County – CY 2018**

<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
Sumner	1.50	Well-Served
Tipton	0.73	Potential Growth Area
Trousdale	1.66	Well-Served
Unicoi	1.27	Well-Served
Union	0.32	Potential Growth Area
Van Buren	0.76	Moderately Well-Served
Warren	2.16	Well-Served
Washington	0.46	Potential Growth Area
Wayne	0.00	Not Served
Weakley	0.12	High Potential Growth Area
White	0.48	Potential Growth Area
Williamson	0.21	High Potential Growth Area
Wilson	0.90	Moderately Well-Served