

**THDA SINGLE FAMILY LOAN PROGRAM REPORT**  
**Calendar Year 2019**

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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 2019, THDA funded 4,510 first loans, a one percent increase from 2018.<sup>1</sup> THDA also funded an additional 4,479 second mortgage loans for borrowers who needed downpayment and closing costs assistance. Great Choice Plus DPA second mortgage loans were used for 3,059 borrowers, and the Hardest Hit Fund Downpayment Assistance (HHF-DPA) assistance was used for 1,420 borrowers.

In 2019, THDA's total of loan dollars funded (including the second mortgages and downpayment assistance provided with HHF-DPA program) was \$713,411,799. Compared to CY2018, this is a nine percent increase in loan dollars, with \$21.3 million attributable to the HHF-DPA Program.

THDA offers loans and incentives to a few target populations. For example, 169 veterans took advantage of the Homeownership for the Brave interest rate reduction on a THDA Great Choice loan. There were 45 borrowers who were not first-time homebuyers,<sup>2</sup> 35 of whom purchased a home in a targeted area<sup>3</sup> and 10 of whom were veteran repeat buyers<sup>4</sup>.

In 2019, 37 percent of all loan production<sup>5</sup> and 31 percent of all loan dollars occurred in East Tennessee. Total loan production increased in East and Middle Tennessee, while production declined by 16 percent in West Tennessee.

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

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<sup>1</sup> In 2019, there were 4,874 applications, slightly less than 4,900 applications of 2018. This report is based on funded loans, not the applications.

<sup>2</sup> An additional 35 borrowers either owned an investment property, did not occupy the property as their primary residence or did not reside in the property in the last three years. 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> 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.

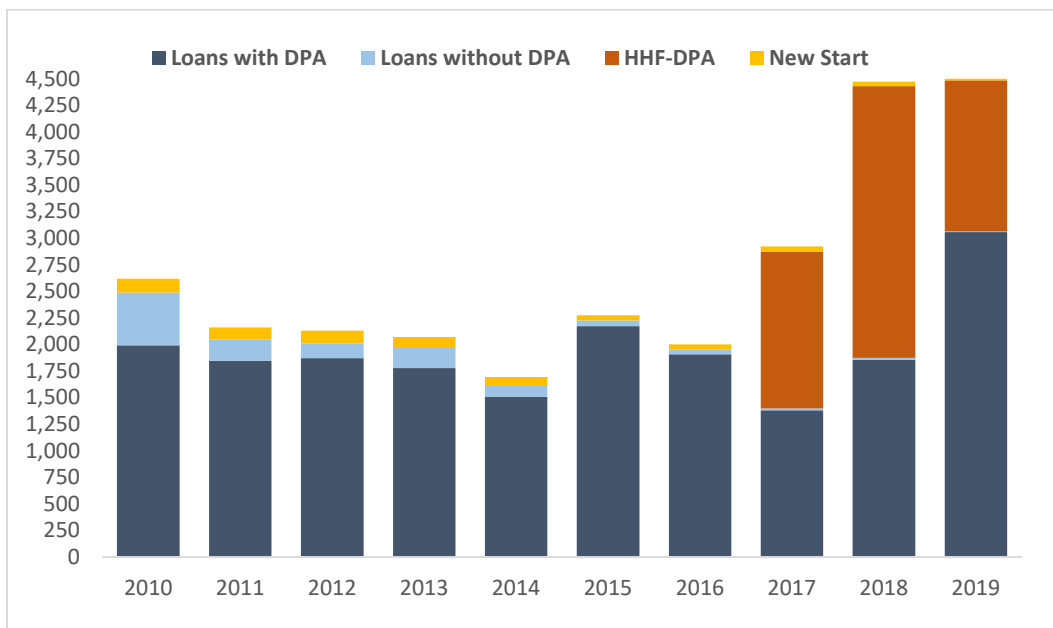
<sup>4</sup> In addition to those borrowers purchasing a home in federally targeted areas, veterans and their spouses do not have to meet the three year requirement (i.e. be a first-time homebuyer) to be eligible for THDA's loan programs.

<sup>5</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, 2019**

	All Programs <sup>6</sup>	Great Choice <sup>7</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
2019	4,510	4,485	6	3,059	1,420	0	25
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

**Figure 1: Total Number of THDA First Loans Funded<sup>8</sup>, by Loan Program 2010-2019**



<sup>6</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>7</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>8</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. HHF-DPA, which was available in approved zip codes between March 2017 and August 2019, is presented separately here.

**Table 2. THDA Single Family Loan Dollars by Program and Year, 2019**

	All Programs	Great Choice <sup>9</sup>	Great Choice without DPA	Great Choice Plus DPA	HHF-DPA	GR, GA, GS	New Start
Loan \$	ALL <sup>10</sup>		GC	GC (GC+) <sup>11</sup>	GC (HHF-DPA) <sup>12</sup>	GR, GA, GS (Second) <sup>13</sup>	New Start
2019	<b>\$713,411,799</b>	\$664,125,158	\$599,032	\$493,795,235 <i>(\$25,139,466)</i>	\$169,730,891 <i>(\$21,300,000)</i>		\$2,847,175
2018	<b>\$654,356,149</b>	\$596,988,850	\$2,336,848	\$291,876,016 <i>(\$14,860,835)</i>	\$302,775,986 <i>(\$38,340,000)</i>		\$4,895,994
2017	<b>\$400,036,916</b>	\$363,164,420	\$1,831,471	\$195,328,298 <i>(\$9,866,502)</i>	\$166,004,651 <i>(\$22,110,000)</i>		\$4,895,994
2016	<b>\$267,865,754</b>	\$253,009,713	\$4,601,873	\$248,407,840 <i>(10,301,341)</i>			\$4,554,700
2015	<b>\$289,686,337</b>	\$274,629,151	\$5,554,686	\$269,074,465 <i>(\$10,933,618)</i>			\$4,123,568
2014	<b>\$205,367,139</b>	\$188,581,777	\$10,094,799	\$178,486,978 <i>(\$7,250,613)</i>		\$2,089,878	\$7,444,871
2013	<b>\$241,489,886</b>	\$12,301,248	\$918,118	\$11,383,130 <i>(\$463,002)</i>		\$220,081,886	\$8,643,750
2012	<b>\$236,612,209</b>					\$226,268,869	\$10,343,340
2011	<b>\$225,917,799</b>					\$216,846,217	\$9,071,582
2010	<b>\$276,788,630</b>					\$264,353,281 <i>(\$1,691,285)</i>	\$10,744,064
Avg. Loan \$	ALL <sup>14</sup>	Great Choice	GC	GC (GC+)	GC (HHF-DPA)	GR, GA, GS	New Start
2019	<b>\$147,887</b>	\$161,303	\$99,839	\$161,424 <i>(\$8,218)</i>	\$119,529 <i>(\$15,000)</i>		\$113,887
2018	<b>\$134,396</b>	\$134,700	\$122,992	\$157,176 <i>(\$8,003)</i>	\$118,457 <i>(\$15,000)</i>		\$101,621
2017	<b>\$125,962</b>	\$126,450	\$107,734	\$141,440 <i>(\$7,144)</i>	\$112,622 <i>(\$15,000)</i>		\$97,920
2016	<b>\$128,718</b>	\$129,616	\$107,020	\$130,125 <i>(\$5,396)</i>			\$92,953
2015	<b>\$122,529</b>	\$123,263	\$102,865	\$123,769 <i>(\$5,029)</i>			\$87,735
2014	<b>\$116,814</b>	\$118,382	\$99,949	\$119,629 <i>(\$4,860)</i>		\$116,104	\$87,587
2013	<b>\$116,382</b>	\$113,900	\$114,765	\$113,831 <i>(\$4,630)</i>		\$118,324	\$83,920
2012	<b>\$111,086</b>					\$112,516	\$86,919
2011	<b>\$104,592</b>					\$105,882	\$80,996
2010	<b>\$105,079</b>					\$106,251 <i>(\$3,915)</i>	\$82,647

<sup>9</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>10</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>11</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>12</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>13</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>14</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>15</sup> – CY2019**

<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	\$205,589	NA	\$208,981	NA	\$157,556
Median Price	\$195,000	NA	\$200,000	NA	\$166,700
Number of Homes New	379	0	354	0	25
% of Homes New	8.4%	--	11.6%	--	100%
<b>EXISTING</b>					
Average Price	\$148,441	\$106,875	\$159,097	\$128,317	NA <sup>16</sup>
Median Price	\$141,000	\$102,000	\$153,000	\$125,700	NA
Number of Homes Existing	4,131	6	2,705	1,420	0
% of Homes Existing	91.6%	100%	88.4%	100%	--
<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>	\$153,243	\$106,875	\$164,870	\$128,317	\$157,556
<i>Median</i>	\$145,500	\$102,000	\$159,500	\$125,700	\$166,700
Less than \$60,000	1.5%	16.7%	1.0%	2.5%	--
\$60,000-\$79,999	5.5%	33.3%	4.0%	8.7%	--
\$80,000-\$89,999	4.7%	--	3.7%	7.0%	--
\$90,000-\$99,999	5.3%	--	4.2%	7.8%	--
\$100,000-\$109,999	6.2%	--	4.9%	9.1%	8.0%
\$110,000-\$119,999	7.3%	--	6.0%	10.1%	--
\$120,000-\$129,999	7.5%	--	6.3%	9.9%	12.0%
\$130,000-\$139,999	8.6%	33.3%	7.6%	10.4%	12.0%
\$140,000-\$149,999	7.4%	--	6.9%	8.5%	4.0%
\$150,000-\$159,999	6.7%	--	6.8%	6.7%	--
\$160,000-\$169,999	6.4%	--	6.5%	6.0%	28.0%
\$170,000-\$179,999	5.5%	--	6.0%	4.1%	28.0%
\$180,000-\$189,999	4.9%	16.7%	5.9%	2.8%	8.0%
\$190,000-\$199,999	4.6%	--	5.8%	2.1%	--
\$200,000-\$219,999	5.9%	--	7.7%	2.3%	--
\$220,000-\$249,999	6.7%	--	9.1%	1.7%	--
\$250,000 and more	5.3%	--	7.7%	0.3%	--
<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	1,290	1,429	1,400	1,165
<i>Median</i>	1,344	1,356	1,349	1,329	1,136
less than 1,000	8.9%	16.7%	7.8%	11.3%	--
1,000-1,250	29.2%	16.7%	28.9%	29.0%	84.0%
1,251-1,500	28.0%	33.3%	28.8%	26.6%	16.0%
1,501-1,750	16.6%	33.3%	16.7%	16.6%	--
More than 1,750	17.2%	--	17.8%	16.4%	--

<sup>15</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>16</sup> New Start Program loans are available only for newly constructed home purchases.

**Table 4. Homebuyer Characteristics<sup>17</sup> – CY2019**

<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	46	35	36	38
<i>Median</i>		31	45	31	32	34
	less than 25	24.6%	33.3%	24.6%	24.6%	20.0%
	25-29	18.4%	--	18.8%	17.7%	20.0%
	30-34	16.6%	16.7%	17.1%	15.6%	12.0%
	35-39	11.2%	--	11.2%	11.3%	8.0%
	40-44	7.3%	--	7.2%	7.2%	16.0%
	45 and over	21.9%	50.0%	21.1%	23.5%	24.0%
<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>	43.9%	50.0%	42.3%	46.9%	76.0%
	<b>Male</b>	55.0%	50.0%	56.9%	51.5%	24.0%
<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	1	2	2	2
	1 Person	36.5%	66.7%	34.6%	40.7%	28.0%
	2 Person	26.6%	16.7%	26.9%	25.8%	24.0%
	3 Person	18.0%	16.7%	18.9%	16.1%	20.0%
	4 Person	11.3%	--	11.5%	10.8%	12.0%
	5+ Person	7.7%	--	8.1%	6.6%	16.0%
<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>	55,024	48,276	57,783	49,498	32,934
	<i>Median</i>	53,679	46,131	56,153	49,217	34,384
	Below \$30,000	5.7%	16.7%	4.3%	8.2%	36.0%
	\$30,000-\$34,999	7.0%	--	5.6%	9.8%	20.0%
	\$35,000-\$39,999	8.6%	16.7%	7.8%	9.8%	40.0%
	\$40,000-\$44,999	10.4%	16.7%	9.7%	12.1%	4.0%
	\$45,000-\$49,999	10.2%	16.7%	9.5%	11.8%	--
	\$50,000-\$54,999	10.7%	--	10.1%	12.2%	--
	\$55,000-\$59,999	10.9%	--	10.4%	12.3%	--
	\$60,000-\$64,999	10.5%	--	10.3%	11.2%	--
	\$65,000-\$69,999	6.5%	33.3%	7.3%	4.6%	--
	\$70,000-\$74,999	6.1%	--	6.9%	4.4%	--
	\$75,000-\$79,999	3.9%	--	5.1%	1.5%	--
	\$80,000-\$84,999	2.7%	--	3.6%	0.7%	--
	\$85,000-\$89,999	2.5%	--	3.4%	0.6%	--
	more than \$90,000	4.3%	--	5.9%	0.8%	--
<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	75.7%	66.7%	79.9%	67.3%	36.0%
	African American	19.9%	16.7%	15.4%	29.0%	64.0%
	Asian	0.7%	--	0.8%	0.6%	--
	American Indian/Alaskan Native	0.3%	--	0.3%	0.2%	--
	Nat. Hawaiian/Pacific Islander	0.2%	--	0.3%	0.1%	--
	Unknown/Other	3.2%	16.7%	3.4%	2.7%	--
	Hispanic	5.6%	--	5.5%	5.8%	--

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

**Table 5. Loan Characteristics – CY2019**

<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>	98.1%	33.3%	97.3%	100%	100%
<b>No</b>	1.9%	66.7%	2.7%	--	--
# of Loans with DP	4,424	2	2,977	1,420	25
DP % of Acquisition Cost <sup>18</sup>					
Mean	5.7%	12%	3.8%	9.4%	27.4%
Median	3.5%	12%	3.5%	8%	25.8%
<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	2.5%	16.7%	0.6%	4.9%	96%
FHA	90.6%	--	92.3%	89%	--
RD	4.2%	16.7%	4.6%	3.2%	--
VA	2.6%	66.7%	2.5%	2.8%	--
<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>	\$868	\$605	\$927	\$750	\$464
<i>Median</i>	\$832	\$601	\$892	\$732	\$499
less than \$400	2.4%	16.7%	1.3%	4.5%	16.0%
\$400-499	2.0%	16.7%	1.1%	3.7%	16.0%
\$500-599	5.7%	33.3%	4.1%	8.4%	40.0%
\$600-699	11.1%	--	8.5%	16.0%	44.0%
\$700-799	11.9%	--	10.5%	15.1%	--
\$800-899	14.8%	33.3%	13.4%	18.0%	--
\$900 or more	13.4%	16.7%	13.3%	13.8%	--
<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>	19.8%	17.4%	20.1%	19.1%	17.2%
<i>Median</i>	19.1%	16.8%	19.5%	18.5%	16.7%
less than 15%	17.8%	50.0%	15.7%	22.3%	8.0%
15-19%	34.8%	--	34.1%	35.8%	68.0%
20-24%	27.9%	33.3%	29.4%	24.8%	24.0%
25-29%	13.5%	--	14.3%	12.3%	--
30% or more	6.0%	16.7%	6.5%	4.9%	--
<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	16.5%	50.0%	17.4%	14.2%	24.0%
No	83.5%	50.0%	82.6%	85.8%	76.0%
<b>REPEAT BUYERS</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>19</sup>	45	1	37	7	0

<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.

<sup>19</sup> Thirty-five of the repeat buyers purchased a home in a targeted area and ten borrowers took advantage of veteran exemption. Some borrowers owned 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.



**Table 6. Geographic Distribution of Loans by Program, CY2019**

*Percentage listed is within the program (column)*

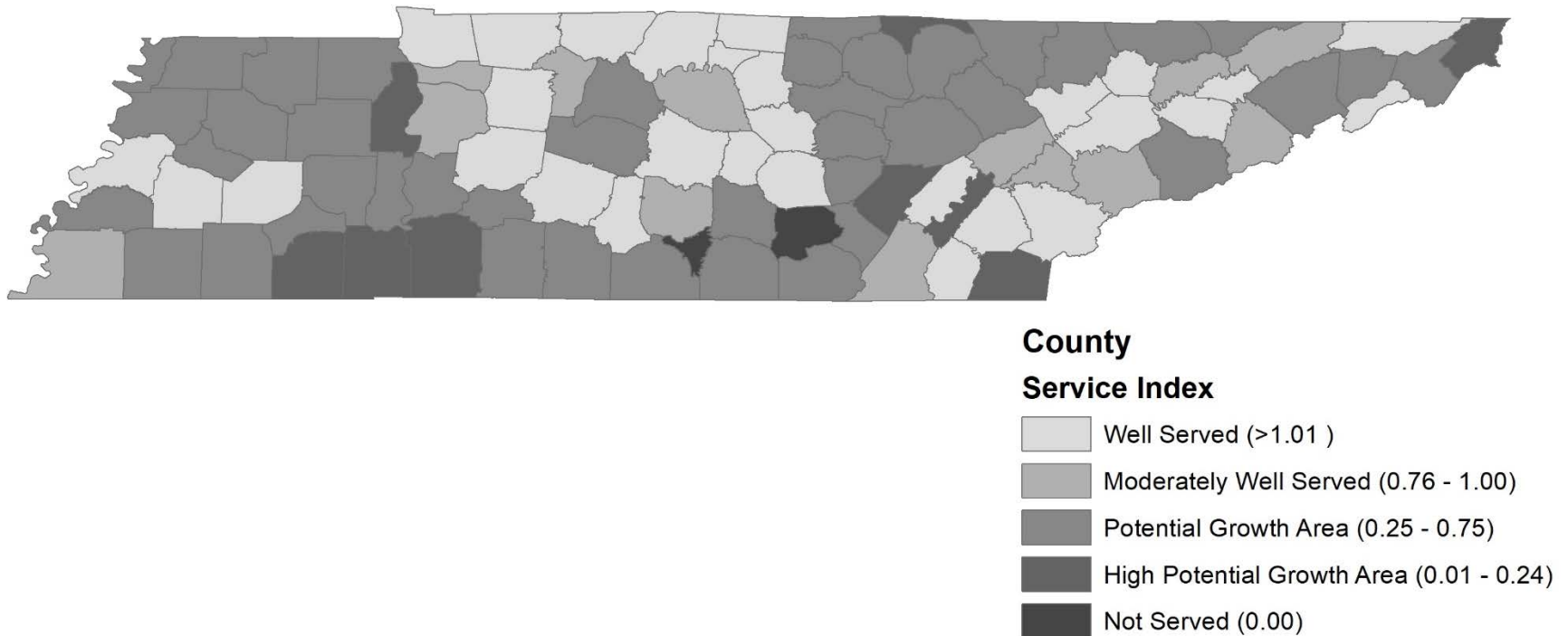
<b>TENNESSEE</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC+</b>		<b>HHF-GC</b>		<b>NS</b>	
Statewide	4,510		6	0.1%	3,059	67.8%	1,420	31.5%	25	0.6%
<b>GRAND DIV.</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC+</b>		<b>HHF-GC</b>		<b>NS</b>	
East	1,656	36.7%	4	66.7%	1,072	35.0%	572	40.3%	8	32.0%
Middle	2,046	45.4%	2	33.3%	1,671	54.6%	356	25.1%	17	68.0%
West	808	17.9%	0	--	316	10.3%	492	34.6%	0	--
<b>URBAN-RURAL<sup>20</sup></b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC+</b>		<b>HHF-GC</b>		<b>NS</b>	
Rural	670	14.9%	4	66.7%	511	16.7%	154	10.8%	1	4.0%
Urban	3,840	85.1%	2	33.3%	2,548	83.3%	1,266	89.2%	24	96.0%
<b>MSA</b>	<b>ALL</b>		<b>GC without DPA</b>		<b>GC+</b>		<b>HHF-GC</b>		<b>NS</b>	
Chattanooga	213	4.7%	0	--	123	4.0%	87	6.1%	3	12.0%
Cleveland	106	2.4%	0	--	42	1.4%	64	4.5%	0	--
Johnson City	95	2.1%	1	16.7%	77	2.5%	14	1.0%	3	12.0%
Kingsport-Bristol	179	4.0%	0	--	125	4.1%	53	3.7%	1	4.0%
Knoxville	698	15.5%	0	--	444	14.5%	253	17.8%	1	4.0%
Morristown	142	3.1%	0	--	105	3.4%	37	2.6%	0	--
Clarksville	342	7.6%	0	--	156	5.1%	186	13.1%	0	--
Nashville	1,425	31.6%	1	16.7%	1,282	41.9%	126	8.9%	16	64.0%
Jackson	137	3.0%	0	--	40	1.3%	97	6.8%	0	--
Memphis	503	11.2%	0	--	154	5.0%	349	24.6%	0	--
Non-MSA	670	14.9%	4	66.7%	511	16.7%	154	10.8%	1	4.0%

<sup>20</sup> The counties that are part of a Metropolitan Statistical area (MSA) are considered as urban while the rest is categorized as rural. The U.S. Office of Management and Budget (OMB) determines (delineates) the list of geographic components of an MSA at a particular point in time. The standards for delineating the areas are reviewed and revised once every ten years, prior to each decennial census. In the current report, for the list of counties in each MSA, 2013 delineation is used.

**Table 7. Geographic Distribution of Loan Dollars by Program, CY2019**

<b>TENNESSEE</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>
Statewide	\$713,411,799	\$664,125,158	\$599,032	\$493,795,235 (\$25,139,466)	\$169,730,891 (\$21,300,000)	\$2,847,175
<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	\$221,160,657	\$204,751,143	\$322,596	\$138,766,057 (\$7,062,264)	\$65,662,490 (\$8,580,000)	\$767,250
Middle	\$390,352,795	\$366,822,669	\$276,436	\$316,311,778 (\$16,110,201)	\$50,234,455 (\$5,340,000)	\$2,079,925
West	\$101,898,347	\$92,551,346	\$0	\$38,717,400 (\$1,967,001)	\$53,833,946 (\$7,380,000)	\$0
<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>
Rural	\$82,087,062	\$76,540,287	\$320,196	\$61,538,282 (\$3,134,850)	\$14,681,809 (\$2,310,000)	\$101,925
Urban	\$631,324,737	\$587,584,871	\$278,836	\$432,256,953 (\$22,004,616)	\$155,049,082 (\$18,990,000)	\$2,745,250
<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	\$30,350,419	\$27,889,967	\$0	\$17,376,534 (\$883,202)	\$10,513,433 (\$1,305,000)	\$272,250
Cleveland	\$14,283,371	\$13,022,868	\$0	\$5,891,153 (\$300,503)	\$7,131,715 (\$960,000)	\$0
Johnson City	\$11,999,010	\$10,984,631	\$137,400	\$9,680,952 (\$493,129)	\$1,166,279 (\$210,000)	\$311,250
Kingsport-Bristol	\$20,468,415	\$18,864,690	\$0	\$13,862,918 (\$703,725)	\$5,001,772 (\$795,000)	\$105,000
Knoxville	\$98,298,664	\$91,372,015	\$0	\$59,965,493 (\$3,052,899)	\$31,406,522 (\$3,795,000)	\$78,750
Morristown	\$18,024,339	\$16,815,530	\$0	\$12,886,435 (\$653,809)	\$3,929,095 (\$555,000)	\$0
Clarksville	\$53,104,847	\$49,063,794	\$0	\$24,623,185 (1,251,053)	\$24,440,609 (\$2,790,000)	\$0
Nashville	\$300,692,073	\$283,493,267	\$141,436	\$261,630,808 (\$13,330,806)	\$21,721,023 (\$1,890,000)	\$1,978,000
Jackson	\$16,799,828	\$15,091,604	\$0	\$5,032,694 (\$253,224)	\$10,058,910 (\$1,455,000)	\$0
Memphis	\$67,303,771	\$60,986,505	\$0	\$21,306,781 (\$1,082,266)	\$39,679,724 (\$5,235,000)	\$0
Non-MSA	\$82,087,062	\$76,540,287	\$320,196	\$61,538,282 (\$3,134,850)	\$14,681,809 (\$2,310,000)	\$101,925

## Map 1. THDA Service Index<sup>21</sup>, CY2019



<sup>21</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 2019**

COUNTY	ALL	ALL	GC	GC	GC+	GC+	HHF-GC	HHF-GC	NS	NS
ANDERSON	78	1.7%	0	--	54	1.8%	24	1.7%	0	--
BEDFORD	24	0.5%	0	--	24	0.8%	0	--	0	--
BENTON	2	0.0%	0	--	2	0.1%	0	--	0	--
BLEDSON	1	0.0%	0	--	1	0.0%	0	--	0	--
BLOUNT	70	1.6%	0	--	70	2.3%	0	--	0	--
BRADLEY	103	2.3%	0	--	39	1.3%	64	4.5%	0	--
CAMPBELL	19	0.4%	0	--	19	0.6%	0	--	0	--
CANNON	15	0.3%	0	--	15	0.5%	0	--	0	--
CARROLL	8	0.2%	0	--	8	0.3%	0	--	0	--
CARTER	22	0.5%	0	--	22	0.7%	0	--	0	--
CHEATHAM	30	0.7%	0	--	30	1.0%	0	--	0	--
CHESTER	4	0.1%	0	--	4	0.1%	0	--	0	--
CLAIBORNE	9	0.2%	0	--	9	0.3%	0	--	0	--
CLAY	2	0.0%	0	--	2	0.1%	0	--	0	--
COCKE	23	0.5%	0	--	9	0.3%	14	1.0%	0	--
COFFEE	26	0.6%	0	--	26	0.8%	0	--	0	--
CROCKETT	4	0.1%	0	--	4	0.1%	0	--	0	--
CUMBERLAND	12	0.3%	1	16.7%	11	0.4%	0	--	0	--
DAVIDSON	375	8.3%	1	16.7%	316	10.3%	47	3.3%	11	44.0%
DECATUR	3	0.1%	0	--	3	0.1%	0	--	0	--
DEKALB	20	0.4%	0	--	20	0.7%	0	--	0	--
DICKSON	62	1.4%	0	--	62	2.0%	0	--	0	--
DYER	9	0.2%	0	--	9	0.3%	0	--	0	--
FAYETTE	8	0.2%	0	--	8	0.3%	0	--	0	--
FENTRESS	5	0.1%	0	--	5	0.2%	0	--	0	--
FRANKLIN	12	0.3%	0	--	12	0.4%	0	--	0	--
GIBSON	24	0.5%	0	--	24	0.8%	0	--	0	--
GILES	7	0.2%	0	--	7	0.2%	0	--	0	--
GRAINGER	14	0.3%	0	--	14	0.5%	0	--	0	--
GREENE	35	0.8%	2	33.3%	33	1.1%	0	--	0	--
GRUNDY	0	--	0	--	0	--	0	--	0	--
HAMBLEN	96	2.1%	0	--	62	2.0%	34	2.4%	0	--
HAMILTON	201	4.5%	0	--	111	3.6%	87	6.1%	3	12.0%
HANCOCK	4	0.1%	0	--	4	0.1%	0	--	0	--
HARDEMAN	7	0.2%	0	--	7	0.2%	0	--	0	--
HARDIN	4	0.1%	0	--	4	0.1%	0	--	0	--
HAWKINS	35	0.8%	0	--	34	1.1%	1	0.1%	0	--
HAYWOOD	32	0.7%	0	--	8	0.3%	24	1.7%	0	--
HENDERSON	7	0.2%	0	--	7	0.2%	0	--	0	--
HENRY	8	0.2%	0	--	8	0.3%	0	--	0	--
HICKMAN	18	0.4%	0	--	18	0.6%	0	--	0	--
HOUSTON	5	0.1%	0	--	5	0.2%	0	--	0	--
HUMPHREYS	11	0.2%	0	--	11	0.4%	0	--	0	--
JACKSON	3	0.1%	1	16.7%	2	0.1%	0	--	0	--
JEFFERSON	46	1.0%	0	--	43	1.4%	3	0.2%	0	--
JOHNSON	3	0.1%	0	--	3	0.1%	0	--	0	--
KNOX	433	9.6%	0	--	207	6.8%	225	15.8%	1	4.0%
LAKE	1	0.0%	0	--	1	0.0%	0	--	0	--
LAUDERDALE	42	0.9%	0	--	20	0.7%	22	1.5%	0	--
LAWRENCE	16	0.4%	0	--	16	0.5%	0	--	0	--
LEWIS	6	0.1%	0	--	6	0.2%	0	--	0	--
LINCOLN	9	0.2%	0	--	9	0.3%	0	--	0	--
LOUDON	29	0.6%	0	--	29	0.9%	0	--	0	--
MACON	19	0.4%	0	--	15	0.5%	4	0.3%	0	--

**Table A. 1. Loans (# and %) by Program and County – CY 2019**

COUNTY	ALL	ALL	GC	GC	GC+	GC+	HHF-GC	HHF-GC	NS	NS
MADISON	129	2.9%	0	--	32	1.0%	97	6.8%	0	--
MARION	8	0.2%	0	--	8	0.3%	0	--	0	--
MARSHALL	22	0.5%	0	--	22	0.7%	0	--	0	--
MAURY	77	1.7%	0	--	77	2.5%	0	--	0	--
MCMINN	35	0.8%	0	--	22	0.7%	13	0.9%	0	--
MCNAIRY	4	0.1%	0	--	4	0.1%	0	--	0	--
MEIGS	2	0.0%	0	--	2	0.1%	0	--	0	--
MONROE	37	0.8%	0	--	13	0.4%	24	1.7%	0	--
MONTGOMERY	342	7.6%	0	--	156	5.1%	186	13.1%	0	--
MOORE	0	--	0	--	0	--	0	--	0	--
MORGAN	4	0.1%	0	--	4	0.1%	0	--	0	--
OBION	8	0.2%	0	--	8	0.3%	0	--	0	--
OVERTON	4	0.1%	0	--	4	0.1%	0	--	0	--
PERRY	2	0.0%	0	--	2	0.1%	0	--	0	--
PICKETT	1	0.0%	0	--	1	0.0%	0	--	0	--
POLK	3	0.1%	0	--	3	0.1%	0	--	0	--
PUTNAM	18	0.4%	0	--	17	0.6%	0	--	1	4.0%
RHEA	27	0.6%	0	--	15	0.5%	12	0.8%	0	--
ROANE	33	0.7%	0	--	33	1.1%	0	--	0	--
ROBERTSON	91	2.0%	0	--	79	2.6%	12	0.8%	0	--
RUTHERFORD	407	9.0%	0	--	383	12.5%	21	1.5%	3	12.0%
SCOTT	4	0.1%	0	--	4	0.1%	0	--	0	--
SEQUATCHIE	4	0.1%	0	--	4	0.1%	0	--	0	--
SEVIER	35	0.8%	0	--	34	1.1%	1	0.1%	0	--
SHELBY	474	10.5%	0	--	126	4.1%	348	24.5%	0	--
SMITH	20	0.4%	0	--	20	0.7%	0	--	0	--
STEWART	12	0.3%	0	--	12	0.4%	0	--	0	--
SULLIVAN	144	3.2%	0	--	91	3.0%	52	3.7%	1	4.0%
SUMNER	201	4.5%	0	--	157	5.1%	42	3.0%	2	8.0%
TIPTON	21	0.5%	0	--	20	0.7%	1	0.1%	0	--
TROUSDALE	9	0.2%	0	--	9	0.3%	0	--	0	--
UNICOI	16	0.4%	0	--	2	0.1%	14	1.0%	0	--
UNION	18	0.4%	0	--	14	0.5%	4	0.3%	0	--
VAN BUREN	2	0.0%	0	--	2	0.1%	0	--	0	--
WARREN	61	1.4%	0	--	17	0.6%	44	3.1%	0	--
WASHINGTON	57	1.3%	1	16.7%	53	1.7%	0	--	3	12.0%
WAYNE	1	0.0%	0	--	1	0.0%	0	--	0	--
WEAKLEY	9	0.2%	0	--	9	0.3%	0	--	0	--
WHITE	6	0.1%	0	--	6	0.2%	0	--	0	--
WILLIAMSON	25	0.6%	0	--	25	0.8%	0	--	0	--
WILSON	76	1.7%	0	--	76	2.5%	0	--	0	--
<b>TENNESSEE</b>	<b>4,510</b>		<b>6</b>		<b>3,059</b>		<b>1,420</b>		<b>25</b>	

**Table A.2. Dollar Amount of Mortgages by Program and County – CY 2019**

COUNTY	ALL	Great Choice w/o DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	Seconds	GC	DPA	New Start
ANDERSON	\$10,095,435	\$0	\$6,386,179	\$329,305	\$3,019,951	\$360,000	\$0
BEDFORD	\$4,068,243	\$0	\$3,871,126	\$197,117	\$0	\$0	\$0
BENTON	\$170,107	\$0	\$161,912	\$8,195	\$0	\$0	\$0
BLEDSON	\$139,304	\$0	\$132,554	\$6,750	\$0	\$0	\$0
BLOUNT	\$10,338,766	\$0	\$9,838,064	\$500,702	\$0	\$0	\$0
BRADLEY	\$13,993,001	\$0	\$5,614,853	\$286,433	\$7,131,715	\$960,000	\$0
CAMPBELL	\$2,277,758	\$0	\$2,167,188	\$110,570	\$0	\$0	\$0
CANNON	\$2,422,551	\$0	\$2,306,180	\$116,371	\$0	\$0	\$0
CARROLL	\$928,794	\$0	\$883,599	\$45,195	\$0	\$0	\$0
CARTER	\$2,664,402	\$0	\$2,535,235	\$129,167	\$0	\$0	\$0
CHEATHAM	\$5,911,831	\$0	\$5,624,472	\$287,359	\$0	\$0	\$0
CHESTER	\$442,260	\$0	\$421,010	\$21,250	\$0	\$0	\$0
CLAIBORNE	\$1,081,912	\$0	\$1,029,192	\$52,720	\$0	\$0	\$0
CLAY	\$271,385	\$0	\$258,235	\$13,150	\$0	\$0	\$0
COCKE	\$2,405,349	\$0	\$826,551	\$42,385	\$1,326,413	\$210,000	\$0
COFFEE	\$3,914,872	\$0	\$3,725,442	\$189,430	\$0	\$0	\$0
CROCKETT	\$462,221	\$0	\$439,776	\$22,445	\$0	\$0	\$0
CUMBERLAND	\$1,341,049	\$69,696	\$1,209,882	\$61,471	\$0	\$0	\$0
DAVIDSON	\$80,661,475	\$141,436	\$66,635,070	\$3,421,522	\$8,397,197	\$705,000	\$1,361,250
DECATUR	\$325,840	\$0	\$309,990	\$15,850	\$0	\$0	\$0
DEKALB	\$3,019,923	\$0	\$2,874,751	\$145,172	\$0	\$0	\$0
DICKSON	\$11,446,004	\$0	\$10,893,660	\$552,344	\$0	\$0	\$0
DYER	\$1,062,623	\$0	\$1,011,073	\$51,550	\$0	\$0	\$0
FAYETTE	\$1,476,587	\$0	\$1,404,995	\$71,592	\$0	\$0	\$0
FENTRESS	\$568,876	\$0	\$541,311	\$27,565	\$0	\$0	\$0
FRANKLIN	\$1,444,590	\$0	\$1,374,568	\$70,022	\$0	\$0	\$0
GIBSON	\$2,552,174	\$0	\$2,428,544	\$123,630	\$0	\$0	\$0
GILES	\$878,559	\$0	\$835,939	\$42,620	\$0	\$0	\$0
GRAINGER	\$1,724,517	\$0	\$1,640,099	\$84,418	\$0	\$0	\$0
GREENE	\$4,482,905	\$115,500	\$4,155,744	\$211,661	\$0	\$0	\$0
GRUNDY	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HAMBLÉN	\$11,760,570	\$0	\$7,340,957	\$371,339	\$3,538,274	\$510,000	\$0
HAMILTON	\$28,991,257	\$0	\$16,083,137	\$817,437	\$10,513,433	\$1,305,000	\$272,250
HANCOCK	\$347,650	\$0	\$330,940	\$16,710	\$0	\$0	\$0
HARDEMAN	\$621,192	\$0	\$591,092	\$30,100	\$0	\$0	\$0
HARDIN	\$412,071	\$0	\$392,104	\$19,967	\$0	\$0	\$0
HAWKINS	\$4,292,114	\$0	\$3,982,262	\$199,207	\$95,645	\$15,000	\$0
HAYWOOD	\$3,565,423	\$0	\$994,922	\$50,050	\$2,160,451	\$360,000	\$0
HENDERSON	\$737,720	\$0	\$701,670	\$36,050	\$0	\$0	\$0
HENRY	\$991,312	\$0	\$943,732	\$47,580	\$0	\$0	\$0
HICKMAN	\$2,725,116	\$0	\$2,593,026	\$132,090	\$0	\$0	\$0
HOUSTON	\$570,006	\$0	\$540,096	\$29,910	\$0	\$0	\$0
HUMPHREYS	\$1,339,495	\$0	\$1,274,990	\$64,505	\$0	\$0	\$0
JACKSON	\$339,355	\$135,000	\$194,515	\$9,840	\$0	\$0	\$0
JEFFERSON	\$6,263,769	\$0	\$5,545,478	\$282,470	\$390,821	\$45,000	\$0
JOHNSON	\$242,492	\$0	\$230,742	\$11,750	\$0	\$0	\$0
KNOX	\$63,231,483	\$0	\$30,322,195	\$1,540,295	\$27,915,243	\$3,375,000	\$78,750
LAKE	\$92,005	\$0	\$87,505	\$4,500	\$0	\$0	\$0
LAUDERDALE	\$4,187,145	\$0	\$1,827,684	\$94,600	\$1,934,861	\$330,000	\$0
LAWRENCE	\$2,095,219	\$0	\$1,992,642	\$102,577	\$0	\$0	\$0
LEWIS	\$664,793	\$0	\$632,581	\$32,212	\$0	\$0	\$0
LINCOLN	\$1,068,735	\$0	\$1,016,900	\$51,835	\$0	\$0	\$0

**Table A.2. Dollar Amount of Mortgages by Program and County – CY 2019**

COUNTY	ALL	Great Choice w/o DPA	Great Choice Plus DPA		HHF-DPA		New Start
		GC	GC	Seconds	GC	DPA	New Start
LOUDON	\$3,756,589	\$0	\$3,576,549	\$180,040	\$0	\$0	\$0
MACON	\$2,936,750	\$0	\$2,216,666	\$116,713	\$543,371	\$60,000	\$0
MADISON	\$15,895,347	\$0	\$4,171,908	\$209,529	\$10,058,910	\$1,455,000	\$0
MARION	\$902,122	\$0	\$858,522	\$43,600	\$0	\$0	\$0
MARSHALL	\$3,263,818	\$0	\$3,105,876	\$157,942	\$0	\$0	\$0
MAURY	\$14,793,450	\$0	\$14,078,642	\$714,808	\$0	\$0	\$0
MCMINN	\$3,944,323	\$0	\$2,378,250	\$121,665	\$1,249,408	\$195,000	\$0
MCNAIRY	\$411,452	\$0	\$391,532	\$19,920	\$0	\$0	\$0
MEIGS	\$296,477	\$0	\$282,077	\$14,400	\$0	\$0	\$0
MONROE	\$4,448,805	\$0	\$1,536,705	\$77,822	\$2,474,278	\$360,000	\$0
MONTGOMERY	\$53,104,847	\$0	\$24,623,185	\$1,251,053	\$24,440,609	\$2,790,000	\$0
MOORE	\$0	\$0	\$0	\$0	\$0	\$0	\$0
MORGAN	\$479,618	\$0	\$456,378	\$23,240	\$0	\$0	\$0
OBION	\$768,947	\$0	\$731,632	\$37,315	\$0	\$0	\$0
OVERTON	\$456,606	\$0	\$434,481	\$22,125	\$0	\$0	\$0
PERRY	\$239,397	\$0	\$227,797	\$11,600	\$0	\$0	\$0
PICKETT	\$68,906	\$0	\$65,656	\$3,250	\$0	\$0	\$0
POLK	\$290,370	\$0	\$276,300	\$14,070	\$0	\$0	\$0
PUTNAM	\$2,559,470	\$0	\$2,339,424	\$118,121	\$0	\$0	\$101,925
RHEA	\$3,556,750	\$0	\$1,898,097	\$97,620	\$1,381,033	\$180,000	\$0
ROANE	\$3,927,025	\$0	\$3,736,648	\$190,377	\$0	\$0	\$0
ROBERTSON	\$17,733,676	\$0	\$14,958,420	\$761,137	\$1,834,119	\$180,000	\$0
RUTHERFORD	\$90,639,918	\$0	\$81,891,686	\$4,160,316	\$3,903,166	\$315,000	\$369,750
SCOTT	\$434,202	\$0	\$413,207	\$20,995	\$0	\$0	\$0
SEQUATCHIE	\$457,040	\$0	\$434,875	\$22,165	\$0	\$0	\$0
SEVIER	\$5,472,261	\$0	\$5,113,506	\$261,213	\$82,542	\$15,000	\$0
SHELBY	\$63,059,840	\$0	\$17,387,271	\$882,529	\$39,570,040	\$5,220,000	\$0
SMITH	\$3,242,529	\$0	\$3,086,459	\$156,070	\$0	\$0	\$0
STEWART	\$1,394,893	\$0	\$1,327,423	\$67,470	\$0	\$0	\$0
SULLIVAN	\$16,176,301	\$0	\$9,880,656	\$504,518	\$4,906,127	\$780,000	\$105,000
SUMNER	\$41,914,300	\$0	\$32,348,535	\$1,645,595	\$7,043,170	\$630,000	\$247,000
TIPTON	\$2,767,344	\$0	\$2,514,515	\$128,145	\$109,684	\$15,000	\$0
TROUSDALE	\$1,529,380	\$0	\$1,455,547	\$73,833	\$0	\$0	\$0
UNICOI	\$1,644,447	\$0	\$255,118	\$13,050	\$1,166,279	\$210,000	\$0
UNION	\$2,467,473	\$0	\$1,842,193	\$93,952	\$471,328	\$60,000	\$0
VAN BUREN	\$250,231	\$0	\$238,106	\$12,125	\$0	\$0	\$0
WARREN	\$6,765,104	\$0	\$1,936,187	\$96,094	\$4,072,823	\$660,000	\$0
WASHINGTON	\$7,690,161	\$137,400	\$6,890,599	\$350,912	\$0	\$0	\$311,250
WAYNE	\$149,623	\$0	\$142,373	\$7,250	\$0	\$0	\$0
WEAKLEY	\$967,943	\$0	\$920,934	\$47,009	\$0	\$0	\$0
WHITE	\$706,736	\$0	\$672,491	\$34,245	\$0	\$0	\$0
WILLIAMSON	\$6,656,931	\$0	\$6,329,838	\$327,093	\$0	\$0	\$0
WILSON	\$18,078,162	\$0	\$17,212,607	\$865,555	\$0	\$0	\$0
<b>TENNESSEE</b>	<b>\$713,411,799</b>	<b>\$599,032</b>	<b>\$493,795,235</b>	<b>\$25,139,466</b>	<b>\$169,730,891</b>	<b>\$21,300,000</b>	<b>\$2,847,175</b>



**Table A.3. Selected Characteristics by County<sup>22</sup> – CY 2019**

COUNTY	# of Loans	Age	HH Size	Income	Price	Sq. Feet	Year Built	PITI as % of Inc
ANDERSON	78	32	2	\$50,558	\$126,495	1,254	1,968	17.7%
BEDFORD	24	31	3	\$47,592	\$164,273	1,462	1990	24.5%
BENTON	2	NA	3	NA	NA	1,193	1987	NA
BLEDSON	1	NA	3	NA	NA	1,520	1998	NA
BLOUNT	70	36	2	\$49,845	\$143,072	1,273	1968	20.3%
BRADLEY	103	33	2	\$48,339	\$130,174	1,264	1978	18.9%
CAMPBELL	19	37	3	\$52,455	\$116,389	1,444	1983	16.5%
CANNON	15	36	3	\$68,131	\$156,352	1,508	1987	17.6%
CARROLL	8	30	2	\$50,890	\$112,988	1,732	1966	17.7%
CARTER	22	34	2	\$42,808	\$117,425	1,295	1965	21.5%
CHEATHAM	30	33	2	\$63,337	\$191,573	1,278	1993	21.5%
CHESTER	4	NA	2	NA	NA	1,726	1972	NA
CLAIBORNE	9	31	3	\$48,105	\$117,156	1,427	1991	20.0%
CLAY	2	NA	4	NA	NA	1,799	2001	NA
COCKE	23	36	2	\$46,364	\$101,475	1,374	1980	17.3%
COFFEE	26	33	2	\$54,357	\$146,288	1,443	1992	19.7%
CROCKETT	4	NA	2	NA	NA	1,433	2004	NA
CUMBERLAND	12	41	2	\$41,876	\$108,204	1,418	1990	19.8%
DAVIDSON	375	38	2	\$65,298	\$211,589	1,398	1992	22.4%
DECATUR	3	NA	3	NA	NA	1,353	2005	NA
DEKALB	20	33	2	\$56,108	\$146,423	1,424	1996	18.0%
DICKSON	62	31	2	\$66,429	\$178,813	1,340	1990	19.7%
DYER	9	26	2	\$45,855	\$114,556	1,449	1975	18.9%
FAYETTE	8	32	3	\$64,949	\$178,981	1,537	2006	18.8%
FENTRESS	5	NA	3	NA	NA	1,299	1988	NA
FRANKLIN	12	30	2	\$50,735	\$116,704	1,348	1962	17.7%
GIBSON	24	33	2	\$48,482	\$103,025	1,561	1977	16.3%
GILES	7	32	3	\$49,218	\$121,771	1,464	1968	18.0%
GRAINGER	14	34	2	\$48,475	\$120,669	1,600	1997	18.0%
GREENE	35	34	3	\$55,784	\$124,250	1,386	1986	16.3%
GRUNDY	0	NA	NA	NA	NA	NA	NA	NA
HAMBLLEN	96	33	2	\$46,402	\$117,922	1,293	1966	17.9%
HAMILTON	201	34	2	\$49,154	\$139,850	1,290	1966	20.2%
HANCOCK	4	NA	3	NA	NA	1,277	1978	NA
HARDEMAN	7	31	4	\$43,613	\$86,000	1,516	1959	16.5%
HARDIN	4	NA	2	NA	NA	1,448	1986	NA
HAWKINS	35	36	3	\$49,356	\$118,090	1,439	1981	18.1%
HAYWOOD	32	37	2	\$55,679	\$105,031	1,628	1972	14.2%
HENDERSON	7	34	3	\$44,192	\$103,000	1,605	1985	17.3%
HENRY	8	38	2	\$52,527	\$119,813	1,541	1967	17.1%
HICKMAN	18	34	3	\$48,501	\$146,767	1,290	1983	21.8%
HOUSTON	5	NA	3	NA	NA	1,535	1991	NA
HUMPHREYS	11	33	2	\$44,627	\$117,927	1,309	1977	18.8%
JACKSON	3	NA	1	NA	NA	1,316	1989	NA
JEFFERSON	46	35	3	\$49,981	\$131,832	1,419	1995	19.8%
JOHNSON	3	NA	2	NA	NA	1,002	1983	NA
KNOX	433	34	2	\$50,000	\$140,835	1,256	1971	19.6%
LAKE	1	NA	3	NA	NA	1,923	1935	NA
LAUDERDALE	42	39	2	\$50,644	\$95,020	1,487	1985	14.9%
LAWRENCE	16	33	3	\$49,963	\$128,222	1,535	1979	19.5%

<sup>22</sup> In the counties with five or less THDA loans, the information about the borrower's age, the income of the borrower, the acquisition cost and PITI percent of income are suppressed to protect the anonymity of the borrowers.

**Table A.3. Selected Characteristics by County<sup>22</sup> – CY 2019**

<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 as % of Inc</b>
LEWIS	6	37	3	\$52,294	\$107,376	1,323	1992	16.3%
LINCOLN	9	30	2	\$46,604	\$115,189	1,514	1977	18.8%
LOUDON	29	35	3	\$53,983	\$125,664	1,418	1974	17.0%
MACON	19	31	3	\$53,838	\$152,960	1,529	1984	20.4%
MADISON	129	37	2	\$46,295	\$117,521	1,662	1976	18.9%
MARION	8	34	3	\$45,495	\$109,000	1,389	1983	18.3%
MARSHALL	22	33	2	\$49,675	\$143,584	1,333	1986	20.9%
MAURY	77	34	2	\$59,101	\$186,721	1,437	1989	21.9%
MCMINN	35	36	2	\$43,903	\$110,638	1,372	1972	19.0%
MCNAIRY	4	NA	3	NA	NA	1,612	1998	NA
MEIGS	2	NA	5	NA	NA	1,692	1997	NA
MONROE	37	35	2	\$53,264	\$114,748	1,311	1982	16.4%
MONTGOMERY	342	36	2	\$50,259	\$149,820	1,384	1993	21.4%
MOORE	0	NA	NA	NA	NA	NA	NA	NA
MORGAN	4	NA	3	NA	NA	1,324	1988	NA
OBION	8	36	3	\$46,007	\$93,288	1,646	1964	17.6%
OVERTON	4	NA	4	NA	NA	1,857	1973	NA
PERRY	2	NA	2	NA	NA	1,051	2012	NA
PICKETT	1	NA	2	NA	NA	1,571	1972	NA
POLK	3	NA	2	NA	NA	1,325	2003	NA
PUTNAM	18	35	3	\$44,111	\$139,742	1,478	1984	22.3%
RHEA	27	36	3	\$58,200	\$127,566	1,372	1981	15.0%
ROANE	33	33	3	\$47,421	\$115,380	1,291	1975	18.3%
ROBERTSON	91	36	2	\$65,765	\$188,144	1,394	1993	20.6%
RUTHERFORD	407	36	3	\$70,204	\$216,295	1,530	2000	21.3%
SCOTT	4	NA	3	NA	NA	1,337	1990	NA
SEQUATCHIE	4	NA	3	NA	NA	1,597	1990	NA
SEVIER	35	35	3	\$49,002	\$152,100	1,422	1998	21.7%
SHELBY	474	38	2	\$49,424	\$126,721	1,594	1978	19.6%
SMITH	20	31	3	\$54,915	\$157,233	1,502	1979	21.2%
STEWART	12	38	2	\$51,844	\$112,450	1,340	1989	15.6%
SULLIVAN	144	33	2	\$47,041	\$109,024	1,278	1959	16.6%
SUMNER	201	34	2	\$69,074	\$202,508	1,488	1989	20.3%
TIPTON	21	35	3	\$58,112	\$127,912	1,764	1986	16.8%
TROUSDALE	9	26	2	\$64,295	\$164,073	1,377	1978	19.5%
UNICOI	16	39	3	\$46,987	\$101,106	1,289	1957	17.2%
UNION	18	37	3	\$53,601	\$132,625	1,279	1989	18.7%
VAN BUREN	2	NA	6	NA	NA	1,744	1961	NA
WARREN	61	31	2	\$44,635	\$106,539	1,246	1979	16.8%
WASHINGTON	57	35	3	\$47,009	\$132,949	1,268	1975	19.9%
WAYNE	1	NA	5	NA	NA	1,920	1969	NA
WEAKLEY	9	30	1	\$42,002	\$104,464	1,485	1976	18.7%
WHITE	6	31	3	\$50,150	\$114,233	1,533	2000	17.1%
WILLIAMSON	25	37	3	\$83,056	\$261,815	1,521	1995	20.6%
WILSON	76	36	3	\$76,744	\$230,950	1,641	1995	21.0%
<b>TENNESSEE</b>	<b>4,510</b>	<b>35</b>	<b>2</b>	<b>\$55,024</b>	<b>\$153,243</b>	<b>1,418</b>	<b>1982</b>	<b>19.8%</b>

**Table A.4. THDA Borrowers' Race and Ethnicity by County – CY 2019**

COUNTY	ALL	White	African American	Asian	American Indian/Alaskan	Native Hawaiian/Pacific Islander	Not Provided	Hispanic/Latino
ANDERSON	78	69	5	0	0	0	4	2
BEDFORD	24	19	2	0	0	1	2	3
BENTON	2	2	0	0	0	0	0	0
BLEDSOE	1	1	0	0	0	0	0	0
BLOUNT	70	62	2	0	0	0	6	3
BRADLEY	103	93	5	0	1	0	4	6
CAMPBELL	19	19	0	0	0	0	0	0
CANNON	15	14	0	0	0	0	1	1
CARROLL	8	7	1	0	0	0	0	0
CARTER	22	21	0	0	1	0	0	0
CHEATHAM	30	26	2	0	0	1	1	3
CHESTER	4	4	0	0	0	0	0	0
CLAIBORNE	9	9	0	0	0	0	0	0
CLAY	2	2	0	0	0	0	0	0
COCKE	23	23	0	0	0	0	0	0
COFFEE	26	23	0	1	0	0	2	3
CROCKETT	4	3	1	0	0	0	0	1
CUMBERLAND	12	12	0	0	0	0	0	0
DAVIDSON	375	215	137	8	1	0	14	23
DECATUR	3	3	0	0	0	0	0	0
DEKALB	20	17	0	0	1	0	2	2
DICKSON	62	58	1	0	1	0	2	4
DYER	9	9	0	0	0	0	0	0
FAYETTE	8	4	4	0	0	0	0	0
FENTRESS	5	5	0	0	0	0	0	0
FRANKLIN	12	12	0	0	0	0	0	0
GIBSON	24	23	1	0	0	0	0	0
GILES	7	6	1	0	0	0	0	0
GRAINGER	14	13	0	0	0	0	1	0
GREENE	35	34	0	0	0	0	1	1
GRUNDY	0	0	0	0	0	0	0	0
HAMBLEN	96	91	2	0	1	0	2	8
HAMILTON	201	153	43	0	0	0	5	7
HANCOCK	4	4	0	0	0	0	0	0
HARDEMAN	7	4	3	0	0	0	0	0
HARDIN	4	4	0	0	0	0	0	0
HAWKINS	35	33	0	0	0	0	2	0
HAYWOOD	32	21	11	0	0	0	0	0
HENDERSON	7	6	1	0	0	0	0	0
HENRY	8	8	0	0	0	0	0	0
HICKMAN	18	18	0	0	0	0	0	1
HOUSTON	5	5	0	0	0	0	0	0
HUMPHREYS	11	11	0	0	0	0	0	0
JACKSON	3	2	0	0	0	0	1	0
JEFFERSON	46	44	1	1	0	0	0	1
JOHNSON	3	3	0	0	0	0	0	0
KNOX	433	387	34	4	1	1	6	19
LAKE	1	1	0	0	0	0	0	0
LAUDERDALE	42	27	15	0	0	0	0	3
LAWRENCE	16	15	1	0	0	0	0	0
LEWIS	6	6	0	0	0	0	0	0

**Table A.4. THDA Borrowers' Race and Ethnicity by County – CY 2019**

COUNTY	ALL	White	African American	Asian	American Indian/Alaskan	Native Hawaiian/Pacific Islander	Not Provided	Hispanic/Latino
LINCOLN	9	9	0	0	0	0	0	0
LOUDON	29	29	0	0	0	0	0	6
MACON	19	18	0	0	0	0	1	0
MADISON	129	76	52	0	0	0	1	4
MARION	8	7	1	0	0	0	0	0
MARSHALL	22	17	3	1	0	0	1	1
MAURY	77	58	15	1	0	0	3	4
MCMINN	35	30	3	0	1	1	0	0
MCNAIRY	4	3	0	0	0	0	1	0
MEIGS	2	2	0	0	0	0	0	0
MONROE	37	36	0	0	0	0	1	1
MONTGOMERY	342	216	96	3	1	2	24	27
MOORE	0	0	0	0	0	0	0	0
MORGAN	4	4	0	0	0	0	0	0
OBION	8	8	0	0	0	0	0	0
OVERTON	4	3	0	0	0	0	1	1
PERRY	2	2	0	0	0	0	0	0
PICKETT	1	0	0	0	0	0	1	0
POLK	3	3	0	0	0	0	0	0
PUTNAM	18	16	1	0	0	1	0	1
RHEA	27	27	0	0	0	0	0	0
ROANE	33	31	0	0	1	0	1	0
ROBERTSON	91	76	12	1	1	0	1	3
RUTHERFORD	407	271	101	6	0	0	29	36
SCOTT	4	4	0	0	0	0	0	0
SEQUATCHIE	4	4	0	0	0	0	0	0
SEVIER	35	31	0	0	0	0	4	1
SHELBY	474	170	293	2	0	0	9	50
SMITH	20	20	0	0	0	0	0	0
STEWART	12	12	0	0	0	0	0	1
SULLIVAN	144	134	8	1	0	0	1	1
SUMNER	201	172	22	2	1	1	3	10
TIPTON	21	12	7	0	0	0	2	0
TROUSDALE	9	7	2	0	0	0	0	0
UNICOI	16	16	0	0	0	0	0	3
UNION	18	17	0	0	0	1	0	0
VAN BUREN	2	2	0	0	0	0	0	0
WARREN	61	59	1	0	0	0	1	3
WASHINGTON	57	52	4	0	0	0	1	0
WAYNE	1	1	0	0	0	0	0	0
WEAKLEY	9	8	1	0	0	0	0	0
WHITE	6	6	0	0	0	0	0	1
WILLIAMSON	25	25	0	0	0	0	0	2
WILSON	76	68	4	1	0	1	2	4
<b>TENNESSEE</b>	<b>4,510</b>	<b>3,413</b>	<b>899</b>	<b>32</b>	<b>12</b>	<b>10</b>	<b>144</b>	<b>251</b>

**Table A.5. Service Index by County – CY 2019**

<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
ANDERSON	1.30	Well-Served
BEDFORD	0.79	Moderately Well-Served
BENTON	0.16	High Potential Growth Area
BLEDSON	0.13	High Potential Growth Area
BLOUNT	0.75	Moderately Well-Served
BRADLEY	1.52	Well-Served
CAMPBELL	0.64	Potential Growth Area
CANNON	1.22	Well-Served
CARROLL	0.38	Potential Growth Area
CARTER	0.48	Potential Growth Area
CHEATHAM	0.97	Moderately Well-Served
CHESTER	0.39	Potential Growth Area
CLAIBORNE	0.40	Potential Growth Area
CLAY	0.29	Potential Growth Area
COCKE	0.86	Moderately Well-Served
COFFEE	0.69	Potential Growth Area
CROCKETT	0.38	Potential Growth Area
CUMBERLAND	0.26	Potential Growth Area
DAVIDSON	0.74	Potential Growth Area
DECATUR	0.38	Potential Growth Area
DEKALB	1.57	Well-Served
DICKSON	1.59	Well-Served
DYER	0.36	Potential Growth Area
FAYETTE	0.34	Potential Growth Area
FENTRESS	0.33	Potential Growth Area
FRANKLIN	0.42	Potential Growth Area
GIBSON	0.65	Potential Growth Area
GILES	0.33	Potential Growth Area
GRAINGER	0.81	Moderately Well-Served
GREENE	0.66	Potential Growth Area
GRUNDY	0.00	Not Served
HAMBLEN	2.32	Well-Served
HAMILTON	0.86	Moderately Well-Served
HANCOCK	0.67	Potential Growth Area
HARDEMAN	0.42	Potential Growth Area
HARDIN	0.23	High Potential Growth Area
HAWKINS	0.81	Moderately Well-Served
HAYWOOD	2.59	Well-Served
HENDERSON	0.39	Potential Growth Area
HENRY	0.31	Potential Growth Area
HICKMAN	1.05	Well-Served
HOUSTON	0.86	Moderately Well-Served
HUMPHREYS	0.91	Moderately Well-Served
JACKSON	0.35	Potential Growth Area
JEFFERSON	1.38	Well-Served
JOHNSON	0.22	High Potential Growth Area
KNOX	1.36	Well-Served
LAKE	0.27	Potential Growth Area
LAUDERDALE	2.13	Well-Served
LAWRENCE	0.53	Potential Growth Area
LEWIS	0.62	Potential Growth Area
LINCOLN	0.38	Potential Growth Area
LOUDON	0.80	Moderately Well-Served
MACON	1.03	Well-Served

**Table A.5. Service Index by County – CY 2019**

<b>County</b>	<b>Index Value</b>	<b>Service Index</b>
MADISON	2.17	Well-Served
MARION	0.38	Potential Growth Area
MARSHALL	1.00	Well-Served
MAURY	1.29	Well-Served
MCMINN	1.01	Well-Served
MCNAIRY	0.21	High Potential Growth Area
MEIGS	0.22	High Potential Growth Area
MONROE	1.12	Well-Served
MONTGOMERY	3.18	Well-Served
MOORE	0.00	Not Served
MORGAN	0.29	Potential Growth Area
OBION	0.36	Potential Growth Area
OVERTON	0.24	Potential Growth Area
PERRY	0.31	Potential Growth Area
PICKETT	0.23	High Potential Growth Area
POLK	0.24	High Potential Growth Area
PUTNAM	0.35	Potential Growth Area
RHEA	1.23	Well-Served
ROANE	0.88	Moderately Well-Served
ROBERTSON	1.73	Well-Served
RUTHERFORD	1.99	Well-Served
SCOTT	0.25	Potential Growth Area
SEQUATCHIE	0.38	Potential Growth Area
SEVIER	0.49	Potential Growth Area
SHELBY	0.81	Moderately Well-Served
SMITH	1.54	Well-Served
STEWART	1.31	Well-Served
SULLIVAN	1.21	Well-Served
SUMNER	1.64	Well-Served
TIPTON	0.59	Potential Growth Area
TROUSDALE	1.50	Well-Served
UNICOI	1.08	Well-Served
UNION	1.17	Well-Served
VAN BUREN	0.49	Potential Growth Area
WARREN	2.14	Well-Served
WASHINGTON	0.66	Potential Growth Area
WAYNE	0.09	High Potential Growth Area
WEAKLEY	0.35	Potential Growth Area
WHITE	0.31	Potential Growth Area
WILLIAMSON	0.31	Potential Growth Area
WILSON	0.93	Moderately Well-Served