### Tennessee Housing Devlopment Agency

### Program Summary 2012

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### Introduction

### From Ralph M. Perrey THDA Executive Director

The Tennessee Housing Development Agency (THDA) was created in 1973 as a self-supporting state agency with the mission to develop affordable housing. As we approach our 40th anniversary we can be proud of the work we have done over the years to help provide opportunities for homeownership, home rehabilitation, homebuyer education, foreclosure prevention, development of affordable rental housing and rehabilitation of existing affordable rental housing, rental assistance, grants and loans for housing programs and more.



As THDA's new executive director, I am excited to present this summary of the work that THDA, in conjunction with our partners across Tennessee, achieved

in 2012. These pages document how federal dollars were leveraged with THDA and local funding, administrative expertise, compassion and hard work to bring security, safety and affordability to households of very low, low and moderate incomes. Together we are working to encourage the development of affordable housing options so that every Tennessean has a safe, sound and affordable place to live.

F.M. Jun



### **Acknowledgements**

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### How to Use This Program Summary

This Program Summary provides a comprehensive account of THDA's activities during calendar year 2012. The first section includes the Economic Impact Report, which highlights the ripple effects of THDA programs on local and state economies. This section also gives descriptions of each program. Additionally, statewide data and graphs can be found in this section.

The second section shows totals by congressional district, which counts all data for counties in a given district. In the third section are program totals for all 95 Tennessee counties. Lastly, the Methodology section explains how every number is calculated for each program.

For more information about THDA programs please visit <u>www.thda.org</u>.

### **Economic Impact Report**

Beyond the housing opportunities created by our programs, THDA's activities also have a significant effect on Tennessee's state and local economies. THDA developed a comprehensive framework to estimate the economic impact of providing safe, sound, affordable housing options to households of low- and moderate-income. To this end, we reviewed THDA programs, both loans and grants, to determine the scope and the monetary flows of each program's activities. Because of the economic multipliers or the "ripple" effect, our affordable housing programs impact all industries in the economy, going far beyond the specific unit or the neighborhood in which THDA program money is spent<sup>1</sup>.

### Economic Impact of THDA-Related Activities in 2012

Total economic impact described below is the sum of direct THDA spending, indirect business-to-business transactions in Tennessee's economy and additional employee spending.

#### **Business Revenue**

- The total contribution of THDA-related activities to Tennessee's economy was estimated at \$745 million in 2012.
  - Of this total, \$389 million was directly injected into the economy by THDA-related activities.
  - Every \$100 of THDA-related activities generated an additional \$92 in business revenues.

#### **Personal Income**

- THDA-related activities generated \$249 million in wages and salaries in 2012.
  - Every \$100 of personal income produced an additional \$97 of wages and salaries in the local economy.

#### **Employment / Job Creation**

- THDA-related activities created 5,618 jobs in 2012.
  - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 98 additional jobs throughout the local economy.

#### **State and Local Taxes**

• THDA-related activities accounted for \$32 million in state and local taxes in 2012.

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



### **THDA Program Descriptions**

### Community Investment Tax Credit (CITC)

Financial institutions use the Community Investment Tax Credit (CITC) Program to make investments in affordable housing through construction, rehabilitation, acquisition, down payment assistance, pre-purchase counseling, housing-related supportive services and capacity-building activities. The credit is against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, investments, grants or contributions are extended to housing entities for engaging in eligible low-income housing activities.

### Emergency Solutions Grant Program (ESG)

THDA administers the federally-funded Emergency Solutions Grant (ESG) Program on behalf of the State of Tennessee to help improve the quality of emergency shelters for the homeless; to help meet the costs of operating and maintaining emergency shelters; to provide essential services so that homeless individuals have access to the assistance they need to improve their situation; to provide street outreach services to the homeless; and to provide emergency intervention assistance and rapid re-housing services to prevent homelessness and to obtain permanent housing. ESG funds are awarded on a competitive basis to cities and nonprofit organizations outside the CDBG entitlement communities that receive their own ESG funding directly from the U.S. Department of Housing and Urban Development (HUD).

### Foreclosure Prevention Program

THDA was awarded more than \$3 million in National Foreclosure Mitigation Counseling (NFMC) grant program funds. THDA has used those funds to train counselors working in nonprofit agency offices across the state to provide free and confidential counseling services for Tennesseans facing default and foreclosure. THDA has partnered with NeighborWorks® America to provide certification training for our nonprofit partners. THDA's certified foreclosure prevention counselors possess a strong knowledge in the area of mortgage default and/or foreclosure intervention counseling, specifically relating to current industry practices of loss mitigation to include loan repayment, forbearance, modification, refinance, loan assumption, short sale, deed-in-lieu, community referrals and other remedies available to the homeowner to avoid foreclosure. THDA maintains a list of certified counselors who can help consumers on its website, www.thda.org.

### **THDA Program Descriptions**

### **HOME Program**

THDA administers the federally-funded HOME Program on behalf of the State of Tennessee to promote the production, preservation and rehabilitation of housing for individuals and families of low income. THDA's HOME funds are awarded annually through a competitive application process to cities, counties, and nonprofit organizations, including Community Housing Development Organizations (CHDOs) outside the local participating jurisdictions that receive their own HOME allocation directly from the U.S. Department of Housing and Urban Development (HUD). THDA has not allocated the 2012 HOME funding pending the release of new HOME regulations by HUD, which is anticipated in the spring of 2013.

### Homebuyer Education Program

Since the home purchase process can be costly and complex, THDA requires homebuyer education for all Great Advantage, Great Start and New Start mortgage program applicants and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA provides approved local nonprofit organizations and UT Extension agents with materials to teach first-time homebuyer education classes and hosts certification training for homebuyer education providers. THDA also maintains a calendar schedule of approved classes on its website and a county-specific list of certified homebuyer educators who can help consumers as they consider purchasing a home.

### Homeownership Loan Programs

Since its inception in 1973, THDA has helped more than 109,000 households become homeowners through its Single Family Homeownership Programs. THDA offers four affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders: Great Rate, Great Advantage, Great Start and New Start. Great Rate offers a competitive interest rate. Great Advantage offers a slightly higher interest rate than Great Rate and borrowers receive two percent of the mortgage amount as a grant to be used for down payment and/or closing costs. Great Start has a slightly higher interest rate than Great Advantage and borrowers receive funds equal to four percent of the total mortgage loan amount as a grant to use for down payment and/or closing costs. New Start loans, delivered only through nonprofit housing providers for households of very low income, are designed to promote the construction of new houses and carry a zero percent interest rate.

### **Housing Trust Fund**

The Housing Trust Fund (HTF) was created in 2006 to serve the needs of Tennesseans in three categories: very low-income, very low-income and elderly, or very low-income with special needs. Very low-income is defined as those earning 50 percent or less of the area median income. HTF's model for funding includes THDA funds, private sector investment and matching funds from local grantees. HTF funds five programs: the Housing Modifications and Ramp Program, the Rural Housing Repair Program, the Emergency Repair for the Elderly Program, the Manufactured Housing Replacement Pilot Program and the Competitive Grant Program. The Housing Modifications and Ramps Program provides funds to United Cerebral Palsy and other nonprofit partners to build ramps and make other modifications to assist persons with disabilities with access to their homes. Rural Housing Repair Program funds are allocated to USDA Rural Development to supplement its Rural Housing Repair Program. The Emergency Repair Program for the Elderly provides grants to homeowners of low income who are 60 years old or older to correct, repair, or replace an essential system and/ or a critical structural problem. The purpose of the program is to stabilize the elderly homeowner's residence by making rapid, essential repairs to make the home livable. The Manufactured Housing Replacement Pilot Program provides funding to the Tennessee Manufactured Housing Foundation to replace dilapidated and substandard mobile homes (pre-1976) and manufactured homes (post-1976) owned and occupied by households that are at or below 60 percent of area median income and at least 50 years of age. The Competitive Grants Program provides funding for homeownership and rental projects serving homebuyers of low income and special needs populations of very low income.

### Keep My Tennessee Home

The Keep My Tennessee Home Program (Tennessee's Hardest Hit Fund) provides forgivable loans to unemployed or substantially underemployed homeowners who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure or to homeowners who have experienced a divorce from or the death of a spouse. Tennessee is one of 18 states plus the District of Columbia that are receiving Hardest Hit Funds due to having an unemployment rate that was higher than the national average. Tennessee participated in a state-federal mortgage servicing settlement with the nation's largest servicers.

Thirty-five million dollars from the National Mortgage Settlement was allocated by Tennessee's Attorney General to THDA. Twenty-five million dollars is being used for persons fighting foreclosure as a result of a long-term medical hardship. The balance was assigned to the provision of free foreclosure prevention counseling.

### **THDA Program Descriptions**

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

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

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

Tennessee participated in a state-federal mortgage servicing settlement with some of the nation's largest servicers. Twenty-five million dollars from the National Mortgage Settlement was allocated by Tennessee's Attorney General to THDA's foreclosure prevention program to assist homeowners who are struggling with their mortgage payments because of long-term medical hardships.

### Multifamily Tax-Exempt Bond Authority

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

### Neighborhood Stabilization Program (NSP)

The Neighborhood Stabilization Program (NSP) was authorized as Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA) as amended by the American Recovery and Reinvestment Act of 2009 (ARRA). An additional allocation of funds was provided for NSP under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act). This additional allocation represented the third round of NSP funding and is referred to as NSP3. THDA administers the federally funded NSP1 and NSP3 on behalf of the State of Tennessee. The purpose of both NSP1 and NSP3 is to stabilize neighborhoods whose viability has been, and continues to be, damaged by the economic effects of properties that have been foreclosed upon and abandoned. All of the funds for NSP1 and NSP3 have been allocated and both programs are nearing completion.



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

The Housing Choice Voucher (HCV) program provides monthly rental assistance to Tennesseans who are elderly, disabled or of very low-income. This HUD-funded program enables eligible families or individuals to obtain decent, safe and sanitary housing by paying a portion of rental costs. Participants are able to find their own housing in the private market, including single-family homes, townhouses and apartments. The housing subsidy is paid to the landlord directly by THDA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

THDA administers the HCV program in 72 Tennessee counties. The program is administered in the remaining counties by public housing agencies (PHAs). THDA and other PHAs receive federal funds from HUD to administer the voucher program.

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

Section 8 Project-Based Rental Assistance provides monthly rental assistance to owners of specific developments with units available for Tennesseans who are elderly, disabled or of very low-income. Unlike the Housing Choice Voucher program, this assistance is for units at specific developments rather than allowing individuals or families to select their housing location without limitation to units at subsidized developments.



### **Tennessee Program Totals**

#### Homeownership and Maintenance Programs

The **Homeownership Loan Programs** (Great Start, Great Advantage, Great Rate, and New Start loans) created 2,130 homeowners, with loans totaling \$236.6 million. The **Homebuyer Education Program** provided area agencies \$493,024 to counsel 1,984 families in their home purchase.

The **Keep My Tennessee Home** program issued \$25.1 million in forgivable loans to 1,901 households who were struggling to stay current with their mortgage due to a reduction or loss of employment. The **Medical Hardship Program** provided \$269,964 in forgivable loans to 53 Tennessee homeowners who have a long-term medical disability hardship to assist with mortgage payments. The **Foreclosure Prevention Program** provided \$699,000 to non-profits to assist 1,923 homeowners in preventing foreclosure and mitigating the impact of foreclosure.

Tennessee's Housing Trust Fund funds several affordable housing programs. The Competitive Grants Program awarded non-profits, local communities, and regional organizations \$2 million to help 64 families with homeownership and repair. The Housing Modification and Ramps program provided \$114,684 to make 161 homes accessible. In partnership with the U.S. Department of Agriculture, the Rural Housing Repair program provided an additional \$682,142 to assist 145 families. Emergency Repair provided \$2.5 million in home repair assistance for 393 elderly households. The Manufactured Home Program is a pilot program that provided \$60,000 to assist one family.

Lenders received **Community Investment Tax Credits** on \$4.9 million in below market loans, or contributions made to eligible non-profit agencies to assist in creating or preserving 155 units of affordable housing.



#### The Housing Trust Fund's Competitive Grants Program

awarded non-profits, local communities, and regional organizations \$5.9 million to provide 201 additional affordable rental units.

**Low Income Housing Tax Credits** in the amount of \$158.9 million were allocated to create or rehabilitate 2,077 rental units.

**Multifamily Bond Authority** used \$32.9 million to create and renovate 620 rental apartments.

Lenders received **Community Investment Tax Credits** on \$25.2 million in below market loans or contributions made to eligible non-profit agencies to assist in creating or preserving 1,214 units of affordable rental housing.

**Section 8 Rental Assistance** helped 40,934 households with \$183.6 million in rent subsidies. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$29.2 million aided 7,262 households.
- **Project-based** assistance of \$154.4 million helped 33,672 families pay an affordable rent.

#### Homelessness Assistance and Prevention

The **Emergency Solutions Grant Program** awarded \$830,698 to non-profits serving Tennessee to help area homeless and domestic violence shelters.

#### **Economic Recovery Programs**

Non-profits and local governments used \$5 million in **Neighborhood Stabilization Program** funds to purchase foreclosed properties for new construction, renovation, and demolition, turning them into 168 homes.



**Key:** Federal Programs are in **Green**. State Programs are in **Orange**.

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2,130	\$236.6M	107,265	\$6,505.7M
Homebuyer Education Program, 2003	1,984	\$493,024	13,583	\$2.5M
Keep My Tennessee Home, 2011	1,901	\$25.1M	2,656	\$30.3M
Medical Hardship Program, 2012*	53	\$269,964	53	\$269,964
Foreclosure Prevention, 2008	1,923	\$699,000	13,288	\$3.9M
HOME, 1992			10,571	\$299.6M
Tennessee's Housing Trust Fund, 2007	965	\$11.2M	5,340	\$42.1M
Housing Modification and Ramps	161	\$114,684	1,002	\$722,864
Rural Housing Repair	145	\$682,142	876	\$3.8M
Emergency Repair	393	\$2.5M	1,727	\$9.7M
Competitive Grants	265	\$7.9M	1,734	\$27.7M
Homeownership	64	\$2M		
Rental	201	\$5.9M		
Manufactured Housing (Pilot)	1	\$60,000	1	\$60,000
Community Investment Tax Credits, 2005	1,369	\$30.2M	6,229	\$170M
Homeownership	155	\$4.9M		
Rental	1,214	\$25.2M		
Low Income Housing Tax Credits, 1987	2,077	\$158.9M	47,772	\$2,410.6M
Multi-Family Bond Authority, 1993	620	\$32.9M	19,844	\$690.6M
Section 8 Rental Assistance, 1978	40,934	\$183.6M		
Tenant-Based	7,262	\$29.2M		
Project-Based	33,672	\$154.4M		
Emergency Solutions Grant Program, 1988		\$830,698		
Neighborhood Stabilization Program, 2008	168	\$5M		\$48.2M

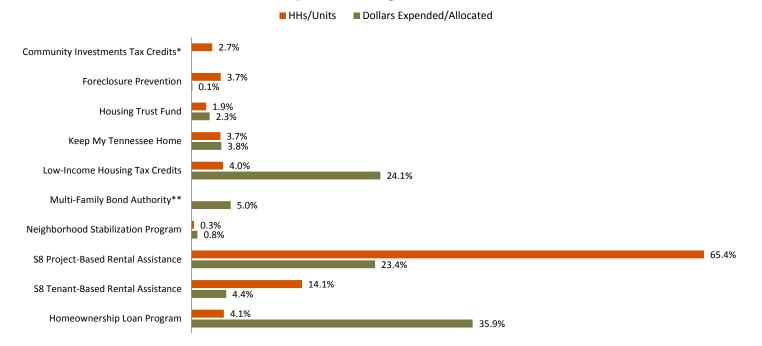
\*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

### **Tennessee Summary Graphs**

#### Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2012



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

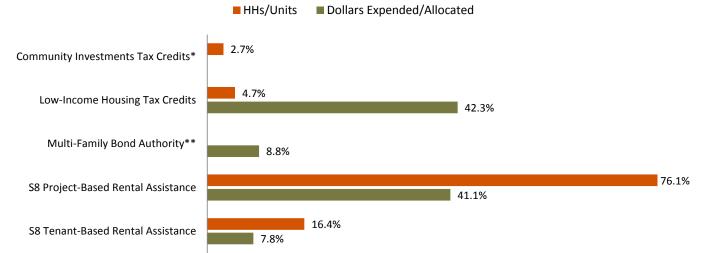
\*\*Statewide, 620 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

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

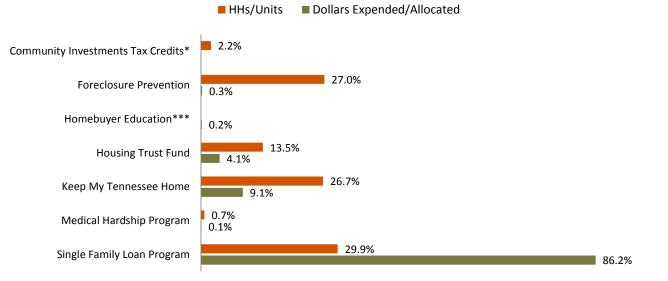
Because the Medical Hardship Program distributed its first funds in 2012, its numbers are small compared to the other programs. Therefore, it is not included in the graph.

The dollars for the Emergency Solutions Grant were awarded in the second allocation of 2012. As a result, the number of households/units cannot be determined at the completion of this report.

#### Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Program, 2012



#### Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Program, 2012



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

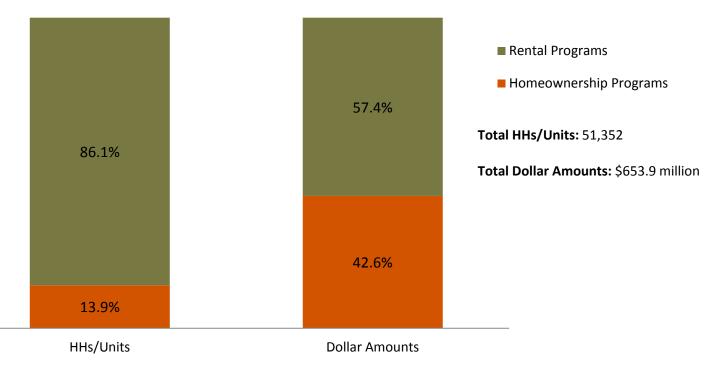
\*\*Statewide, 620 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

\*\*\*Because individuals who receive homebuyer education also receive THDA single family mortgages, those individuals are removed from the total number of families served.



### **Tennessee Summary Graphs**

Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2012







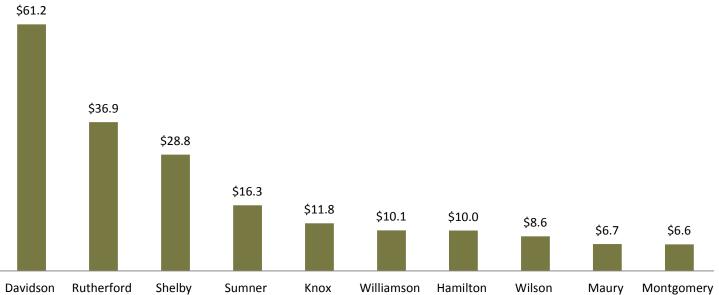
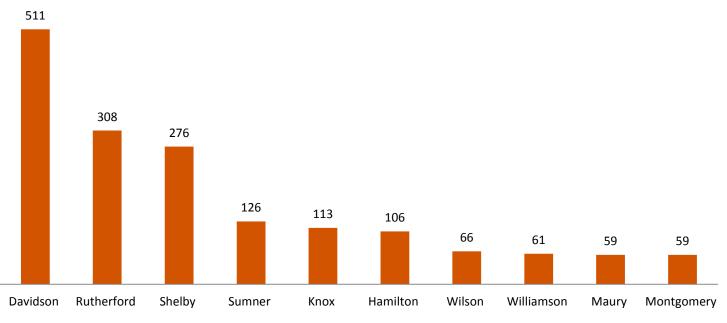


Figure 6. Top 10 Counties for Total Number of THDA Homeownership Loans, 2012



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### **Tennessee Summary Graphs**

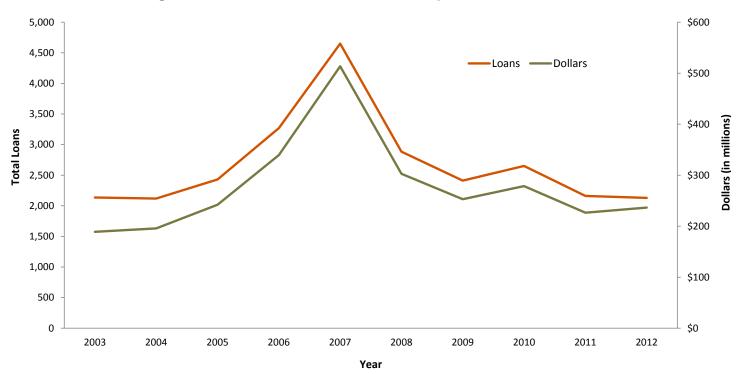
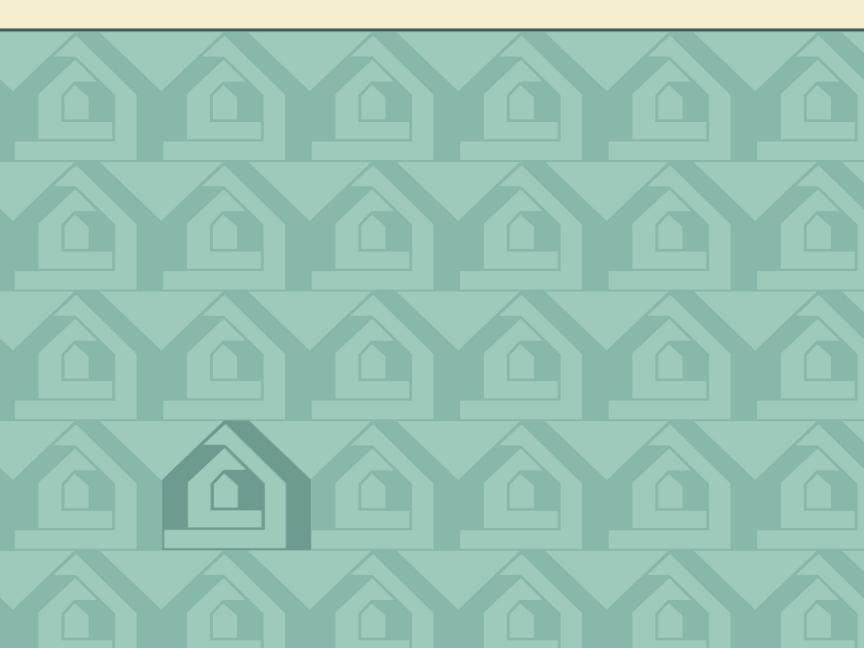


Figure 7. Total THDA Homeownership Loans, 2003-2012







Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	100	\$9.1M	8,433	\$419.1M
Homebuyer Education Program, 2003	90	\$22,350	989	\$147,968
Keep My Tennessee Home, 2011	124	\$1.6M	201	\$2.1M
Medical Hardship Program, 2012*	3	\$6,528	3	\$6,528
Foreclosure Prevention, 2008	132	\$43,200	855	\$214,020
HOME, 1992			1,555	\$47M
Tennessee's Housing Trust Fund, 2007	120	\$1.5M	563	\$5.4M
Housing Modification and Ramps	17	\$13,674	45	\$35,238
Rural Housing Repair	21	\$101,862	131	\$550,010
Emergency Repair	63	\$350,530	297	\$1.4M
Competitive Grants	19	\$1M	90	\$3.4M
Rental	19	\$1M		
Community Investment Tax Credits, 2005	39	\$2.3M	282	\$12.2M
Homeownership	35	\$1.9M		
Rental	4	\$400,000		
Low Income Housing Tax Credits, 1987	305	\$26.7M	4,622	\$269.4M
Multi-Family Bond Authority, 1993			908	\$30.2M
Section 8 Rental Assistance, 1978	3,781	\$14.3M		
Tenant-Based	101	\$290,972		
Project-Based	3,683	\$14M		
Emergency Solutions Grant Program, 1988		\$199,623		
Neighborhood Stabilization Program, 2008	14	\$428,822		\$4.2M

U.S. Congressional District 1 includes some or all of the following counties: Carter, Cocke, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Sevier, Sullivan, Unicoi, and Washington.

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



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

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	Cumulative Dollars
Homeownership Loan Program, 1974	171	\$17.3M	14,092	\$822.9M
Homebuyer Education Program, 2003	154	\$37,450	1,377	\$287,998
Keep My Tennessee Home, 2011	171	\$1.8M	217	\$2M
Medical Hardship Program, 2012*	3	\$25,815	3	\$25,815
Foreclosure Prevention, 2008	80	\$27,000	611	\$149,610
HOME, 1992			950	\$26.6M
Tennessee's Housing Trust Fund, 2007	93	\$1.9M	476	\$5.3M
Housing Modification and Ramps	15	\$7,054	112	\$78,470
Rural Housing Repair	16	\$102,435	73	\$284,512
Emergency Repair	22	\$94,381	59	\$301,143
Competitive Grants	39	\$1.6M	208	\$4.2M
Homeownership	10	\$250,000		
Rental	29	\$1.4M		
Manufactured Housing (Pilot)	1	\$60,000	1	\$60,000
Community Investment Tax Credits, 2005	46	\$2.4M	527	\$18.8M
Homeownership	16	\$1.6M		
Rental	30	\$800,000		
Low Income Housing Tax Credits, 1987			4,020	\$241.6M
Multi-Family Bond Authority, 1993			1,684	\$62.6M
Section 8 Rental Assistance, 1978	5,118	\$23.1M		
Tenant-Based	426	\$1.8M		
Project-Based	4,692	\$21.3M		
Emergency Solutions Grant Program, 1988		\$126,515		
Neighborhood Stabilization Program, 2008	4	\$346,075		\$4.1M

U.S. Congressional District 2 includes some or all of the following counties: Blount, Campbell, Claiborne, Grainger, Jefferson, Knox, and Loudon.

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	Cumulative Dollars
Homeownership Loan Program, 1974	222	\$20.4M	10,726	\$597.5M
Homebuyer Education Program, 2003	190	\$46,900	1,042	\$214,194
Keep My Tennessee Home, 2011	177	\$2.1M	286	\$2.9M
Medical Hardship Program, 2012*	14	\$69,833	14	\$69,833
Foreclosure Prevention, 2008	417	\$171,300	1,145	\$445,650
HOME, 1992			2,193	\$51.9M
Tennessee's Housing Trust Fund, 2007	171	\$1.8M	928	\$4.6M
Housing Modification and Ramps	46	\$37,468	300	\$229,120
Rural Housing Repair	25	\$132,250	111	\$524,978
Emergency Repair	57	\$223,203	285	\$1.1M
Competitive Grants	42	\$1.3M	148	\$2.4M
Rental	42	\$1.3M		
Manufactured Housing (Pilot)	1	\$60,000	1	\$60,000
Community Investment Tax Credits, 2005	45	\$644,840	153	\$1.9M
Rental	45	\$644,840		
Low Income Housing Tax Credits, 1987	250	\$24.7M	4,508	\$242.3M
Multi-Family Bond Authority, 1993			914	\$34.3M
Section 8 Rental Assistance, 1978	4,463	\$17.7M		
Tenant-Based	303	\$1.1M		
Project-Based	4,160	\$16.6M		
Emergency Solutions Grant Program, 1988		\$341,075		
Neighborhood Stabilization Program, 2008	16	\$777,711		\$3.8M

U.S. Congressional District 3 includes some or all of the following counties: Anderson, Bradley, Campbell, Hamilton, McMinn, Monroe, Morgan, Polk, Roane, Scott, and Union.

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

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



Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	Cumulative Dollar
Homeownership Loan Program, 1974	442	\$50.4M	14,288	\$1,058.9M
Homebuyer Education Program, 2003	401	\$99,950	2,499	\$482,163
Keep My Tennessee Home, 2011	239	\$3.4M	360	\$4.2M
Medical Hardship Program, 2012*	6	\$14,930	6	\$14,930
Foreclosure Prevention, 2008	285	\$103,500	1,750	\$529,260
HOME, 1992			1,800	\$45.8M
Tennessee's Housing Trust Fund, 2007	158	\$879,416	880	\$3.9M
Housing Modification and Ramps	48	\$39,320	141	\$122,742
Rural Housing Repair	22	\$103,286	241	\$1.1M
Emergency Repair	82	\$537,590	407	\$2.3M
Competitive Grants	6	\$199,220	117	\$1.3M
Rental	6	\$199,220		
Community Investment Tax Credits, 2005	52	\$194,580	506	\$20.5M
Rental	52	\$194,580		
Low Income Housing Tax Credits, 1987	52	\$7.1M	4,776	\$282.8M
Multi-Family Bond Authority, 1993			100	\$3.2M
Section 8 Rental Assistance, 1978	4,389	\$17.8M		
Tenant-Based	1,301	\$4.7M		
Project-Based	3,088	\$13.1M		
Emergency Solutions Grant Program, 1988		\$364,560		
Neighborhood Stabilization Program, 2008	15	\$295,695		\$5.7M

U.S. Congressional District 4 includes some or all of the following counties: Bedford, Bledsoe, Bradley, Franklin, Grundy, Lincoln, Marion, Marshall, Maury, Meigs, Moore, Rhea, Rutherford, Sequatchie, Van Buren, and Warren.

			545	
Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	529	\$63M	17,395	\$1,207.6M
Homebuyer Education Program, 2003	511	\$127,600	3,258	\$576,636
Keep My Tennessee Home, 2011	372	\$5M	505	\$6M
Medical Hardship Program, 2012*	13	\$81,945	13	\$81,945
Foreclosure Prevention, 2008	303	\$98,700	3,010	\$859,230
HOME, 1992			326	\$10.3M
Tennessee's Housing Trust Fund, 2007	39	\$653,872	482	\$6.2M
Housing Modification and Ramps	20	\$11,636	166	\$106,639
Rural Housing Repair	2	\$3,515	3	\$7,702
Emergency Repair	5	\$36,972	65	\$373,423
Competitive Grants	12	\$601,750	239	\$5.6M
Rental	12	\$601,750		
Community Investment Tax Credits, 2005	947	\$20.1M	3,610	\$72.6M
Homeownership	16	\$625,000		
Rental	931	\$19.5M		
Low Income Housing Tax Credits, 1987	789	\$36.2M	8,479	\$378M
Multi-Family Bond Authority, 1993	404	\$19.6M	5,843	\$236.4M
Section 8 Rental Assistance, 1978	5,915	\$31.2M		
Tenant-Based	172	\$962,006		
Project-Based	5,743	\$30.2M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$3.2M

U.S. Congressional District 5 includes some or all of the following counties: Cheatham, Davidson, and Dickson.

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

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



	<del>.</del>		5 6 5	
Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	265	\$31.2M	10,289	\$721.5M
Homebuyer Education Program, 2003	233	\$57,950	1,427	\$268,182
Keep My Tennessee Home, 2011	195	\$2.6M	260	\$3M
Medical Hardship Program, 2012*	4	\$26,353	4	\$26,353
Foreclosure Prevention, 2008	97	\$31,050	870	\$253,620
HOME, 1992			1,724	\$48.6M
Tennessee's Housing Trust Fund, 2007	108	\$697,443	432	\$2.3M
Housing Modification and Ramps	6	\$2,704	99	\$61,201
Rural Housing Repair	19	\$83,696	73	\$312,692
Emergency Repair	83	\$611,043	194	\$1.3M
Community Investment Tax Credits, 2005	152	\$3.1M	477	\$15.7M
Homeownership	57	\$180,000		
Rental	95	\$2.9M		
Low Income Housing Tax Credits, 1987	120	\$2.1M	4,416	\$188.8M
Multi-Family Bond Authority, 1993	120	\$4.9M	924	\$39.5M
Section 8 Rental Assistance, 1978	3,510	\$19.8M		
Tenant-Based	1,850	\$8.7M		
Project-Based	1,660	\$11.1M		
Emergency Solutions Grant Program, 1988		\$139,560		
Neighborhood Stabilization Program, 2008				\$2.7M

U.S. Congressional District 6 includes some or all of the following counties: Cannon, Cheatham, Clay, Coffee, Cumberland, DeKalb, Fentress, Jackson, Macon, Marshall, Overton, Pickett, Putnam, Robertson, Smith, Sumner, Trousdale, Van Buren, White, and Wilson.

			5.47	
Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	197	\$24.7M	8,443	\$473.8M
Homebuyer Education Program, 2003	185	\$45,950	1,090	\$201,916
Keep My Tennessee Home, 2011	132	\$1.8M	182	\$2.1M
Medical Hardship Program, 2012*	2	\$3,261	2	\$3,261
Foreclosure Prevention, 2008	102	\$28,500	1,102	\$318,960
HOME, 1992			1,248	\$44.2M
Tennessee's Housing Trust Fund, 2007	72	\$375,706	504	\$3.6M
Housing Modification and Ramps	6	\$3,665	215	\$146,715
Rural Housing Repair	9	\$30,361	70	\$292,144
Emergency Repair	57	\$341,680	267	\$1.6M
Competitive Grants			120	\$1.9M
Community Investment Tax Credits, 2005	18	\$326,071	261	\$15.6M
Homeownership	4	\$130,000		
Rental	14	\$196,071		
Low Income Housing Tax Credits, 1987	208	\$26.2M	3,383	\$213.2M
Multi-Family Bond Authority, 1993			112	\$4.2M
Section 8 Rental Assistance, 1978	3,828	\$16.1M		
Tenant-Based	1,927	\$7.4M		
Project-Based	1,901	\$8.7M		
Emergency Solutions Grant Program, 1988		\$110,000		
Neighborhood Stabilization Program, 2008	2	\$136,040		\$4.6M

U.S. Congressional District 7 includes some or all of the following counties: Benton, Chester, Decatur, Giles, Hardeman, Hardin, Henderson, Hickman, Houston, Humphreys, Lawrence, Lewis, Maury, McNairy, Montgomery, Perry, Stewart, Wayne, and Williamson.

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

Key:

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



			5 65	
Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	339	\$34M	28,999	\$1,530.6M
Homebuyer Education Program, 2003	339	\$84,474	2,660	\$421,613
Keep My Tennessee Home, 2011	582	\$7.9M	769	\$9.4M
Medical Hardship Program, 2012*	10	\$57,860	10	\$57,860
Foreclosure Prevention, 2008	595	\$228,000	4,579	\$1.3M
HOME, 1992			1,536	\$49.2M
Tennessee's Housing Trust Fund, 2007	194	\$1.9M	916	\$7.4M
Housing Modification and Ramps	19	\$12,591	141	\$93,858
Rural Housing Repair	49	\$220,543	189	\$841,270
Emergency Repair	69	\$439,685	388	\$2.6M
Competitive Grants	57	\$1.2M	235	\$3.9M
Rental	57	\$1.2M		
Community Investment Tax Credits, 2005	46	\$675,000	379	\$12.6M
Homeownership	3	\$30,000		
Rental	43	\$545,000		
Low Income Housing Tax Credits, 1987	353	\$36M	15,253	\$682.6M
Multi-Family Bond Authority, 1993	96	\$8.4M	9,359	\$280.3M
Section 8 Rental Assistance, 1978	11,912	\$55.8M		
Tenant-Based	1,924	\$8.2M		
Project-Based	9,988	\$47.7M		
Emergency Solutions Grant Program, 1988		\$215,000		
Neighborhood Stabilization Program, 2008	125	\$3.3M		\$19.5M

U.S. Congressional District 8 includes some or all of the following counties: Benton, Carroll, Crockett, Dyer, Fayette, Gibson, Haywood, Henry, Lake, Lauderdale, Madison, Obion, Shelby, Tipton, and Weakley.

			5 65	
Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	276	\$28.8M	19,626	\$1,070.7M
Homebuyer Education Program, 2003	282	\$70,374	2,159	\$354,415
Keep My Tennessee Home, 2011	465	\$6.7M	613	\$7.9M
Medical Hardship Program, 2012*	9	\$56,573	9	\$56,573
Foreclosure Prevention, 2008	529	\$204,750	4,281	\$1.2M
HOME, 1992			200	\$2.6M
Tennessee's Housing Trust Fund, 2007	44	\$1M	256	\$3.2M
Housing Modification and Ramps			23	\$9,479
Emergency Repair	21	\$144,758	75	\$552,929
Competitive Grants	23	\$877,250	158	\$2.6M
Rental	23	\$877,250		
Community Investment Tax Credits, 2005	3	\$200,000	245	\$10.1M
Rental	3	\$100,000		
Low Income Housing Tax Credits, 1987	313	\$30M	11,527	\$493.6M
Multi-Family Bond Authority, 1993	96	\$8.4M	8,429	\$244.2M
Section 8 Rental Assistance, 1978	7,456	\$36.4M		
Tenant-Based	458	\$2.6M		
Project-Based	6,998	\$33.8M		
Neighborhood Stabilization Program, 2008	108	\$2.7M		\$14.1M
Neighborhood Stabilization Program, 2008	108	\$2.7M		\$14.1M

U.S. Congressional District 9 includes part of the following county: Shelby.

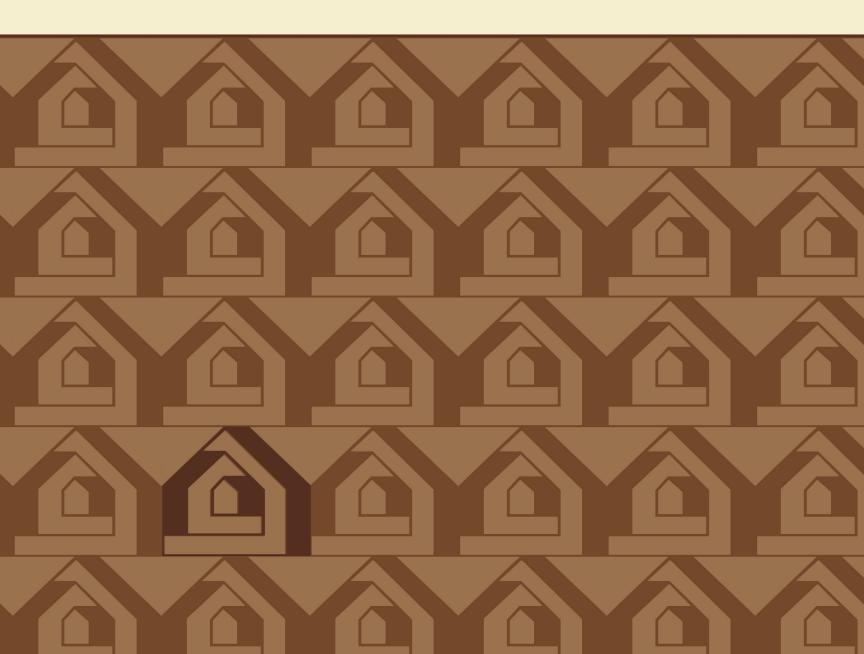
\*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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





# Counties



# **Anderson County**

Clinton

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	23	\$1.9M	1,473	\$77.8M
Homebuyer Education Program, 2003	16	\$4,000	103	\$25,989
Keep My Tennessee Home, 2011	11	\$103,642	13	\$107,802
Foreclosure Prevention, 2008	1	\$450	11	\$3,000
HOME, 1992			515	\$8.5M
Tennessee's Housing Trust Fund, 2007	5	\$15,023	37	\$228,625
Housing Modification and Ramps			4	\$2,972
Rural Housing Repair			3	\$15,645
Emergency Repair	5	\$15,023	28	\$92,309
Competitive Grants			2	\$117,700
Community Investment Tax Credits, 2005			18	\$6,876
Low Income Housing Tax Credits, 1987			610	\$36.8M
Multi-Family Bond Authority, 1993			193	\$6.2M
Section 8 Rental Assistance, 1978	848	\$3.3M		
Tenant-Based	182	\$793,649		
Project-Based	666	\$2.5M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$94,631

Key:

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



# **Bedford County**

Shelbyville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$144,743	555	\$32.1M
Homebuyer Education Program, 2003	2	\$500	51	\$8,114
Keep My Tennessee Home, 2011	19	\$328,106	32	\$423,775
Foreclosure Prevention, 2008	13	\$3,450	68	\$22,350
HOME, 1992			92	\$3.1M
Tennessee's Housing Trust Fund, 2007	2	\$16,212	8	\$37,799
Rural Housing Repair			3	\$6,650
Emergency Repair	2	\$16,212	5	\$31,149
Community Investment Tax Credits, 2005			21	\$969,816
Low Income Housing Tax Credits, 1987			347	\$23.2M
Section 8 Rental Assistance, 1978	213	\$814,186		
Tenant-Based	68	\$232,410		
Project-Based	145	\$581,776		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008	11	\$98,794		\$706,349

### **Benton County**

Camden

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			120	\$4.9M
Homebuyer Education Program, 2003			5	\$348
Keep My Tennessee Home, 2011	3	\$17,571	3	\$17,571
Foreclosure Prevention, 2008	2	\$300	6	\$840
HOME, 1992			61	\$2.2M
Tennessee's Housing Trust Fund, 2007	1	\$11,000	19	\$230,844
Housing Modification and Ramps			2	\$1,900
Rural Housing Repair			4	\$11,060
Emergency Repair	1	\$11,000	11	\$80,384
Competitive Grants			2	\$137,500
Community Investment Tax Credits, 2005	1	\$10,000	6	\$143,975
Homeownership	1	\$10,000		
Low Income Housing Tax Credits, 1987			150	\$11.4M
Section 8 Rental Assistance, 1978	118	\$337,695		
Tenant-Based	22	\$29,301		
Project-Based	96	\$308,394		
Emergency Solutions Grant Program, 1988		\$35 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$348,644

#### Key:

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



# **Bledsoe County**

Pikeville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			20	\$1.3M
Homebuyer Education Program, 2003			3	\$450
Keep My Tennessee Home, 2011	2	\$38,466	3	\$43,441
Foreclosure Prevention, 2008	1	\$450	4	\$1,380
HOME, 1992			96	\$2.3M
Tennessee's Housing Trust Fund, 2007	3	\$5,368	95	\$742,237
Housing Modification and Ramps	2	\$2,183	21	\$16,171
Rural Housing Repair	1	\$3,185	10	\$29,787
Emergency Repair			9	\$53,228
Competitive Grants			55	\$643,050
Community Investment Tax Credits, 2005			48	\$464,850
Low Income Housing Tax Credits, 1987			24	\$296,640
Project-Based Section 8 Rental Assistance, 1978	163	\$751,487		
Emergency Solutions Grant Program, 1988		\$75,000		

### **Blount County**

Maryville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	37	\$3.6M	2,798	\$156.6M
Homebuyer Education Program, 2003	35	\$8,450	251	\$50,644
Keep My Tennessee Home, 2011	22	\$208,006	27	\$261,771
Foreclosure Prevention, 2008	9	\$3,150	42	\$12,840
HOME, 1992			149	\$4.5M
Tennessee's Housing Trust Fund, 2007	13	\$12,978	31	\$42,217
Housing Modification and Ramps	12	\$5,478	23	\$12,208
Rural Housing Repair	1	\$7,500	3	\$13,020
Emergency Repair			5	\$16,989
Community Investment Tax Credits, 2005	10	\$1M	115	\$5.7M
Homeownership	10	\$1M		
Low Income Housing Tax Credits, 1987			348	\$22.6M
Section 8 Rental Assistance, 1978	404	\$1.6M		
Tenant-Based	101	\$374,120		
Project-Based	303	\$1.2M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$1.5M

#### Key:

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

# **Bradley County**

Cleveland

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	58	\$5.5M	2,361	\$138.1M
Homebuyer Education Program, 2003	50	\$12,500	326	\$61,201
Keep My Tennessee Home, 2011	22	\$209,225	34	\$309,320
Medical Hardship Program, 2012*	1	\$5,333	1	\$5,333
Foreclosure Prevention, 2008	43	\$17,850	94	\$37,740
HOME, 1992			197	\$5.8M
Tennessee's Housing Trust Fund, 2007	41	\$289,990	214	\$615,346
Housing Modification and Ramps	16	\$13,428	89	\$70,065
Rural Housing Repair	1	\$2,959	6	\$16,606
Emergency Repair	18	\$74,383	113	\$329,455
Competitive Grants	6	\$199,220	6	\$199,220
Rental	6	\$199,220		
Community Investment Tax Credits, 2005			18	\$620,000
Low Income Housing Tax Credits, 1987			536	\$27.2M
Project-Based Section 8 Rental Assistance, 1978	647	\$2M		
Emergency Solutions Grant Program, 1988		\$150,000		
Neighborhood Stabilization Program, 2008	3	\$68,044		\$591,298

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

### **Campbell County**

Jacksboro 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$252,904	217	\$10.2M
Homebuyer Education Program, 2003	2	\$350	16	\$2,400
Keep My Tennessee Home, 2011	5	\$59,972	6	\$59,972
Foreclosure Prevention, 2008			9	\$3,210
HOME, 1992			243	\$6.7M
Tennessee's Housing Trust Fund, 2007	33	\$1.2M	75	\$1.4M
Housing Modification and Ramps			3	\$2,635
Rural Housing Repair	12	\$80,890	35	\$200,787
Emergency Repair	3	\$16,539	19	\$87,737
Competitive Grants	17	\$1.1M	17	\$1.1M
Rental	17	\$1.1M		
Manufactured Housing (Pilot)	1	\$60,000	1	\$60,000
Low Income Housing Tax Credits, 1987			231	\$10.7M
Section 8 Rental Assistance, 1978	385	\$1.2M		
Tenant-Based	6	\$16,517		
Project-Based	379	\$1.2M		
Emergency Solutions Grant Program, 1988		\$126,515		
Neighborhood Stabilization Program, 2008	4	\$71,771		\$407,068

#### Key:

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



## **Cannon County**

Woodbury 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$153,783	101	\$7.6M
Homebuyer Education Program, 2003	1	\$250	17	\$1,948
Keep My Tennessee Home, 2011	1		1	
Foreclosure Prevention, 2008	6	\$1,800	17	\$5,820
HOME, 1992			55	\$1.4M
Tennessee's Housing Trust Fund, 2007	1	\$5,220	4	\$17,147
Rural Housing Repair	1	\$5,220	3	\$16,245
Emergency Repair			1	\$902
Community Investment Tax Credits, 2005			80	\$131,553
Low Income Housing Tax Credits, 1987			43	\$619,690
Tenant-Based Section 8 Rental Assistance, 1978	12	\$22,456		
Emergency Solutions Grant Program, 1988		\$64,560		

### **Carroll County**

Huntingdon 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			207	\$7.9M
Homebuyer Education Program, 2003			5	\$1,023
Keep My Tennessee Home, 2011	5	\$88,403	8	\$90,760
Foreclosure Prevention, 2008			2	\$180
HOME, 1992			81	\$2.9M
Tennessee's Housing Trust Fund, 2007	12	\$50,729	48	\$299,944
Housing Modification and Ramps	3	\$1,499	6	\$2,771
Rural Housing Repair	4	\$21,931	8	\$36,070
Emergency Repair	5	\$27,299	34	\$261,104
Community Investment Tax Credits, 2005	1	\$10,000	4	\$64,795
Homeownership	1	\$10,000		
Low Income Housing Tax Credits, 1987			75	\$5.8M
Multi-Family Bond Authority, 1993			52	\$3.1M
Section 8 Rental Assistance, 1978	65	\$291,704		
Tenant-Based	11	\$25,796		
Project-Based	54	\$265,908		
Emergency Solutions Grant Program, 1988		\$35 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$65,592

#### Key:

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



### **Carter County**

Elizabethton 4

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	6	\$421,202	380	\$20.4M
Homebuyer Education Program, 2003	5	\$1,250	65	\$8,539
Keep My Tennessee Home, 2011	12	\$128,388	15	\$151,464
Medical Hardship Program, 2012*	1		1	
Foreclosure Prevention, 2008	13	\$3,300	50	\$11,850
HOME, 1992			163	\$5.9M
Tennessee's Housing Trust Fund, 2007	10	\$56,457	56	\$228,449
Housing Modification and Ramps	1	\$782	5	\$4,340
Rural Housing Repair	1	\$2,400	12	\$54,182
Emergency Repair	8	\$53,276	39	\$169,928
Community Investment Tax Credits, 2005	1	\$120,000	23	\$317,918
Homeownership	1	\$120,000		
Low Income Housing Tax Credits, 1987			383	\$23.9M
Multi-Family Bond Authority, 1993			100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	399	\$1.6M		
Emergency Solutions Grant Program, 1988		\$75,000		

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

### **Cheatham County**

Ashland City

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	9	\$908,113	696	\$45.3M
Homebuyer Education Program, 2003	9	\$2,250	59	\$10,262
Keep My Tennessee Home, 2011	20	\$221,500	22	\$240,071
Medical Hardship Program, 2012*	1	\$12,702	1	\$12,702
Foreclosure Prevention, 2008	9	\$2,850	79	\$26,760
HOME, 1992			68	\$2.8M
Tennessee's Housing Trust Fund, 2007	2	\$3,515	12	\$58,816
Housing Modification and Ramps			1	\$296
Rural Housing Repair	2	\$3,515	2	\$3,515
Emergency Repair			9	\$55,006
Low Income Housing Tax Credits, 1987			97	\$4.9M
Tenant-Based Section 8 Rental Assistance, 1978	52	\$218,521		
Emergency Solutions Grant Program, 1988		\$75,000		

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

Key:

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## **Chester County**

Henderson 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$61,402	141	\$7.4M
Homebuyer Education Program, 2003	1	\$250	9	\$823
Keep My Tennessee Home, 2011	1	\$11,756	2	\$22,517
Foreclosure Prevention, 2008	1	\$150	4	\$1,050
HOME, 1992			45	\$2.1M
Tennessee's Housing Trust Fund, 2007	2	\$15,045	17	\$361,373
Housing Modification and Ramps			1	\$324
Rural Housing Repair	1	\$4,045	5	\$15,049
Emergency Repair	1	\$11,000	1	\$11,000
Competitive Grants			10	\$335,000
Low Income Housing Tax Credits, 1987			122	\$7.8M
Section 8 Rental Assistance, 1978	276	\$1.4M		
Tenant-Based	32	\$97,125		
Project-Based	244	\$1.3M		
Emergency Solutions Grant Program, 1988		\$35,000		

## Claiborne County

Tazewell <u>
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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$152,507	147	\$8M
Homebuyer Education Program, 2003	2	\$350	27	\$1,725
Keep My Tennessee Home, 2011	5	\$36,452	6	\$36,452
Foreclosure Prevention, 2008	5	\$2,250	44	\$12,480
HOME, 1992			71	\$2.6M
Tennessee's Housing Trust Fund, 2007	10	\$22,037	65	\$313,176
Housing Modification and Ramps	3	\$1,575	3	\$1,575
Rural Housing Repair	2	\$11,240	44	\$257,456
Emergency Repair	5	\$9,221	18	\$54,145
Community Investment Tax Credits, 2005			18	\$51,220
Low Income Housing Tax Credits, 1987			156	\$7.2M
Section 8 Rental Assistance, 1978	42	\$154,512		
Tenant-Based	6	\$10,647		
Project-Based	36	\$143,865		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$331,782

#### Key:

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			47	\$2.1M
Homebuyer Education Program, 2003			2	\$475
Keep My Tennessee Home, 2011	2	\$24,109	3	\$25,158
HOME, 1992			85	\$2.3M
Tennessee's Housing Trust Fund, 2007	16	\$135,663	35	\$268,268
Housing Modification and Ramps			1	\$882
Rural Housing Repair			6	\$36,906
Emergency Repair	16	\$135,663	28	\$230,480
Low Income Housing Tax Credits, 1987			68	\$1.6M
Tenant-Based Section 8 Rental Assistance, 1978	5	\$9,646		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$989,000

Celina

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

# **Cocke County**

Newport

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$153,777	142	\$7.7M
Homebuyer Education Program, 2003	3	\$750	20	\$1,773
Keep My Tennessee Home, 2011	6	\$75,783	9	\$90,791
Foreclosure Prevention, 2008	5	\$2,250	42	\$12,000
HOME, 1992			106	\$3.3M
Tennessee's Housing Trust Fund, 2007			14	\$55,757
Housing Modification and Ramps			3	\$1,974
Rural Housing Repair			4	\$12,924
Emergency Repair			7	\$40,859
Community Investment Tax Credits, 2005			2	\$764
Low Income Housing Tax Credits, 1987			323	\$12.1M
Section 8 Rental Assistance, 1978	177	\$596,935		
Tenant-Based	6	\$21,444		
Project-Based	171	\$575,491		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008	2	\$11,061		\$101,546

#### Key:



## **Coffee County**

Manchester 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$77,470	677	\$31.4M
Homebuyer Education Program, 2003	2	\$500	25	\$2,546
Keep My Tennessee Home, 2011	4	\$75,047	7	\$92,989
Foreclosure Prevention, 2008	6	\$1,800	21	\$6,300
HOME, 1992			57	\$1.7M
Tennessee's Housing Trust Fund, 2007	5	\$30,873	13	\$87,259
Rural Housing Repair	1	\$4,157	2	\$7,357
Emergency Repair	4	\$26,716	11	\$79,902
Low Income Housing Tax Credits, 1987			242	\$16.2M
Multi-Family Bond Authority, 1993			213	\$5.2M
Section 8 Rental Assistance, 1978	644	\$2.4M		
Tenant-Based	139	\$331,972		
Project-Based	505	\$2.1M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$91,431

### **Crockett County**

**Program, Year Started** 2012 Dollars **Cumulative Units Cumulative Dollars 2012 Units** Homeownership Loan Program, 1974 \$64,804 173 \$9.4M 1 Homebuyer Education Program, 2003 \$250 9 \$700 1 5 5 Keep My Tennessee Home, 2011 \$25,928 \$25,928 Foreclosure Prevention, 2008 2 \$900 6 \$1,440 HOME, 1992 --\_\_\_ 104 \$4.3M \$101,999 Tennessee's Housing Trust Fund, 2007 2 \$14,136 18 Housing Modification and Ramps --\_\_\_ 1 \$911 **Rural Housing Repair** 6 \$25,839 -----2 \$14,136 11 \$75,249 Emergency Repair Low Income Housing Tax Credits, 1987 120 \$7.5M \$105,039 Section 8 Rental Assistance, 1978 38 \_\_\_ \$17,892 Tenant-Based 11 \_\_\_ \_\_\_ 27 \$87,147 **Project-Based** \_\_\_ ---Emergency Solutions Grant Program, 1988 \$35,000 \_\_\_ ---\_\_\_ Neighborhood Stabilization Program, 2008 \$114,240 ---\_\_\_ \_\_\_

Alamo

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Key:



# **Cumberland County**

Crossville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	10	\$804,063	316	\$21.6M
Homebuyer Education Program, 2003	7	\$1,450	36	\$7,521
Keep My Tennessee Home, 2011	4	\$62,196	5	\$67,194
Foreclosure Prevention, 2008	2	\$600	7	\$1,050
HOME, 1992			229	\$5M
Tennessee's Housing Trust Fund, 2007	12	\$95 <i>,</i> 804	34	\$247,426
Housing Modification and Ramps			3	\$2,156
Rural Housing Repair	1	\$3,687	8	\$37,497
Emergency Repair	11	\$92,117	23	\$207,774
Community Investment Tax Credits, 2005	61	\$337,000	108	\$1.4M
Homeownership	57	\$180,000		
Rental	4	\$157,000		
Low Income Housing Tax Credits, 1987			213	\$10M
Section 8 Rental Assistance, 1978	99	\$319,382		
Tenant-Based	10	\$28,236		
Project-Based	89	\$291,146		
Emergency Solutions Grant Program, 1988		\$64,560		

### **Davidson County**

Nashville <u>
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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	511	\$61.2M	15,550	\$1,084.3M
Homebuyer Education Program, 2003	491	\$122,600	3,145	\$555,440
Keep My Tennessee Home, 2011	333	\$4.5M	458	\$5.5M
Medical Hardship Program, 2012*	12	\$69,243	12	\$69,243
Foreclosure Prevention, 2008	288	\$94,650	2,873	\$816,510
HOME, 1992			162	\$3.5M
Tennessee's Housing Trust Fund, 2007	37	\$650,358	425	\$6.5M
Housing Modification and Ramps	20	\$11,636	151	\$96,537
Emergency Repair	5	\$36,972	47	\$273,650
Competitive Grants	12	\$601,750	227	\$6.1M
Rental	12	\$601,750		
Community Investment Tax Credits, 2005	947	\$20.1M	3,609	\$72.6M
Homeownership	16	\$625,000		
Rental	931	\$19.5M		
Low Income Housing Tax Credits, 1987	741	\$29.6M	7,894	\$352.1M
Multi-Family Bond Authority, 1993	404	\$19.6M	5,655	\$226.4M
Section 8 Rental Assistance, 1978	5,920	\$30.3M		
Tenant-Based	131	\$743,485		
Project-Based	5,789	\$29.5M		
Neighborhood Stabilization Program, 2008				\$3.2M

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

#### Key:



### **Decatur County**

Decaturville

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$88,052	28	\$1.1M
Homebuyer Education Program, 2003	1	\$250	3	\$500
Keep My Tennessee Home, 2011	3	\$31,334	3	\$31,334
Foreclosure Prevention, 2008	2	\$300	2	\$300
HOME, 1992			51	\$2.3M
Tennessee's Housing Trust Fund, 2007	1	\$11,000	17	\$141,884
Housing Modification and Ramps			2	\$1,542
Rural Housing Repair			1	\$1,308
Emergency Repair	1	\$11,000	14	\$139,034
Community Investment Tax Credits, 2005			10	\$234,798
Section 8 Rental Assistance, 1978	64	\$156,008		
Tenant-Based	3	\$3,877		
Project-Based	61	\$152,131		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$95,010

### **DeKalb County**

Smithville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$387,968	122	\$8.3M
Homebuyer Education Program, 2003	5	\$1,250	29	\$3,648
Keep My Tennessee Home, 2011	7	\$71,895	8	\$81,790
Foreclosure Prevention, 2008	3	\$750	13	\$4,350
HOME, 1992			71	\$2.2M
Tennessee's Housing Trust Fund, 2007	3	\$22,283	15	\$99,702
Housing Modification and Ramps			1	\$767
Rural Housing Repair	1	\$3,150	6	\$31,414
Emergency Repair	2	\$19,133	8	\$67,521
Community Investment Tax Credits, 2005			2	\$202,750
Low Income Housing Tax Credits, 1987			68	\$4M
Section 8 Rental Assistance, 1978	114	\$442,951		
Tenant-Based	32	\$96,428		
Project-Based	82	\$346,523		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$389,728

#### Key:



### **Dickson County**

Charlotte

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	9	\$896,565	1,149	\$78M
Homebuyer Education Program, 2003	11	\$2,750	54	\$10,934
Keep My Tennessee Home, 2011	19	\$230,274	25	\$270,304
Foreclosure Prevention, 2008	6	\$1,200	58	\$15,960
HOME, 1992			96	\$4M
Tennessee's Housing Trust Fund, 2007			45	\$159,138
Housing Modification and Ramps			7	\$4,771
Rural Housing Repair			7	\$24,492
Emergency Repair			19	\$99,875
Competitive Grants			12	\$30,000
Community Investment Tax Credits, 2005			1	\$3,000
Low Income Housing Tax Credits, 1987	48	\$6.6M	488	\$21.1M
Multi-Family Bond Authority, 1993			188	\$10M
Project-Based Section 8 Rental Assistance, 1978	156	\$670,978		
Emergency Solutions Grant Program, 1988		\$75,000		

# **Dyer County**

Dyersburg

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$133,104	1,077	\$51.6M
Homebuyer Education Program, 2003	3	\$750	29	\$3,823
Keep My Tennessee Home, 2011	9	\$76,366	11	\$79,309
Foreclosure Prevention, 2008	3	\$1,350	7	\$2,250
HOME, 1992			73	\$3M
Tennessee's Housing Trust Fund, 2007	25	\$93,496	84	\$269,994
Housing Modification and Ramps	13	\$8,741	47	\$31,601
Rural Housing Repair	6	\$23,987	11	\$48,710
Emergency Repair	6	\$60,768	26	\$189,683
Community Investment Tax Credits, 2005			2	\$37,545
Low Income Housing Tax Credits, 1987			160	\$5.6M
Section 8 Rental Assistance, 1978	473	\$1.8M		
Tenant-Based	129	\$352,295		
Project-Based	344	\$1.5M		
Emergency Solutions Grant Program, 1988		\$105,000		
Neighborhood Stabilization Program, 2008				\$421,767

#### Key:

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## **Fayette County**

Somerville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	7	\$826,174	212	\$22.8M
Homebuyer Education Program, 2003	6	\$1,500	46	\$7,570
Keep My Tennessee Home, 2011	7	\$67,840	9	\$81,544
Foreclosure Prevention, 2008	10	\$3,900	52	\$16,770
HOME, 1992			96	\$3.2M
Tennessee's Housing Trust Fund, 2007	10	\$44,366	49	\$248,256
Rural Housing Repair	3	\$13,743	24	\$136,846
Emergency Repair	7	\$30,623	25	\$111,410
Low Income Housing Tax Credits, 1987			247	\$6.2M
Section 8 Rental Assistance, 1978	311	\$1.4M		
Tenant-Based	68	\$281,892		
Project-Based	243	\$1.1M		
Emergency Solutions Grant Program, 1988		\$35,000		



## **Fentress County**

Jamestown ≞

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$41,632	82	\$3.6M
Homebuyer Education Program, 2003	1	\$250	4	\$823
Keep My Tennessee Home, 2011	5	\$62,086	5	\$62,086
Foreclosure Prevention, 2008			1	\$540
HOME, 1992			110	\$3M
Tennessee's Housing Trust Fund, 2007	7	\$48,899	19	\$104,764
Housing Modification and Ramps			1	\$546
Rural Housing Repair			6	\$25,685
Emergency Repair	7	\$48,899	12	\$78,534
Community Investment Tax Credits, 2005	40	\$770,000	41	\$845,000
Rental	40	\$770,000		
Low Income Housing Tax Credits, 1987			209	\$5.1M
Tenant-Based Section 8 Rental Assistance, 1978	28	\$59,536		
Emergency Solutions Grant Program, 1988		\$64,560		

Key:



# Franklin County

Winchester

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			425	\$19.7M
Homebuyer Education Program, 2003			13	\$2,198
Keep My Tennessee Home, 2011	2	\$15,986	4	\$38,912
Foreclosure Prevention, 2008	9	\$4,050	22	\$9,150
HOME, 1992			46	\$1.4M
Tennessee's Housing Trust Fund, 2007	3	\$13,023	16	\$62,877
Rural Housing Repair			9	\$32,531
Emergency Repair	3	\$13,023	7	\$30,346
Low Income Housing Tax Credits, 1987			100	\$8.3M
Section 8 Rental Assistance, 1978	189	\$801,912		
Tenant-Based	11	\$20,294		
Project-Based	178	\$781,618		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$122,004

### **Gibson County**

Trenton

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$283,311	1,078	\$48M
Homebuyer Education Program, 2003	3	\$750	47	\$5,223
Keep My Tennessee Home, 2011	11	\$127,468	17	\$161,147
Foreclosure Prevention, 2008	5	\$1,350	16	\$5,490
HOME, 1992			120	\$3.9M
Tennessee's Housing Trust Fund, 2007	47	\$386,631	101	\$680,156
Housing Modification and Ramps	1	\$707	6	\$2,710
Rural Housing Repair	8	\$32,025	27	\$115,483
Emergency Repair	4	\$28,899	34	\$236,963
Competitive Grants*	34	\$325,000	34	\$325,000
Rental	34	\$325,000		
Community Investment Tax Credits, 2005*	34	\$325,000	40	\$452,343
Rental	34	\$325,000		
Low Income Housing Tax Credits, 1987			112	\$3.2M
Section 8 Rental Assistance, 1978	320	\$1.2M		
Tenant-Based	82	\$228,697		
Project-Based	238	\$934,286		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008		\$2,300		\$859,510

\*Funds from both the Competitive Grants program and CITC were used to complete a multi-family acquisition project.

#### Key:



## **Giles County**

Pulaski 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$147,658	384	\$17.7M
Homebuyer Education Program, 2003	2	\$500	13	\$1,896
Keep My Tennessee Home, 2011	3	\$40,934	6	\$52,458
Foreclosure Prevention, 2008	3	\$1,050	49	\$15,990
HOME, 1992			96	\$2.4M
Tennessee's Housing Trust Fund, 2007	3	\$17,489	25	\$98,291
Housing Modification and Ramps			2	\$1,012
Rural Housing Repair			9	\$26,408
Emergency Repair	3	\$17,489	14	\$70,871
Community Investment Tax Credits, 2005			20	\$1M
Low Income Housing Tax Credits, 1987			164	\$6.4M
Section 8 Rental Assistance, 1978	336	\$1.3M		
Tenant-Based	111	\$293,109		
Project-Based	225	\$1M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$230,327

## **Grainger County**

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$68,112	148	\$7.6M
Homebuyer Education Program, 2003			39	\$2,471
Keep My Tennessee Home, 2011	4	\$42,738	5	\$42,738
Medical Hardship Program, 2012*	1		1	
Foreclosure Prevention, 2008	6	\$2,400	54	\$16,590
HOME, 1992			101	\$3.4M
Tennessee's Housing Trust Fund, 2007	3	\$16,009	32	\$358,545
Rural Housing Repair			15	\$75,908
Emergency Repair	3	\$16,009	13	\$46,287
Competitive Grants			4	\$236,350
Community Investment Tax Credits, 2005			1	\$382
Low Income Housing Tax Credits, 1987			100	\$7.7M
Section 8 Rental Assistance, 1978	33	\$88,175		
Tenant-Based	3	\$9,055		
Project-Based	30	\$79,120		
Emergency Solutions Grant Program, 1988		\$75,000		

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

#### Key:



### **Greene County**

Greeneville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	7	\$644,144	329	\$15.4M
Homebuyer Education Program, 2003	4	\$1,000	53	\$5,891
Keep My Tennessee Home, 2011	9	\$119,120	19	\$180,240
Foreclosure Prevention, 2008	8	\$2,100	50	\$11,550
HOME, 1992			132	\$3.9M
Tennessee's Housing Trust Fund, 2007	14	\$79,947	50	\$501,813
Rural Housing Repair	6	\$31,922	28	\$105,741
Emergency Repair	8	\$48,025	17	\$105,447
Competitive Grants			5	\$290,625
Community Investment Tax Credits, 2005	4	\$400,000	10	\$1.7M
Rental	4	\$400,000		
Low Income Housing Tax Credits, 1987			346	\$20.8M
Project-Based Section 8 Rental Assistance, 1978	359	\$1.4M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008	1	\$1,145		\$944,711

## **Grundy County**

Altamont

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$71,051	43	\$1.7M
Homebuyer Education Program, 2003	1	\$250	1	\$250
Keep My Tennessee Home, 2011	5	\$37,330	6	\$42,664
Foreclosure Prevention, 2008	25	\$9,900	29	\$11,700
HOME, 1992			183	\$4.1M
Tennessee's Housing Trust Fund, 2007	12	\$85,233	60	\$300,254
Housing Modification and Ramps			7	\$5,598
Rural Housing Repair	6	\$38,416	35	\$147,548
Emergency Repair	6	\$46,817	18	\$147,108
Low Income Housing Tax Credits, 1987			120	\$5.2M
Project-Based Section 8 Rental Assistance, 1978	39	\$114,267		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$139,990

#### Key:



## **Hamblen County**

Morristown 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$299,420	1,618	\$80.5M
Homebuyer Education Program, 2003	4	\$1,000	119	\$14,516
Keep My Tennessee Home, 2011	13	\$202,231	26	\$264,732
Foreclosure Prevention, 2008	33	\$12,750	215	\$55,350
HOME, 1992			107	\$2.6M
Tennessee's Housing Trust Fund, 2007	5	\$27,209	28	\$125,839
Housing Modification and Ramps			2	\$1,560
Rural Housing Repair			7	\$30,434
Emergency Repair	5	\$27,209	19	\$93,844
Community Investment Tax Credits, 2005			21	\$404,966
Low Income Housing Tax Credits, 1987			465	\$18.5M
Multi-Family Bond Authority, 1993			225	\$4.6M
Section 8 Rental Assistance, 1978	328	\$1.1M		
Tenant-Based	26	\$49,414		
Project-Based	302	\$1M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008	8	\$193,401		\$1.1M

### **Hamilton County**

Chattanooga 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	106	\$10M	5,226	\$293.2M
Homebuyer Education Program, 2003	101	\$24,950	409	\$96,521
Keep My Tennessee Home, 2011	111	\$1.3M	194	\$2M
Medical Hardship Program, 2012*	12	\$64,500	12	\$64,500
Foreclosure Prevention, 2008	333	\$136,650	909	\$359,970
HOME, 1992			277	\$5.2M
Tennessee's Housing Trust Fund, 2007	24	\$68,188	201	\$798,068
Housing Modification and Ramps	13	\$9,569	123	\$90,328
Rural Housing Repair	2	\$6,348	13	\$29,870
Emergency Repair	9	\$52,271	49	\$278,870
Competitive Grants			16	\$399,000
Community Investment Tax Credits, 2005	20	\$74,840	20	\$74,840
Rental	20	\$74,840		
Low Income Housing Tax Credits, 1987	88	\$10.3M	1,878	\$113.3M
Multi-Family Bond Authority, 1993			721	\$28.1M
Project-Based Section 8 Rental Assistance, 1978	1,517	\$6.6M		
Neighborhood Stabilization Program, 2008	9	\$637,896		\$1.7M

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

#### Key:

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### **Hancock County**



Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			21	\$1.1M
Homebuyer Education Program, 2003			3	\$225
Foreclosure Prevention, 2008			3	\$720
HOME, 1992			119	\$3.6M
Tennessee's Housing Trust Fund, 2007	4	\$26,063	33	\$168,419
Rural Housing Repair	2	\$11,044	19	\$82,282
Emergency Repair	2	\$15,019	14	\$86,137
Community Investment Tax Credits, 2005			16	\$7,896
Low Income Housing Tax Credits, 1987			89	\$1.4M
Project-Based Section 8 Rental Assistance, 1978	61	\$256,727		
Emergency Solutions Grant Program, 1988		\$75,000		

### **Hardeman County**

Bolivar ≞

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			294	\$10.6M
Homebuyer Education Program, 2003			4	\$225
Keep My Tennessee Home, 2011	2	\$29,197	4	\$47,450
Foreclosure Prevention, 2008	2	\$900	9	\$3,510
HOME, 1992			48	\$2.4M
Tennessee's Housing Trust Fund, 2007	2	\$4,466	28	\$110,293
Housing Modification and Ramps			3	\$1,244
Rural Housing Repair	2	\$4,466	10	\$35,743
Emergency Repair			15	\$73,306
Low Income Housing Tax Credits, 1987			120	\$5.3M
Section 8 Rental Assistance, 1978	108	\$433,597		
Tenant-Based	53	\$202,462		
Project-Based	55	\$231,135		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$131,335

Key:



### **Hardin County**

Savannah 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			366	\$13M
Homebuyer Education Program, 2003			10	\$1,575
Keep My Tennessee Home, 2011	2	\$11,630	3	\$22,217
Foreclosure Prevention, 2008			2	\$1,080
HOME, 1992			63	\$2.6M
Tennessee's Housing Trust Fund, 2007	2	\$11,405	9	\$39,051
Housing Modification and Ramps	1	\$405	1	\$405
Rural Housing Repair			5	\$14,551
Emergency Repair	1	\$11,000	3	\$24,096
Community Investment Tax Credits, 2005			4	\$152,980
Low Income Housing Tax Credits, 1987	48	\$6.9M	205	\$12.4M
Section 8 Rental Assistance, 1978	112	\$389,189		
Tenant-Based	33	\$73,605		
Project-Based	79	\$315,584		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$118,620

### **Hawkins County**

Rogersville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$216,998	945	\$42.5M
Homebuyer Education Program, 2003	4	\$850	55	\$5,718
Keep My Tennessee Home, 2011	4	\$60,662	7	\$66,945
Medical Hardship Program, 2012*	1	\$2,099	1	\$2,099
Foreclosure Prevention, 2008	7	\$2,550	60	\$13,740
HOME, 1992			150	\$5.2M
Tennessee's Housing Trust Fund, 2007	21	\$176,507	74	\$478,688
Housing Modification and Ramps	8	\$5,680	14	\$9,971
Rural Housing Repair	2	\$8,053	23	\$103,265
Emergency Repair	9	\$55,773	33	\$158,452
Competitive Grants			2	\$100,000
Community Investment Tax Credits, 2005			2	\$182,812
Low Income Housing Tax Credits, 1987			62	\$962,050
Project-Based Section 8 Rental Assistance, 1978	144	\$356,413		
Emergency Solutions Grant Program, 1988		\$75,000		

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

#### Key:



## Haywood County

Brownsville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	9	\$702,930	235	\$9.7M
Homebuyer Education Program, 2003	7	\$1,750	22	\$2,350
Keep My Tennessee Home, 2011	7	\$78,414	9	\$93,947
Foreclosure Prevention, 2008	4	\$1,200	17	\$5,160
HOME, 1992			131	\$4.6M
Tennessee's Housing Trust Fund, 2007	9	\$33,008	35	\$177,343
Housing Modification and Ramps			1	\$545
Rural Housing Repair	9	\$33,008	20	\$66,698
Emergency Repair			14	\$110,100
Low Income Housing Tax Credits, 1987			441	\$28.8M
Section 8 Rental Assistance, 1978	185	\$588,019		
Tenant-Based	129	\$388,187		
Project-Based	56	\$199,832		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$229,383

## **Henderson County**

Lexington

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$158,623	213	\$10M
Homebuyer Education Program, 2003	2	\$500	16	\$1,548
Keep My Tennessee Home, 2011	2	\$25,338	3	\$27,490
Foreclosure Prevention, 2008	3	\$1,350	9	\$3,150
HOME, 1992			85	\$2.2M
Tennessee's Housing Trust Fund, 2007	4	\$23,844	24	\$116,229
Housing Modification and Ramps	1	\$705	7	\$3,744
Rural Housing Repair	1	\$6,113	8	\$26,834
Emergency Repair	2	\$17,026	9	\$85,651
Community Investment Tax Credits, 2005			2	\$37,590
Low Income Housing Tax Credits, 1987			109	\$7.1M
Section 8 Rental Assistance, 1978	172	\$766,757		
Tenant-Based	36	\$111,807		
Project-Based	136	\$654,950		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$198,059

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

#### Key:



## **Henry County**

Paris ≞

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$78 <i>,</i> 653	377	\$13M
Homebuyer Education Program, 2003	1	\$250	8	\$250
Keep My Tennessee Home, 2011	6	\$44,396	6	\$44,396
Foreclosure Prevention, 2008			3	\$630
HOME, 1992			97	\$3M
Tennessee's Housing Trust Fund, 2007	7	\$43,537	80	\$790,513
Housing Modification and Ramps			5	\$4,126
Rural Housing Repair	3	\$13,237	13	\$61,939
Emergency Repair	4	\$30,300	28	\$204,824
Competitive Grants			34	\$519,625
Community Investment Tax Credits, 2005	1	\$10,000	23	\$525,508
Homeownership	1	\$10,000		
Low Income Housing Tax Credits, 1987			160	\$10.4M
Multi-Family Bond Authority, 1993			40	\$660,000
Section 8 Rental Assistance, 1978	307	\$1.2M		
Tenant-Based	17	\$43,664		
Project-Based	290	\$1.2M		
Emergency Solutions Grant Program, 1988		\$70 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$290,543

### **Hickman County**

Centerville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$286,200	301	\$16.9M
Homebuyer Education Program, 2003	2	\$500	23	\$4,146
Keep My Tennessee Home, 2011	5	\$55,637	6	\$69,446
Foreclosure Prevention, 2008	5	\$1,650	49	\$14,070
HOME, 1992			79	\$2.4M
Tennessee's Housing Trust Fund, 2007	3	\$19,982	24	\$90,124
Housing Modification and Ramps			3	\$10,846
Rural Housing Repair			3	\$19,912
Emergency Repair	3	\$19,982	18	\$59,366
Community Investment Tax Credits, 2005			32	\$409,400
Low Income Housing Tax Credits, 1987			81	\$2.7M
Section 8 Rental Assistance, 1978	121	\$558,082		
Tenant-Based	30	\$87,532		
Project-Based	91	\$470,550		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$100,809

#### Key:

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### **Houston County**

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			46	\$2.5M
Homebuyer Education Program, 2003	1	\$250	3	\$475
Keep My Tennessee Home, 2011	3	\$42,442	4	\$46,193
Foreclosure Prevention, 2008			7	\$2,580
HOME, 1992			47	\$1.9M
Tennessee's Housing Trust Fund, 2007	3	\$6,332	7	\$24,653
Housing Modification and Ramps	2	\$1,172	3	\$1,961
Rural Housing Repair			1	\$775
Emergency Repair	1	\$5,160	3	\$21,918
Community Investment Tax Credits, 2005	1	\$10,000	3	\$79,550
Homeownership	1	\$10,000		
Low Income Housing Tax Credits, 1987			42	\$579,450
Tenant-Based Section 8 Rental Assistance, 1978	6	\$12,274		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$118,306

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### **Humphreys County**

Waverly 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			136	\$6.9M
Homebuyer Education Program, 2003			7	\$1,248
Keep My Tennessee Home, 2011	3	\$24,704	3	\$24,704
Foreclosure Prevention, 2008	4	\$750	13	\$3,420
HOME, 1992			38	\$1.6M
Tennessee's Housing Trust Fund, 2007	1	\$4,462	14	\$61,134
Housing Modification and Ramps			2	\$1,282
Rural Housing Repair	1	\$4,462	3	\$12,400
Emergency Repair			9	\$47,453
Low Income Housing Tax Credits, 1987			48	\$6M
Section 8 Rental Assistance, 1978	144	\$502,242		
Tenant-Based	23	\$63,934		
Project-Based	121	\$438,308		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$127,732

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

Key:

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## **Jackson County**

Gainesboro ≞

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$48,634	44	\$2.2M
Homebuyer Education Program, 2003	1	\$250	9	\$1,475
Keep My Tennessee Home, 2011	1	\$12,082	2	\$14,577
Foreclosure Prevention, 2008			5	\$1,620
HOME, 1992			60	\$2M
Tennessee's Housing Trust Fund, 2007	7	\$37,548	23	\$143,946
Housing Modification and Ramps			2	\$672
Rural Housing Repair	1	\$1,000	6	\$30,254
Emergency Repair	6	\$36,548	15	\$113,020
Low Income Housing Tax Credits, 1987			56	\$877,890
Tenant-Based Section 8 Rental Assistance, 1978	13	\$28,152		
Emergency Solutions Grant Program, 1988		\$129,120		



## Jefferson County

Dandridge

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$252,662	601	\$34.7M
Homebuyer Education Program, 2003	4	\$1,000	79	\$10,221
Keep My Tennessee Home, 2011	19	\$201,382	25	\$240,974
Foreclosure Prevention, 2008	7	\$2,700	117	\$28,680
HOME, 1992			78	\$2.4M
Tennessee's Housing Trust Fund, 2007	5	\$30,510	35	\$137,795
Housing Modification and Ramps			1	\$413
Rural Housing Repair			2	\$10,242
Emergency Repair	5	\$30,510	32	\$127,140
Community Investment Tax Credits, 2005			20	\$7,640
Low Income Housing Tax Credits, 1987			92	\$3.9M
Section 8 Rental Assistance, 1978	61	\$221,532		
Tenant-Based	9	\$24,559		
Project-Based	52	\$196,973		
Emergency Solutions Grant Program, 1988		\$75,000		

Key:



## **Johnson County**

Mountain City

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			19	\$1.6M
Homebuyer Education Program, 2003			19	\$2,270
Keep My Tennessee Home, 2011	3	\$42,611	5	\$49,837
Foreclosure Prevention, 2008	11	\$2,400	23	\$4,440
HOME, 1992			155	\$4.9M
Tennessee's Housing Trust Fund, 2007	4	\$22,950	18	\$90,731
Rural Housing Repair	3	\$17,964	12	\$61,577
Emergency Repair	1	\$4,986	6	\$29,155
Community Investment Tax Credits, 2005	3	\$300,000	17	\$307,887
Homeownership	3	\$300,000		
Low Income Housing Tax Credits, 1987			40	\$561,110
Project-Based Section 8 Rental Assistance, 1978	155	\$629,508		
Emergency Solutions Grant Program, 1988		\$75,000		

## **Knox County**

Knoxville

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	113	\$11.8M	9,583	\$570M
Homebuyer Education Program, 2003	101	\$24,800	910	\$206,296
Keep My Tennessee Home, 2011	107	\$1.1M	137	\$1.3M
Medical Hardship Program, 2012*	2	\$25,815	2	\$25,815
Foreclosure Prevention, 2008	49	\$14,700	335	\$72,900
HOME, 1992			166	\$3.6M
Tennessee's Housing Trust Fund, 2007	28	\$566,447	227	\$2.9M
Housing Modification and Ramps			22	\$13,970
Rural Housing Repair	1	\$2,805	2	\$10,305
Emergency Repair	5	\$13,642	16	\$56,916
Competitive Grants	22	\$550,000	187	\$2.9M
Homeownership	10	\$250,000		
Rental	12	\$300,000		
Community Investment Tax Credits, 2005	36	\$1.4M	288	\$9.9M
Homeownership	6	\$550,000		
Rental	30	\$800,000		
Low Income Housing Tax Credits, 1987			2,863	\$173.1M
Multi-Family Bond Authority, 1993			1,684	\$62.6M
Section 8 Rental Assistance, 1978	3,989	\$18.4M		
Tenant-Based	268	\$1.2M		
Project-Based	3,721	\$17.2M		
Neighborhood Stabilization Program, 2008		\$274,304		\$1.4M

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

Key:



# Lake County

### Tiptonville ≞

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	6	\$533,766	61	\$2.6M
Homebuyer Education Program, 2003			1	\$225
Keep My Tennessee Home, 2011	1	\$3,712	1	\$3,712
HOME, 1992			117	\$4.3M
Tennessee's Housing Trust Fund, 2007			13	\$55,036
Housing Modification and Ramps			4	\$3,193
Rural Housing Repair			3	\$11,658
Emergency Repair			6	\$40,185
Community Investment Tax Credits, 2005	6	\$120,000	13	\$301,490
Rental	6	\$120,000		
Low Income Housing Tax Credits, 1987			184	\$2.5M
Section 8 Rental Assistance, 1978	224	\$1.1M		
Tenant-Based	3	\$4,283		
Project-Based	221	\$1.1M		
Emergency Solutions Grant Program, 1988		\$35,000		

### Lauderdale County

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			307	\$14.2M
Homebuyer Education Program, 2003	7	\$1,750	30	\$4,020
Keep My Tennessee Home, 2011	3	\$50,726	5	\$76,169
Foreclosure Prevention, 2008	6	\$1,800	17	\$4,770
HOME, 1992			99	\$3.7M
Tennessee's Housing Trust Fund, 2007	14	\$68,022	52	\$274,648
Rural Housing Repair	8	\$39,323	23	\$123,155
Emergency Repair	6	\$28,699	29	\$151,493
Low Income Housing Tax Credits, 1987	40	\$6M	366	\$15.7M
Section 8 Rental Assistance, 1978	294	\$1.3M		
Tenant-Based	129	\$453,621		
Project-Based	165	\$852 <i>,</i> 695		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$646,531

Ripley

#### Key:



# Lawrence County

Lawrenceburg

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$176,166	308	\$13M
Homebuyer Education Program, 2003	2	\$500	11	\$1,648
Keep My Tennessee Home, 2011	4	\$62,099	5	\$63,915
Foreclosure Prevention, 2008	6	\$1,800	20	\$5,460
HOME, 1992			72	\$2.4M
Tennessee's Housing Trust Fund, 2007	10	\$54,928	24	\$98,277
Housing Modification and Ramps			3	\$5,099
Rural Housing Repair			11	\$38,250
Emergency Repair	10	\$54,928	10	\$54,928
Low Income Housing Tax Credits, 1987			293	\$21.2M
Tenant-Based Section 8 Rental Assistance, 1978	51	\$129,879		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$305,279



## **Lewis County**

Hohenwald 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$87,619	26	\$1.2M
Homebuyer Education Program, 2003	1	\$250	3	\$475
Keep My Tennessee Home, 2011	3	\$121,760	11	\$145,500
Foreclosure Prevention, 2008	2	\$600	15	\$5,100
HOME, 1992			63	\$2.3M
Tennessee's Housing Trust Fund, 2007	1	\$11,100	18	\$70,218
Housing Modification and Ramps			1	\$374
Rural Housing Repair			4	\$13,171
Emergency Repair	1	\$11,100	13	\$56,673
Community Investment Tax Credits, 2005			6	\$1.1M
Low Income Housing Tax Credits, 1987			48	\$665,660
Project-Based Section 8 Rental Assistance, 1978	39	\$133,623		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$160,480

### Key:



# **Lincoln County**

Fayetteville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			106	\$5.6M
Homebuyer Education Program, 2003			5	\$675
Keep My Tennessee Home, 2011	6	\$44,729	7	\$57,497
Foreclosure Prevention, 2008	7	\$1,650	11	\$3,810
HOME, 1992			94	\$2.9M
Tennessee's Housing Trust Fund, 2007	3	\$11,835	35	\$131,490
Housing Modification and Ramps			5	\$2,971
Rural Housing Repair	2	\$7,701	9	\$29,253
Emergency Repair	1	\$4,134	21	\$99,266
Low Income Housing Tax Credits, 1987			168	\$18.4M
Section 8 Rental Assistance, 1978	174	\$583,083		
Tenant-Based	109	\$249,656		
Project-Based	65	\$333,427		
Emergency Solutions Grant Program, 1988		\$75,000		

### **Loudon County**

Loudon 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	12	\$1.2M	598	\$35.7M
Homebuyer Education Program, 2003	10	\$2,500	55	\$14,241
Keep My Tennessee Home, 2011	9	\$85,528	11	\$106,922
Foreclosure Prevention, 2008	4	\$1,800	10	\$2,910
HOME, 1992			142	\$3.5M
Tennessee's Housing Trust Fund, 2007	1	\$8,460	11	\$75,083
Housing Modification and Ramps			2	\$1,504
Rural Housing Repair			3	\$17,500
Emergency Repair	1	\$8,460	6	\$56,078
Community Investment Tax Credits, 2005			85	\$3.2M
Low Income Housing Tax Credits, 1987			230	\$16.5M
Section 8 Rental Assistance, 1978	315	\$1.4M		
Tenant-Based	36	\$167,172		
Project-Based	279	\$1.3M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$425,569

#### Key:

80

# **Macon County**

Lafayette

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$108,595	123	\$6.2M
Homebuyer Education Program, 2003	1	\$250	11	\$2,075
Keep My Tennessee Home, 2011	5	\$55,778	8	\$67,035
Foreclosure Prevention, 2008			13	\$4,230
HOME, 1992			51	\$1.8M
Tennessee's Housing Trust Fund, 2007	4	\$20,105	24	\$84,218
Housing Modification and Ramps	1	\$188	4	\$2,264
Rural Housing Repair	1	\$7,500	16	\$47,537
Emergency Repair	2	\$12,417	4	\$34,417
Low Income Housing Tax Credits, 1987			47	\$561,980
Tenant-Based Section 8 Rental Assistance, 1978	11	\$19,212		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$194,270

### **Madison County**

Jackson 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	21	\$1.7M	3,535	\$169.3M
Homebuyer Education Program, 2003	17	\$4,100	196	\$25,373
Keep My Tennessee Home, 2011	17	\$230,515	29	\$326,735
Foreclosure Prevention, 2008	5	\$1,650	79	\$16,620
HOME, 1992			101	\$2.1M
Tennessee's Housing Trust Fund, 2007	6	\$34,604	27	\$386,386
Housing Modification and Ramps	1	\$559	10	\$5,429
Rural Housing Repair	3	\$18,586	8	\$41,123
Emergency Repair	2	\$15,460	2	\$15,460
Competitive Grants			7	\$324,375
Community Investment Tax Credits, 2005			36	\$694,868
Low Income Housing Tax Credits, 1987			890	\$56.7M
Multi-Family Bond Authority, 1993			788	\$31.5M
Section 8 Rental Assistance, 1978	1,054	\$4.4M		
Tenant-Based	409	\$1.5M		
Project-Based	645	\$3M		
Emergency Solutions Grant Program, 1988		\$110,000		
Neighborhood Stabilization Program, 2008	16	\$586,842		\$1.3M

#### Key:



## **Marion County**

Jasper 血

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$82,845	299	\$16.1M
Homebuyer Education Program, 2003	1	\$250	14	\$2,695
Keep My Tennessee Home, 2011	6	\$60,171	6	\$60,171
Foreclosure Prevention, 2008	14	\$6,000	30	\$11,640
HOME, 1992			176	\$3.3M
Tennessee's Housing Trust Fund, 2007	16	\$108,760	92	\$417,517
Housing Modification and Ramps	1	\$680	37	\$28,670
Rural Housing Repair	6	\$26,908	23	\$99,192
Emergency Repair	9	\$81,172	25	\$178,655
Competitive Grants			7	\$111,000
Low Income Housing Tax Credits, 1987			77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	65	\$297,926		
Neighborhood Stabilization Program, 2008				\$345,814

# **Marshall County**

Lewisburg

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$368,006	307	\$19.1M
Homebuyer Education Program, 2003	4	\$1,000	47	\$6,598
Keep My Tennessee Home, 2011	8	\$92,129	12	\$122,739
Foreclosure Prevention, 2008	8	\$1,800	64	\$19,080
HOME, 1992			99	\$3M
Tennessee's Housing Trust Fund, 2007	4	\$16,288	68	\$381,322
Housing Modification and Ramps			2	\$1,232
Rural Housing Repair			4	\$21,978
Emergency Repair	4	\$16,288	21	\$97,158
Competitive Grants			41	\$260,954
Community Investment Tax Credits, 2005	52	\$194,580	55	\$272,080
Rental	52	\$194,580		
Low Income Housing Tax Credits, 1987	52	\$7.1M	257	\$17.9M
Section 8 Rental Assistance, 1978	425	\$1.3M		
Tenant-Based	175	\$464,258		
Project-Based	250	\$877,067		
Emergency Solutions Grant Program, 1988		\$75 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$210,515

#### Key:



# **Maury County**

Columbia 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	59	\$6.7M	1,391	\$92.2M
Homebuyer Education Program, 2003	54	\$13,500	272	\$53,682
Keep My Tennessee Home, 2011	16	\$301,009	28	\$392,361
Foreclosure Prevention, 2008	23	\$6,750	330	\$105,570
HOME, 1992			77	\$2.9M
Tennessee's Housing Trust Fund, 2007	21	\$118,990	78	\$412,494
Housing Modification and Ramps			3	\$1,664
Rural Housing Repair	1	\$1,100	8	\$35,459
Emergency Repair	20	\$117,890	67	\$375,371
Community Investment Tax Credits, 2005			10	\$621,637
Low Income Housing Tax Credits, 1987			547	\$27.1M
Section 8 Rental Assistance, 1978	832	\$2.8M		
Tenant-Based	659	\$2.2M		
Project-Based	173	\$658,570		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008	1	\$128,857		\$303,857

# **McMinn County**

Athens

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$53,021	253	\$12.9M
Homebuyer Education Program, 2003			43	\$5,845
Keep My Tennessee Home, 2011	11	\$181,990	18	\$222,335
Foreclosure Prevention, 2008	16	\$7,050	35	\$14,160
HOME, 1992			192	\$4M
Tennessee's Housing Trust Fund, 2007	41	\$116,596	148	\$374,164
Housing Modification and Ramps	9	\$7,629	58	\$45,543
Rural Housing Repair	7	\$33,596	47	\$159,863
Emergency Repair	9	\$58,183	27	\$151,569
Competitive Grants	16	\$17,189	16	\$17,189
Rental	16	\$17,189		
Low Income Housing Tax Credits, 1987	90	\$6.3M	290	\$16.5M
Project-Based Section 8 Rental Assistance, 1978	409	\$1.6M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$413,488

### Key:

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

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# **McNairy County**

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$186,954	184	\$7.6M
Homebuyer Education Program, 2003	2	\$500	10	\$2,150
Keep My Tennessee Home, 2011	8	\$83,872	10	\$95,930
Foreclosure Prevention, 2008	2	\$600	8	\$2,400
HOME, 1992			76	\$2.2M
Tennessee's Housing Trust Fund, 2007			8	\$69,995
Housing Modification and Ramps			1	\$275
Rural Housing Repair			3	\$9,500
Emergency Repair			1	\$11,000
Competitive Grants			3	\$49,220
Community Investment Tax Credits, 2005			3	\$41,780
Low Income Housing Tax Credits, 1987			64	\$7.2M
Section 8 Rental Assistance, 1978	160	\$871,383		
Tenant-Based	35	\$76,675		
Project-Based	125	\$794,708		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$398,702

# **Meigs County**

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$225,673	38	\$2.5M
Homebuyer Education Program, 2003	3	\$750	7	\$1,200
Keep My Tennessee Home, 2011	4	\$42,888	4	\$42,888
Foreclosure Prevention, 2008			4	\$1,440
HOME, 1992			75	\$1.9M
Tennessee's Housing Trust Fund, 2007	10	\$12,798	38	\$37,940
Housing Modification and Ramps	9	\$7,548	35	\$29,191
Rural Housing Repair	1	\$5,250	3	\$8,749
Low Income Housing Tax Credits, 1987			24	\$242,860
Project-Based Section 8 Rental Assistance, 1978	30	\$81,567		
Emergency Solutions Grant Program, 1988		\$75,000		

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### Key:



# **Monroe County**

Madisonville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$363,761	265	\$13.9M
Homebuyer Education Program, 2003	3	\$750	36	\$5,970
Keep My Tennessee Home, 2011	4	\$44,157	5	\$44,157
Foreclosure Prevention, 2008	10	\$4,200	22	\$8,730
HOME, 1992			86	\$2.9M
Tennessee's Housing Trust Fund, 2007	1	\$607	88	\$211,509
Housing Modification and Ramps	1	\$607	6	\$4,454
Rural Housing Repair			14	\$69,444
Emergency Repair			3	\$5,136
Competitive Grants			65	\$132,475
Community Investment Tax Credits, 2005			16	\$6,112
Low Income Housing Tax Credits, 1987			106	\$6.9M
Section 8 Rental Assistance, 1978	192	\$626,195		
Tenant-Based	19	\$42,764		
Project-Based	173	\$583,431		
Emergency Solutions Grant Program, 1988		\$75 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$304,209

# **Montgomery County**

Clarksville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	59	\$6.6M	3,627	\$193.1M
Homebuyer Education Program, 2003	55	\$13,750	442	\$88,369
Keep My Tennessee Home, 2011	33	\$408,506	43	\$469,669
Medical Hardship Program, 2012*	2	\$3,261	2	\$3,261
Foreclosure Prevention, 2008	27	\$6,150	143	\$33,150
HOME, 1992			93	\$2.7M
Tennessee's Housing Trust Fund, 2007	6	\$22,356	81	\$438,463
Housing Modification and Ramps	2	\$1,383	14	\$16,671
Rural Housing Repair	3	\$10,175	3	\$10,175
Emergency Repair	1	\$10,797	9	\$55,586
Competitive Grants			55	\$356,031
Community Investment Tax Credits, 2005			17	\$717,993
Low Income Housing Tax Credits, 1987	160	\$19.2M	928	\$72.9M
Multi-Family Bond Authority, 1993			112	\$4.2M
Section 8 Rental Assistance, 1978	1,185	\$5.7M		
Tenant-Based	776	\$3.8M		
Project-Based	409	\$1.9M		
Emergency Solutions Grant Program, 1988		\$75 <i>,</i> 000		
Neighborhood Stabilization Program, 2008	1	\$7,182		\$1.4M

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

#### Key:





Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			21	\$1.1M
Foreclosure Prevention, 2008			2	\$540
HOME, 1992			18	\$500,000
Low Income Housing Tax Credits, 1987			57	\$779,850
Tenant-Based Section 8 Rental Assistance, 1978	8	\$21,002		
Emergency Solutions Grant Program, 1988		\$75,000		



### **Morgan County**

Wartburg

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	6	\$439,842	129	\$6.9M
Homebuyer Education Program, 2003	3	\$600	20	\$2,995
Medical Hardship Program, 2012*	1	\$1,474	1	\$1,474
Foreclosure Prevention, 2008	2	\$600	5	\$1,680
HOME, 1992			63	\$2.4M
Tennessee's Housing Trust Fund, 2007	5	\$9,077	47	\$316,385
Housing Modification and Ramps	1	\$990	5	\$8,579
Rural Housing Repair			6	\$26,627
Emergency Repair	4	\$8,087	25	\$66,679
Competitive Grants			11	\$214,500
Community Investment Tax Credits, 2005			47	\$638,237
Low Income Housing Tax Credits, 1987			109	\$4.5M
Section 8 Rental Assistance, 1978	78	\$221,686		
Tenant-Based	6	\$15,508		
Project-Based	72	\$206,178		
Emergency Solutions Grant Program, 1988		\$116,075		

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

Key:



# **Obion County**

Union City 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			505	\$23.7M
Homebuyer Education Program, 2003			16	\$1,825
Keep My Tennessee Home, 2011	16	\$145,695	18	\$150,022
Foreclosure Prevention, 2008	4	\$1,500	6	\$2,040
HOME, 1992			78	\$2.7M
Tennessee's Housing Trust Fund, 2007	3	\$11,569	30	\$142,272
Housing Modification and Ramps	1	\$1,085	6	\$3,473
Rural Housing Repair	2	\$10,484	12	\$53,793
Emergency Repair			12	\$85,006
Low Income Housing Tax Credits, 1987			71	\$956,950
Multi-Family Bond Authority, 1993			50	\$765,000
Section 8 Rental Assistance, 1978	435	\$1.8M		
Tenant-Based	26	\$66,337		
Project-Based	409	\$1.8M		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008	1	\$11,207		\$848,055

### **Overton County**

Livingston 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	7	\$526,350	203	\$11.8M
Homebuyer Education Program, 2003	1	\$250	11	\$1,625
Keep My Tennessee Home, 2011	1	\$28,442	3	\$44,915
Foreclosure Prevention, 2008	2	\$600	4	\$1,590
HOME, 1992			92	\$2.4M
Tennessee's Housing Trust Fund, 2007	4	\$36,754	22	\$149,282
Housing Modification and Ramps			1	\$716
Rural Housing Repair	1	\$6,970	9	\$42,418
Emergency Repair	3	\$29,784	12	\$106,148
Low Income Housing Tax Credits, 1987			111	\$4.3M
Section 8 Rental Assistance, 1978	74	\$133,885		
Tenant-Based	18	\$45,375		
Project-Based	56	\$88,510		
Emergency Solutions Grant Program, 1988		\$64,560		

#### Key:



# **Perry County**

Linden m

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$50,053	3	\$109,578
Homebuyer Education Program, 2003	1	\$100	1	\$100
Keep My Tennessee Home, 2011	1	\$19,998	1	\$19,998
Foreclosure Prevention, 2008	1	\$150	2	\$690
HOME, 1992			59	\$1.8M
Tennessee's Housing Trust Fund, 2007	5	\$23,923	16	\$84,497
Rural Housing Repair			2	\$10,195
Emergency Repair	5	\$23,923	14	\$74,302
Section 8 Rental Assistance, 1978	30	\$105,740		
Tenant-Based	5	\$11,933		
Project-Based	25	\$93,807		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$112,056

### **Pickett County**

Byrdstown

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			23	\$1M
Homebuyer Education Program, 2003			3	
Keep My Tennessee Home, 2011	1	\$12,048	2	\$21,065
HOME, 1992			87	\$2M
Tennessee's Housing Trust Fund, 2007	5	\$32,934	35	\$217,123
Rural Housing Repair	4	\$23,985	26	\$156,283
Emergency Repair	1	\$8,949	9	\$60,840
Low Income Housing Tax Credits, 1987			56	\$554,560
Section 8 Rental Assistance, 1978	32	\$93,082		
Tenant-Based	7	\$16,594		
Project-Based	25	\$76,488		
Emergency Solutions Grant Program, 1988		\$64,560		

#### Key:



# **Polk County**

Benton

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	7	\$622,077	104	\$6M
Homebuyer Education Program, 2003	5	\$1,250	23	\$4,098
Keep My Tennessee Home, 2011	1	\$26,985	3	\$34,299
Medical Hardship Program, 2012*	1		1	
Foreclosure Prevention, 2008	7	\$3,150	17	\$6,960
HOME, 1992			148	\$3.5M
Tennessee's Housing Trust Fund, 2007	4	\$18,066	31	\$122,065
Housing Modification and Ramps	2	\$2,106	14	\$11,476
Rural Housing Repair	1	\$5,960	3	\$8,933
Emergency Repair	1	\$10,000	14	\$101,657
Low Income Housing Tax Credits, 1987			48	\$652,220
Project-Based Section 8 Rental Assistance, 1978	27	\$180,492		
Emergency Solutions Grant Program, 1988		\$75,000		

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

# **Putnam County**

Cookeville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	17	\$1.4M	1,113	\$65.6M
Homebuyer Education Program, 2003	7	\$1,750	94	\$19,162
Keep My Tennessee Home, 2011	10	\$97,846	13	\$102,607
Foreclosure Prevention, 2008	3	\$1,050	21	\$5,460
HOME, 1992			57	\$2.6M
Tennessee's Housing Trust Fund, 2007	19	\$128,137	63	\$329,368
Housing Modification and Ramps	1	\$563	11	\$4,970
Rural Housing Repair	1	\$5,887	13	\$51,043
Emergency Repair	17	\$121,687	39	\$273,355
Community Investment Tax Credits, 2005			1	\$101,375
Low Income Housing Tax Credits, 1987			392	\$21.6M
Section 8 Rental Assistance, 1978	532	\$1.6M		
Tenant-Based	346	\$946,194		
Project-Based	186	\$654,208		
Emergency Solutions Grant Program, 1988		\$64,560		

Key:



# **Rhea County**

Dayton 血

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$348,435	552	\$36.5M
Homebuyer Education Program, 2003	2	\$500	17	\$2,975
Keep My Tennessee Home, 2011	4	\$72,227	9	\$91,756
Foreclosure Prevention, 2008	15	\$6,450	47	\$17,730
HOME, 1992			118	\$3.4M
Tennessee's Housing Trust Fund, 2007	17	\$13,020	41	\$72,908
Housing Modification and Ramps	17	\$13,020	30	\$22,175
Rural Housing Repair			11	\$50,733
Low Income Housing Tax Credits, 1987			115	\$3.9M
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$189,093

### **Roane County**

Kingston

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	10	\$871,528	420	\$22.1M
Homebuyer Education Program, 2003	9	\$2,250	36	\$6,600
Keep My Tennessee Home, 2011	5	\$61,353	6	\$61,353
Foreclosure Prevention, 2008	1	\$150	19	\$4,650
HOME, 1992			233	\$5.1M
Tennessee's Housing Trust Fund, 2007	6	\$65,786	14	\$99,999
Housing Modification and Ramps			1	\$926
Emergency Repair	3	\$15,786	10	\$49,073
Competitive Grants	3	\$50,000	3	\$50,000
Rental	3	\$50,000		
Community Investment Tax Credits, 2005	25	\$570,000	25	\$570,000
Rental	25	\$570,000		
Low Income Housing Tax Credits, 1987	72	\$8.1M	424	\$18.5M
Section 8 Rental Assistance, 1978	438	\$1.6M		
Tenant-Based	46	\$132,079		
Project-Based	392	\$1.4M		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$310,066

### Key:



### **Robertson County**

Springfield

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	14	\$1.5M	1,794	\$130.1M
Homebuyer Education Program, 2003	10	\$2,500	134	\$26,543
Keep My Tennessee Home, 2011	28	\$377,766	32	\$402,629
Foreclosure Prevention, 2008	8	\$3,300	128	\$40,740
HOME, 1992			142	\$2.3M
Tennessee's Housing Trust Fund, 2007	3	\$8,814	24	\$63,547
Housing Modification and Ramps			12	\$7,971
Rural Housing Repair	2	\$7,534	4	\$13,307
Emergency Repair	1	\$1,280	8	\$42,269
Low Income Housing Tax Credits, 1987	120	\$2.1M	559	\$16.9M
Multi-Family Bond Authority, 1993	120	\$4.9M	120	\$4.9M
Section 8 Rental Assistance, 1978	312	\$1.6M		
Tenant-Based	204	\$1M		
Project-Based	108	\$552,902		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$559,863

### **Rutherford County**

Murfreesboro

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	308	\$36.9M	7,751	\$670M
Homebuyer Education Program, 2003	283	\$70,450	1,691	\$328,274
Keep My Tennessee Home, 2011	131	\$1.9M	194	\$2.4M
Medical Hardship Program, 2012*	3		3	
Foreclosure Prevention, 2008	109	\$38,550	994	\$270,480
HOME, 1992			359	\$6M
Tennessee's Housing Trust Fund, 2007	4	\$20,605	43	\$133,612
Housing Modification and Ramps	1	\$677	25	\$16,075
Emergency Repair	3	\$19,928	18	\$117,537
Community Investment Tax Credits, 2005			354	\$17.6M
Low Income Housing Tax Credits, 1987			1,932	\$120.6M
Section 8 Rental Assistance, 1978	1,285	\$6.6M		
Tenant-Based	254	\$1.5M		
Project-Based	1,031	\$5.1M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$1.6M

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

Key:



# **Scott County**

Huntsville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$90,000	59	\$3.3M
Homebuyer Education Program, 2003			12	\$450
Keep My Tennessee Home, 2011	6	\$64,123	6	\$64,123
Foreclosure Prevention, 2008	1	\$450	10	\$2,070
HOME, 1992			107	\$4.5M
Tennessee's Housing Trust Fund, 2007	10	\$23,412	54	\$332,323
Housing Modification and Ramps	4	\$3,139	11	\$8,725
Rural Housing Repair	1	\$1,500	6	\$18,289
Emergency Repair	5	\$18,773	25	\$70,399
Competitive Grants			12	\$234,910
Low Income Housing Tax Credits, 1987			94	\$1.4M
Section 8 Rental Assistance, 1978	69	\$219,121		
Tenant-Based	28	\$59,880		
Project-Based	41	\$159,241		
Emergency Solutions Grant Program, 1988		\$116,075		
Neighborhood Stabilization Program, 2008				\$198,150

### **Sequatchie County**

Dunlap

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$100,685	179	\$10.7M
Homebuyer Education Program, 2003	1	\$250	40	\$12,828
Keep My Tennessee Home, 2011	5	\$19,829	5	\$19,829
Medical Hardship Program, 2012*	2	\$9,597	2	\$9,597
Foreclosure Prevention, 2008	8	\$3,000	15	\$5,130
HOME, 1992			52	\$1.7M
Tennessee's Housing Trust Fund, 2007	6	\$48,549	48	\$261,739
Housing Modification and Ramps	1	\$1,099	22	\$18,569
Rural Housing Repair			7	\$34,363
Emergency Repair	5	\$47,450	11	\$75,057
Competitive Grants			8	\$133,750
Low Income Housing Tax Credits, 1987			64	\$3M
Project-Based Section 8 Rental Assistance, 1978	69	\$272,543		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$1M

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

#### Key:



## **Sevier County**

Sevierville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	4	\$369,807	572	\$34.1M
Homebuyer Education Program, 2003	3	\$750	66	\$9,170
Keep My Tennessee Home, 2011	10	\$192,051	17	\$256,247
Foreclosure Prevention, 2008	9	\$3,750	30	\$6,000
HOME, 1992			98	\$4M
Tennessee's Housing Trust Fund, 2007	1	\$5,190	7	\$29,626
Housing Modification and Ramps			1	\$791
Rural Housing Repair	1	\$5,190	4	\$14,380
Emergency Repair			2	\$14,456
Community Investment Tax Credits, 2005			101	\$4.7M
Low Income Housing Tax Credits, 1987	152	\$16.5M	496	\$40.2M
Section 8 Rental Assistance, 1978	170	\$582,021		
Tenant-Based	60	\$195,555		
Project-Based	110	\$386,466		
Emergency Solutions Grant Program, 1988		\$75,000		

# **Shelby County**

Memphis

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	276	\$28.8M	19,626	\$1,070.7M
Homebuyer Education Program, 2003	282	\$70,374	2,159	\$354,415
Keep My Tennessee Home, 2011	465	\$6.7M	613	\$7.9M
Medical Hardship Program, 2012*	9	\$56,573	9	\$56,573
Foreclosure Prevention, 2008	529	\$204,750	4,281	\$1.2M
HOME, 1992			200	\$2.6M
Tennessee's Housing Trust Fund, 2007	44	\$1M	256	\$3.2M
Housing Modification and Ramps			23	\$9,479
Emergency Repair	21	\$144,758	75	\$552,929
Competitive Grants	23	\$877,250	158	\$2.6M
Rental	23	\$877,250		
Community Investment Tax Credits, 2005	3	\$200,000	245	\$10.1M
Rental	3	\$100,000		
Low Income Housing Tax Credits, 1987	313	\$30M	11,527	\$493.6M
Multi-Family Bond Authority, 1993	96	\$8.4M	8,429	\$244.2M
Section 8 Rental Assistance, 1978	7,501	\$36.4M		
Tenant-Based	461	\$2.6M		
Project-Based	7,040	\$33.8M		
Neighborhood Stabilization Program, 2008	108	\$2.7M		\$14M

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

#### Key:



# **Smith County**

Carthage

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$57 <i>,</i> 653	60	\$4.6M
Homebuyer Education Program, 2003			20	\$3,048
Keep My Tennessee Home, 2011	6	\$108,010	13	\$168,701
Foreclosure Prevention, 2008	1	\$450	12	\$3,780
HOME, 1992			68	\$2.1M
Tennessee's Housing Trust Fund, 2007	5	\$29,707	12	\$75,887
Housing Modification and Ramps	1	\$467	1	\$467
Rural Housing Repair			2	\$10,753
Emergency Repair	4	\$29,240	9	\$64,667
Low Income Housing Tax Credits, 1987			144	\$5.8M
Tenant-Based Section 8 Rental Assistance, 1978	23	\$57,802		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$160,999



### **Stewart County**

Dover <u>
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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	2	\$151,584	82	\$4.2M
Homebuyer Education Program, 2003	3	\$600	20	\$2,350
Keep My Tennessee Home, 2011	4	\$59,163	4	\$59,163
Foreclosure Prevention, 2008	1	\$150	7	\$1,230
HOME, 1992			33	\$1.4M
Tennessee's Housing Trust Fund, 2007	1	\$3,520	6	\$33,445
Emergency Repair	1	\$3,520	6	\$33,445
Community Investment Tax Credits, 2005	1	\$10,000	1	\$10,000
Homeownership	1	\$10,000		
Low Income Housing Tax Credits, 1987			26	\$358,320
Section 8 Rental Assistance, 1978	28	\$92,109		
Tenant-Based	11	\$26,806		
Project-Based	17	\$65,303		
Emergency Solutions Grant Program, 1988		\$35,000		

### Key:



# **Sullivan County**

Blountville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	44	\$4.3M	2,044	\$90.3M
Homebuyer Education Program, 2003	39	\$9,750	259	\$40,423
Keep My Tennessee Home, 2011	20	\$201,305	31	\$244,353
Foreclosure Prevention, 2008	14	\$3,900	103	\$26,370
HOME, 1992			135	\$2.5M
Tennessee's Housing Trust Fund, 2007	21	\$552,194	97	\$1.2M
Housing Modification and Ramps	3	\$2,713	14	\$11,688
Rural Housing Repair	1	\$4,794	10	\$30,433
Emergency Repair	11	\$44,688	53	\$246,515
Competitive Grants	6	\$500,000	20	\$934,000
Rental	6	\$500,000		
Community Investment Tax Credits, 2005	2	\$240,000	15	\$1.3M
Homeownership	2	\$240,000		
Low Income Housing Tax Credits, 1987	153	\$10.2M	1,262	\$85.5M
Multi-Family Bond Authority, 1993			481	\$19.3M
Project-Based Section 8 Rental Assistance, 1978	991	\$4.3M		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$850,379

# **Sumner County**

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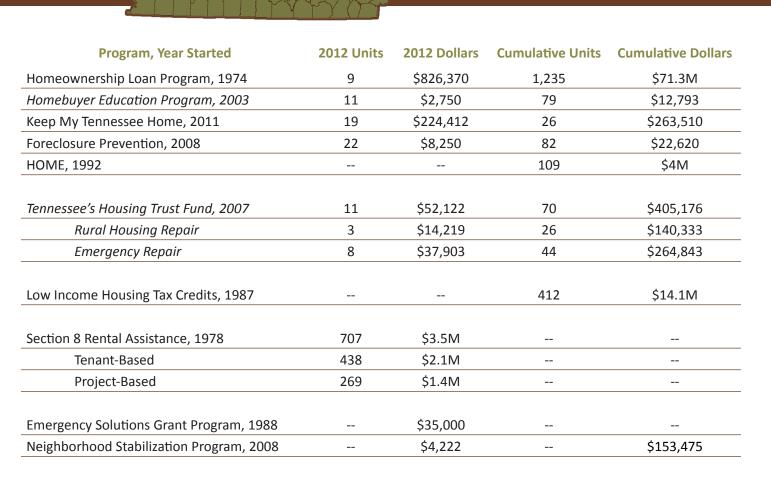
Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	126	\$16.3M	3,127	\$237.1M
Homebuyer Education Program, 2003	121	\$30,250	582	\$112,638
Keep My Tennessee Home, 2011	54	\$714,687	76	\$832,819
Medical Hardship Program, 2012*	2	\$7,637	2	\$7,637
Foreclosure Prevention, 2008	23	\$7,050	294	\$78,480
HOME, 1992			190	\$4.8M
Tennessee's Housing Trust Fund, 2007	5	\$8,050	36	\$75,459
Housing Modification and Ramps	3	\$1,487	24	\$14,537
Emergency Repair	2	\$6,564	12	\$60,921
Community Investment Tax Credits, 2005	51	\$2M	115	\$4.7M
Rental	51	\$2M		
Low Income Housing Tax Credits, 1987			1,086	\$45M
Multi-Family Bond Authority, 1993			296	\$16.2M
Section 8 Rental Assistance, 1978	1,029	\$4.8M		
Tenant-Based	547	\$2.6M		
Project-Based	482	\$2.1M		
Emergency Solutions Grant Program, 1988		\$75 <i>,</i> 000		
Neighborhood Stabilization Program, 2008				\$748,583

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

#### Key:



## **Tipton County**



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Covington

# **Trousdale County**

Hartsville

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			51	\$3.6M
Homebuyer Education Program, 2003			13	\$2,520
Keep My Tennessee Home, 2011		\$5,518	1	\$9,501
Foreclosure Prevention, 2008			14	\$4,950
HOME, 1992			54	\$2.2M
Tennessee's Housing Trust Fund, 2007	2	\$12,613	6	\$23,333
Housing Modification and Ramps			1	\$842
Emergency Repair	2	\$12,613	5	\$22,491
Low Income Housing Tax Credits, 1987			33	\$504,170
Tenant-Based Section 8 Rental Assistance, 1978	43	\$89,615		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$104,000

### Key:



## **Unicoi County**

Erwin

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	1	\$59 <i>,</i> 940	132	\$6M
Homebuyer Education Program, 2003	2	\$500	14	\$1,625
Keep My Tennessee Home, 2011	5	\$59,952	6	\$59,952
Foreclosure Prevention, 2008	2	\$450	16	\$2,370
HOME, 1992			119	\$3.9M
Tannassaa's Housing Trust Fund 2007	2	¢1 710	13	¢EE 701
Tennessee's Housing Trust Fund, 2007		\$4,740		\$55,784
Housing Modification and Ramps	1	\$990	1	\$990
Rural Housing Repair	1	\$3,750	3	\$14,364
Emergency Repair			9	\$40,430
Community Investment Tax Credits, 2005	1	\$100,000	7	\$607,813
Homeownership	1	\$100,000		
Low Income Housing Tax Credits, 1987			64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	103	\$286,299		
Emergency Solutions Grant Program, 1988		\$75,000		

## **Union County**

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	3	\$274,097	219	\$13.2M
Homebuyer Education Program, 2003	1	\$250	18	\$2,125
Keep My Tennessee Home, 2011	1	\$4,790	1	\$4,790
Foreclosure Prevention, 2008	3	\$750	14	\$3,480
HOME, 1992			132	\$3.2M
Tennessee's Housing Trust Fund, 2007	1	\$997	19	\$77,539
Rural Housing Repair	1	\$997	11	\$50,836
Emergency Repair			8	\$26,703
Community Investment Tax Credits, 2005			9	\$3,438
Low Income Housing Tax Credits, 1987			182	\$5.8M
Tenant-Based Section 8 Rental Assistance, 1978	26	\$88,243		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$170,937

### Key:



# Van Buren County

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			14	\$827,991
Homebuyer Education Program, 2003			2	
Keep My Tennessee Home, 2011	6	\$59,078	6	\$59,078
Medical Hardship Program, 2012*	1		1	
Foreclosure Prevention, 2008	4	\$1,800	10	\$4,050
HOME, 1992			37	\$1.3M
Tennessee's Housing Trust Fund, 2007	2	\$7,342	12	\$59,149
Rural Housing Repair	2	\$7,342	7	\$33,592
Emergency Repair			5	\$25,557
Low Income Housing Tax Credits, 1987			32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	29	\$132,813		
Emergency Solutions Grant Program, 1988		\$64,560		

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



# Warren County

McMinnville 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			226	\$11.2M
Homebuyer Education Program, 2003			10	\$1,023
Keep My Tennessee Home, 2011	3	\$93,294	10	\$133,687
Foreclosure Prevention, 2008	6	\$1,800	26	\$7,470
HOME, 1992			81	\$2M
Tennessee's Housing Trust Fund, 2007	14	\$111,401	32	\$212,116
Housing Modification and Ramps	1	\$684	4	\$2,336
Rural Housing Repair	2	\$10,425	8	\$38,042
Emergency Repair	11	\$100,292	20	\$171,738
Low Income Housing Tax Credits, 1987			376	\$18.1M
Multi-Family Bond Authority, 1993			100	\$3.2M
Section 8 Rental Assistance, 1978	319	\$1.1M		
Tenant-Based	32	\$70,766		
Project-Based	287	\$1.1M		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$418,056

### Key:



## **Washington County**

Jonesborough 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	26	\$2.4M	1,630	\$85.1M
Homebuyer Education Program, 2003	22	\$5,500	237	\$47,596
Keep My Tennessee Home, 2011	23	\$346,470	41	\$455,073
Medical Hardship Program, 2012*	1	\$4,429	1	\$4,429
Foreclosure Prevention, 2008	23	\$7,050	146	\$40,950
HOME, 1992			193	\$4.8M
Tennessee's Housing Trust Fund, 2007	35	\$591,300	140	\$2.4M
Housing Modification and Ramps	4	\$3,510	4	\$3,510
Rural Housing Repair	4	\$16,745	7	\$30,186
Emergency Repair	14	\$71,044	66	\$279,419
Competitive Grants	13	\$500,000	63	\$2M
Rental	13	\$500,000		
Community Investment Tax Credits, 2005	28	\$1.1M	48	\$2.7M
Homeownership	28	\$1.1M		
Low Income Housing Tax Credits, 1987			1,000	\$57.4M
Multi-Family Bond Authority, 1993			102	\$3M
Project-Based Section 8 Rental Assistance, 1978	918	\$3.1M		
Emergency Solutions Grant Program, 1988		\$124,623		
Neighborhood Stabilization Program, 2008	3	\$223,215		\$1.2M

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



## **Wayne County**

Waynesboro 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			33	\$1.3M
Homebuyer Education Program, 2003			1	
Keep My Tennessee Home, 2011	1	\$5,511	2	\$8,217
Foreclosure Prevention, 2008			1	
HOME, 1992			64	\$2.3M
Tennessee's Housing Trust Fund, 2007	1	\$758	5	\$9,274
Rural Housing Repair			4	\$8,516
Emergency Repair	1	\$758	1	\$758
Low Income Housing Tax Credits, 1987			136	\$1.8M
Tenant-Based Section 8 Rental Assistance, 1978	22	\$30,613		
Emergency Solutions Grant Program, 1988		\$75,000		
Neighborhood Stabilization Program, 2008				\$450,357

### Key:



# Weakley County

Dresden

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974			251	\$11.5M
Homebuyer Education Program, 2003	1	\$250	8	\$1,675
Keep My Tennessee Home, 2011	8	\$90,650	9	\$92,260
Medical Hardship Program, 2012*	1	\$1,287	1	\$1,287
Foreclosure Prevention, 2008	3	\$1,050	5	\$1,380
HOME, 1992			69	\$2.7M
Tennessee's Housing Trust Fund, 2007	3	\$20,987	34	\$176,168
Housing Modification and Ramps			4	\$3,037
Rural Housing Repair			14	\$57,568
Emergency Repair	3	\$20,987	16	\$115,563
Community Investment Tax Credits, 2005			10	\$252,041
Low Income Housing Tax Credits, 1987			338	\$20.1M
Section 8 Rental Assistance, 1978	55	\$170,306		
Tenant-Based	19	\$44,979		
Project-Based	36	\$125,327		
Emergency Solutions Grant Program, 1988		\$35,000		
Neighborhood Stabilization Program, 2008				\$347,849

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

## White County

Sparta 血

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Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	5	\$364,082	277	\$14M
Homebuyer Education Program, 2003	2	\$500	25	\$5,270
Keep My Tennessee Home, 2011	6	\$57,526	8	\$71,525
Foreclosure Prevention, 2008	10	\$2,850	22	\$6,630
HOME, 1992			52	\$1.8M
Tennessee's Housing Trust Fund, 2007	4	\$29,344	19	\$118,752
Housing Modification and Ramps			1	\$514
Rural Housing Repair	1	\$3,750	9	\$37,813
Emergency Repair	3	\$25,594	9	\$80,425
Low Income Housing Tax Credits, 1987			48	\$6M
Multi-Family Bond Authority, 1993			50	\$800,000
Section 8 Rental Assistance, 1978	96	\$338,889		
Tenant-Based	31	\$74,398		
Project-Based	65	\$264,491		
Emergency Solutions Grant Program, 1988		\$64,560		
Neighborhood Stabilization Program, 2008				\$308,055

### Key:



# Williamson County

Franklin 血

Program, Year Started	2012 Units	2012 Dollars	<b>Cumulative Units</b>	<b>Cumulative Dollars</b>
Homeownership Loan Program, 1974	61	\$10.1M	760	\$70.2M
Homebuyer Education Program, 2003	58	\$14,500	237	\$40,357
Keep My Tennessee Home, 2011	35	\$431,147	41	\$471,426
Foreclosure Prevention, 2008	18	\$5,850	426	\$119,370
HOME, 1992			98	\$3.9M
Tennessee's Housing Trust Fund, 2007	5	\$15,107	84	\$1.1M
Housing Modification and Ramps			8	\$5,353
Emergency Repair	5	\$15,107	26	\$89,877
Competitive Grants			50	\$1M
Community Investment Tax Credits, 2005	15	\$296,071	147	\$11.1M
Homeownership	1	\$100,000		
Rental	14	\$196,071		
Low Income Housing Tax Credits, 1987			300	\$22.2M
Section 8 Rental Assistance, 1978	94	\$391,379		
Tenant-Based	37	\$154,623		
Project-Based	57	\$236,756		
Emergency Solutions Grant Program, 1988		\$75,000		

# **Wilson County**

Program, Year Started	2012 Units	2012 Dollars	Cumulative Units	Cumulative Dollars
Homeownership Loan Program, 1974	66	\$8.6M	1,419	\$124.8M
		•	•	•
Homebuyer Education Program, 2003	65	\$16,250	351	\$66,601
Keep My Tennessee Home, 2011	34	\$545,507	45	\$625,906
Medical Hardship Program, 2012*	1	\$6,015	1	\$6,015
Foreclosure Prevention, 2008	20	\$6,150	209	\$57,270
HOME, 1992			159	\$4.9M
Tennessee's Housing Trust Fund, 2007	2	\$3,840	24	\$58,762
Housing Modification and Ramps			14	\$9,807
Rural Housing Repair			1	\$4,187
Emergency Repair	2	\$3,840	9	\$44,768
Community Investment Tax Credits, 2005			130	\$8.4M
Low Income Housing Tax Credits, 1987			912	\$41.6M
Multi-Family Bond Authority, 1993			245	\$12.4M
Section 8 Rental Assistance, 1978	498	\$2.3M		
Tenant-Based	344	\$1.5M		
Project-Based	154	\$751,823		
Emergency Solutions Grant Program, 1988		\$64 <i>,</i> 560		
Neighborhood Stabilization Program, 2008				\$149,106

Lebanon

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

#### Key:







## Community Investment Tax Credit (CITC)

Community Investment Tax Credit (CITC) dollars represent the amount of below market loans made that are eligible for CITC, rather than the amount of tax credit received. CITC funds can be used for homeownership, rental, and homelessness prevention activities. Funds also may be applied toward security deposits, rent, and utilities. Both the households served and dollar amounts for CITC are given separately for each of these activities. CITC county totals do not include the data where the county served cannot be determined. This includes 25 households with second mortgages in Knox, Blount, Anderson, Scott, Morgan, Washington, Hawkins, and Johnson counties. Cumulative rental and homeownership numbers are not available because they have not been collected since the beginning of the program.

## Emergency Solutions Grant Program (ESG)

In 2012, the Emergency Solutions Grant replaced what was formerly the Emergency Shelter Grant Program. For 2011, ESG funds were awarded in two separate allocations. The first allocation was awarded under the Emergency Shelter Grant and was included in the 2011 Program Summary. In 2012, the second allocation was awarded under the Emergency Solutions Grant, and the funding amounts are included in this Program Summary. ESG awards funds to nonprofits that serve multiple counties. There is not a straightforward way to determine a breakdown of dollars by county since providers serve all individuals in their home county, but also pull from a wider group of counties as a service area.

Data presented in the county pages reflect the total dollars given to the non-profit that serves that county. These same dollars are reported for each county served by the same provider. Therefore, adding all of the counties together will produce a total that far exceeds the statewide total that is presented on the state summary page. The state total reflects the non-duplicated amount of Emergency Solutions Grant funds provided to the non-profits.

### Foreclosure Prevention Program

Foreclosure Prevention Program services are provided by non-profits across the state. The county level data are based on the address of the household served, rather than the address of the non-profit service provider. The cumulative dollars for foreclosure prevention do not reflect dollars spent on the program in 2008.

## **HOME Program**

At the time of this report, funds for the 2012 HOME Program had not been awarded. Therefore, only cumulative amounts are provided. The dollar amounts include the administrative funds provided to grantees. The cumulative HOME dollars and units also include the American Dream Downpayment Initiative (ADDI) that the HOME Program funded from 2004 until 2009.



### Homebuyer Education Program

The Homebuyer Education Program pays certified homebuyer education counseling agencies the cost of homebuyer education for those whose mortgages are funded by one of THDA's homeownership loan programs. A time lag between when someone receives homebuyer education and the date of funding the loan may exist due to the length of the home buying process. Therefore, the number of loans funded in a county may differ from the number of borrowers who received homebuyer education in the county.

Although the Homebuyer Education Program began in 2003, the cumulative totals include only data for 2007 and later.

### Homeownership Loan Programs

The 2012 Homeownership Loan Program includes mortgages funded during the year through the Great Rate, Great Start, Great Advantage, and New Start mortgage programs.

In addition to the aforementioned programs, the cumulative totals for units and dollars include loans from programs that are no longer in use, such as Preserve and Great Save.

### **Housing Trust Fund**

The Housing Trust Fund (HTF) funds five programs: Competitive Grants Program, Housing Modifications and Ramps Program, Rural Housing Repair Program, Emergency Repair Program, and Manufactured Home Program pilot.

The dollar amounts for HTF programs include the administrative funds provided to grantees. The dollar amounts and households served for all of the HTF programs, with the exception of the Competitive Grants Program, are based on expenditures that occurred during the year.

For the Competitive Grants Program, grantees have multiple years to complete their projects. Therefore, funds awarded during the year to non-profits, local communities, and regional organizations are reported, rather than money expended. Units are based on the proposed number of households served. Cumulative rental and homeownership numbers are not available because the data were not collected until 2008.

### Keep My Tennessee Home

Keep My Tennessee Home (Tennessee's Hardest Hit Fund) provides forgivable loans to unemployed or substantially underemployed homeowners to make their mortgage payments. In 2012, the program expanded to cover divorce and death of a spouse. The dollar amounts for this program include mortgage arrears, monthly mortgage payments, and Homeowner Association (HOA) fees. It is possible that some loans included in this report closed late in December 2012, but a payment has yet to be made on behalf of the borrower. In these cases, there is not an associated dollar amount for the loan, or the associated dollar amounts are lower than actually provided. In 2012, Cannon County did not have a loan amount even though there was a closed loan.

## Low-Income Housing Tax Credits (LIHTC)

Units that are counted in a given year are based on the year in which the tax credits are allocated, rather than the year in which the property construction or rehabilitation is completed. The dollars listed under the LIHTC program represent the total value of tax credits over 10 years. In Program Summaries prior to 2010, tax credit dollar amounts were reported as an annualized figure, rather than the full value of the 10-year tax credit allocation.

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

The Medical Hardship Program provides forgivable loans to eligible Tennessee homeowners suffering from a long-term medical disability hardship. The first funds were distributed in 2012.

The dollar amounts for this program include mortgage arrears, monthly mortgage payments, and Homeowner Association (HOA) fees. It is possible that some loans included in this report closed late in December 2012, but a payment has yet to be made on behalf of the borrower. In these cases, there is not an associated dollar amount for the loan, or the associated dollar amounts are lower than actually provided. In 2012, Carter, Grainger, and Rutherford counties did not have a loan amount even though loans were closed.

## Multifamily Tax-Exempt Bond Authority

Multifamily Bond Authority developments almost always receive LIHTC. Therefore, the units are also counted in the LIHTC programs. In 2012, 620 units funded with LIHTC also received \$32.9 million in Multi-Family Bond Authority funding.



### Neighborhood Stabilization Program (NSP)

Introduced through the Housing and Economic Recovery Act (HERA) of 2008, NSP provides funds to purchase foreclosed properties for new construction, rehabilitation, acquisition, and demolition to stabilize the neighborhoods. The dollar amount for each county is the sum of NSP funds provided for all those activities. In previous years, only the totals for new construction and rehabilitation were calculated. For 2012, all activity conducted under NSP is counted, including acquisition and demolition. However, it is possible that some of the new construction or rehabilitation activities were not completed in 2012. Given the range of activities that fall under NSP, cumulative unit totals are not applicable.

Audited and unaudited dollar amounts for the cumulative totals are included, so there may be a difference between the total of the counties and the state total. The audited state amount represents the actual funds that have been distributed, while the unaudited county numbers represent the total funds awarded.

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

The figures reported reflect the total number of families served in 2012, which may exceed the total number of vouchers due to tenant mobility. The U.S. Department of Housing and Urban Development (HUD) contracts with THDA to administer 401 Section 8 project-based contracts. This figure includes four Section 8 project-based properties that are part of the THDA portfolio.

Because some families may have moved to project-based units in other counties during the year, county totals are not added to determine the total. Instead, a separate state total is calculated by counting each family once. Because the structure of the program has changed since its inception, it is difficult to compute a meaningful cumulative total.

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

Section 8 Rental Assistance units and amounts totaled are those leased through THDA's Housing Choice Voucher Program in 2012. The numbers do not reflect vouchers in urban counties and larger cities that administer their own Section 8 Housing Choice Voucher Program. Because some families may have moved and used vouchers in multiple counties during the year, county totals are not added to determine the total. Instead, a separate state total is calculated by counting each family once. Because the structure of the program has changed since its inception, it is difficult to compute a meaningful cumulative total.



### **CONGRESSIONAL DISTRICT NOTES**

Congressional district boundaries for 2012 are based on the 113th session of the U.S. Congress. Calculations include an entire county's data for all counties represented in the district, not just the portion of the county in the district. The cumulative totals for the congressional districts represent the current configuration of the district. Therefore, they may differ from totals in previous years.

With the exceptions of the Emergency Solutions Grant and the Section 8 programs, the figures for the congressional district rely on the methodologies outlined for the individual programs. The ESG numbers are determined by adding the dollar amount received by each agency in that congressional district. For both Section 8 programs, each beneficiary is counted once within a given district.

