

# Tennessee Housing Needs Assessment

Mick Nelson

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Tennessee Housing Needs Assessment by:

**Mick Nelson**

THDA Policy Analyst

Layout:

Charmaine McNeilly

THDA Publications Coordinator

Special Thanks:

Hulya Arik, Kendra Jensen, Rhonda Mosier, Lorrie Shearon, Bettie Teasley Sulmers and Shara D. Taylor  
THDA Research and Planning Division

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# ES

# Executive Summary

This housing needs assessment was conducted in order to identify some of Tennessee's most pressing housing needs, describe programs already available to assist with those needs, and detect which needs are going unmet. On the whole, this assessment shows that federal, state, and local organizations have summoned significant resources to combat housing needs across state, but they have been insufficient to ensure every Tennessean lives in a safe, sound and affordable home.

The study is split into three parts. The first part closely examines housing needs by county and compares the state to the region and the country as a whole. The second part provides an overview of housing programs for which statewide data are available. The third aligns housing programs with housing needs.

## Part I: No Shortage of Housing Needs

Housing needs in Tennessee are both widespread and diverse. More than one in four Tennesseans experience some kind of housing problem as defined by the Department of Housing and Urban Development (HUD). This definition includes a household that pays more than 30 percent of their income on housing, lives in overcrowded conditions, or lacks kitchen or plumbing facilities. Housing needs are particularly acute among minority households in Tennessee, with almost one half of all minority households experiencing housing problems.

Homelessness, foreclosures, and a shortage of affordable rental units for very low-income renters stand out among the most prominent aspects of Tennessee's housing issues. Homelessness is an issue that can be found in both rural and urban parts of Tennessee. In fact, on any given night in 2011, there were likely to be over 9,000 individuals who did not have homes at all.

Tennessee's foreclosure rate mirrors that of the nation and foreclosures continue to have negative impacts on many housing markets across the state. In 2011, seventeen counties in Tennessee had at least one foreclosure filing for every 100 housing units.

The growing shortage of low cost rental units compounds the problems associated with homelessness, foreclosures and other housing problems. To provide enough affordable rental housing for every renter household in Tennessee that earns less than \$20,000 a year, the state would need at least 100,000 more rental units renting for \$500 per month or less. When the incomes of those living in existing low cost rentals are taken into account, the actual shortfall of units grows to 150,000 units as many households who earn higher incomes are paying relatively low rents.

## Part II: A Diverse Array of Housing Programs

Tennessee's housing needs are responded to by a diverse system of housing related programs ranging from THDA's loan program for first-time homebuyers (which served over 2,000 households in 2011) to the more than 10,000 beds available to homeless households through various programs (although only a third of these beds provide permanent housing). In total, THDA served over 50,000 households in 2011 and over 100,000 more households were served by other housing organizations across the state. This included local public housing and housing vouchers as well as the U.S. Department of Agriculture Rural Development housing programs.

Outside of THDA's loan programs, the beneficiaries of housing programs in Tennessee tend to have incomes below the poverty line. The median income of households benefiting from THDA's loan programs was close to Tennessee's overall median income, which is approximately 80% of the median income of all homeowners in the state. The median household income of beneficiaries of most other housing programs examined is \$15,000 per year or below.

## Part III: Housing Programs are often Targeted to the Counties with Greatest Need

Part III summarizes the overall presence of THDA programs, and those of other housing agencies, and compares this against the housing needs of each county. It does this by calculating a Housing Service Rate: the total number of households served in a county divided by the total number of low-income households in that county. This Housing Service Rate is then compared to the proportion of low-income households with severe housing problems in each county. The Housing Service Rate is calculated for both cumulative presence of housing programs, as well as just the activities that took place in 2011. Separate Housing Service Rates for renters and owners are also examined.

Currently, there are not enough housing services to serve all of Tennessee's households with housing needs. THDA housing programs and those of other housing agencies tend to be more concentrated in the counties with the highest proportion of housing needs. The best example is Haywood County where the housing needs are great (highest rate of housing problems in the state) and where a high proportion of households are served.

The positive relationship between housing needs and housing services is stronger for homeownership programs than it is for rental, perhaps because rental programs are more likely to reduce the number of cost-burdened households (a primary driver of housing problems) and increased presence of rental programs directly reduces the incidence of housing problems among renters.

This needs assessment provides an important first step in trying to identify housing needs and the current housing programs being used to address these needs in order to help THDA and other organizations across the state fulfill their missions.

# 1

# Tennessee Housing Needs

## Part I: Tennessee Housing Needs Introduction

This section goes into detail on housing trends for each of Tennessee's 95 counties and Tennessee's relative position compared to other states in the region and the nation. The datasets used are largely tabulations of the last two five-year samples of the American Community Survey (ACS): 2005-2009 and 2006-2010.

The topics covered in this section and some of the key findings include:

- 1.1 **Overview:** Since 2000, the ownership rate has not changed significantly, but the housing burden on both owners and renters has. Only 15 percent of owners were cost-burdened in 2000; now almost one in four homeowners spends more than 30 percent of their income on housing. One-third of renters were cost-burdened in 2000; now 43 percent of renters spend more than 30 percent of their income on housing. The increase in housing burdens has been caused by a sandwiching effect of increased housing costs over time, combined with decreasing real incomes in Tennessee since 2000.
- 1.2 **Economic Conditions:** Currently, concerns about the job market and incomes, combined with the large foreclosure inventory, have slowed growth in the ownership sector, illustrating housing's relationship with the larger economy.
- 1.3 **Housing Costs:** In Tennessee, median home value and median rent track each other closely. The areas around Tennessee's three largest cities (Memphis, Nashville, and Knoxville) have both the highest home values and the highest rents. The range of housing values is striking, with the median home value in Tennessee's most expensive county (Williamson County) five times the median value of Tennessee's least expensive housing market (Lake County). The rental market differences are closer, with the median rent in Williamson County three times higher than the median rent in Clay County.
- 1.4 **Housing Problems:** Approximately one in four Tennesseans faces a significant housing problem. Haywood County stands out as the county with the highest proportion of its households facing housing problems. It has two-and-a-half times the rate of housing problems as the county with the lowest rate of housing problems (Unicoi). Shelby County also stands out for the prevalence of housing problems (one-third of households), but even more so for the absolute number of households struggling with housing problems. To put this in perspective, if the 114,957 households in Shelby County with housing problems formed their own separate county, it would be the fifth most populous county in the state.

- 1.5 **Cost-Burden:** Cost-burdened renters are concentrated in the most urban counties, while cost-burdened owners are slightly more spread out into the more suburban counties and throughout the state.
- 1.6 **Housing Types:** In Tennessee, mobile home prevalence ranges from one-percent of Shelby’s housing stock, to almost half of Perry County’s housing. Davidson County has far more large apartment buildings than any other county (over 32,000 units are in structures with 20 or more units, the next highest is Shelby with approximately 21,000 units). Perry, Grainger and Carroll Counties do not have any large apartment buildings.
- 1.7 **Vacancy Rates:** Pickett and Sevier Counties have almost six times the vacancy rate of Williamson County. Four of the five lowest vacancy rate counties are in the Nashville MSA.
- 1.8 **Foreclosures:** The ongoing foreclosure crisis continues to have a major impact on Tennessee. As of December 2011, 11 percent of Tennessee’s first liens were in some sort of distress (at least 30-days past due). Realty Trac®’s data shows that almost 30% of Tennessee’s foreclosure filings over the past three years have occurred in Shelby County. Outside of Shelby County, most of the other nine counties with the highest foreclosure rates in 2011 exist on the outer edges of metropolitan areas—places that often saw the greatest amount of new housing during the housing boom of the mid-2000s.
- 1.9 **Homelessness:** According to homelessness counts carried out by Tennessee’s Continuums of Care (CoCs) in February 2011, over 9,000 people were homeless in Tennessee.
- 1.10 **Segregation:** While segregation levels have decreased and housing opportunities for minorities have expanded to some extent, many Tennessee counties are still racially segregated. According to CHAS data, almost 50 percent of minority households face some sort of housing problem.
- 1.11 **Owner Costs:** When looking at data on the monthly payments for homeowners, one is actually looking at the results of a series of financial decisions that have occurred over the last 30 years or more. For example, in the lowest payment cohort (expending \$500 or less on owner costs), 70 percent of those households have lived in their homes for 10 years or more. Conversely, 70 percent of those paying more than \$1,500 per month have moved into their homes in the last 10 years.
- 1.12 **Renter Costs:** There are not enough affordable rental housing units for Tennessee’s least well off: only 150,000 units exist that are affordable to the 250,000 renter households earning less than \$20,000 per year in Tennessee, and 50,000 of these units are lived in by households earning more than \$20,000 per year.

The ACS data used replace the detailed decennial sample data (referred to as Sample File 3 or SF3) that was last released with the Census in 2000. The ACS data are used in their standard form downloaded directly from the Census American Factfinder website<sup>1</sup>, but also in the special Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) tabulations<sup>2</sup>, and the final two sections use the Public Use Microsample (PUMS) data<sup>3</sup> that provide actual household level data for a random sample of all households in the state. Other data used include homelessness information<sup>4</sup> and real estate owned (REO) properties<sup>5</sup> provided by the Department of Housing and Urban Development (HUD) and economic and foreclosure data from the Federal Reserve Bank of Atlanta<sup>6</sup>.

<sup>1</sup> <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

<sup>2</sup> <http://www.huduser.org/portal/datasets/cp.html>

<sup>3</sup> [http://www.census.gov/acs/www/data\\_documentation/pums\\_data/](http://www.census.gov/acs/www/data_documentation/pums_data/)

<sup>4</sup> <http://hudhre.info/index.cfm?do=viewHomelessRpts>

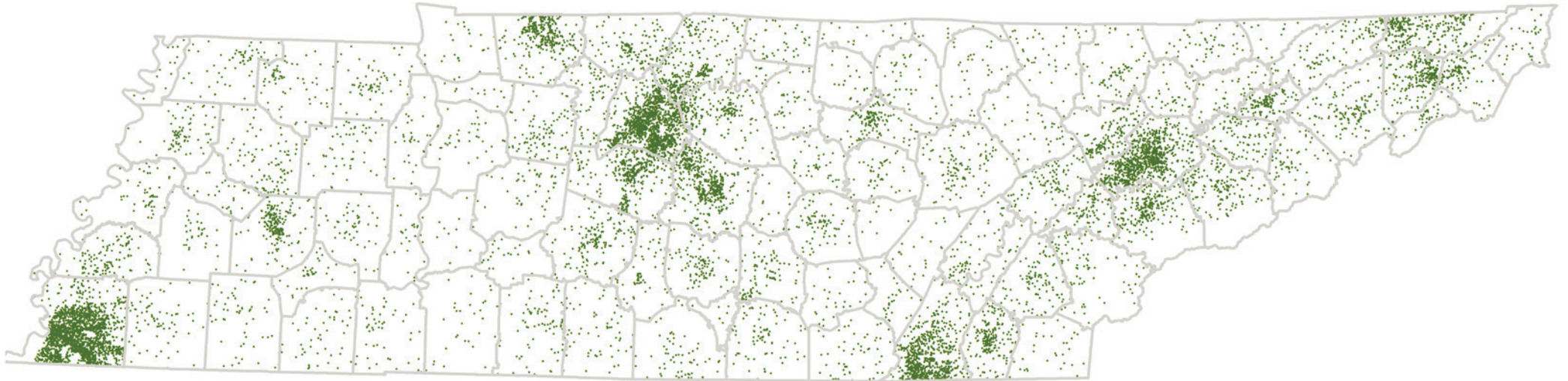
<sup>5</sup> <http://www.huduser.org/REO/reo.html>

<sup>6</sup> <http://www.frbatlanta.org/commdev/cdresources/>

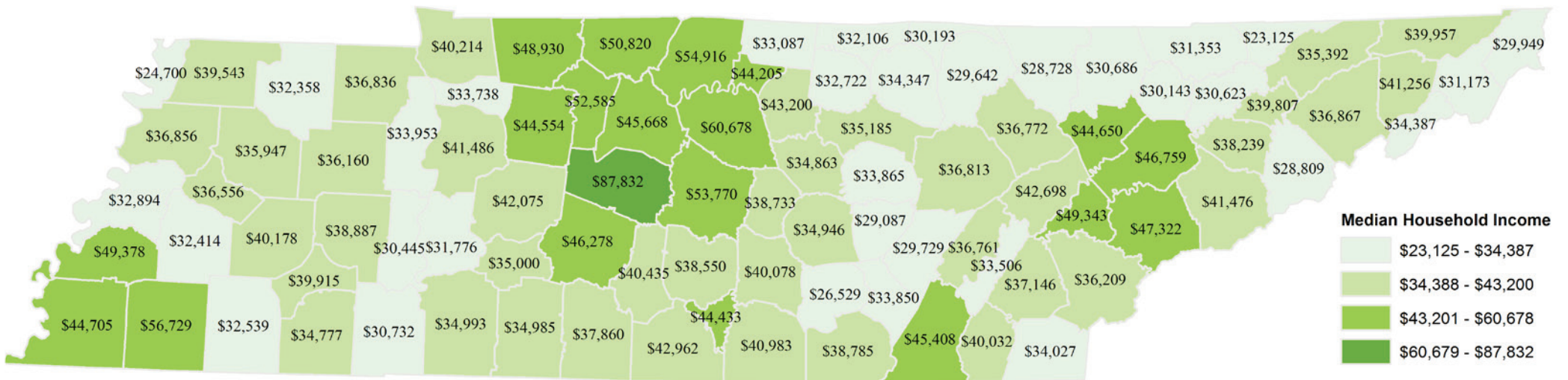




Map 1.1.2 Population by Census Tract (1 dot = 500 people) [Census 2010]



Map 1.1.3 County Median Household Income [ACS 2006-2010]



Map 1.1.4 Homeownership Rate by County [ACS 2006-2010]

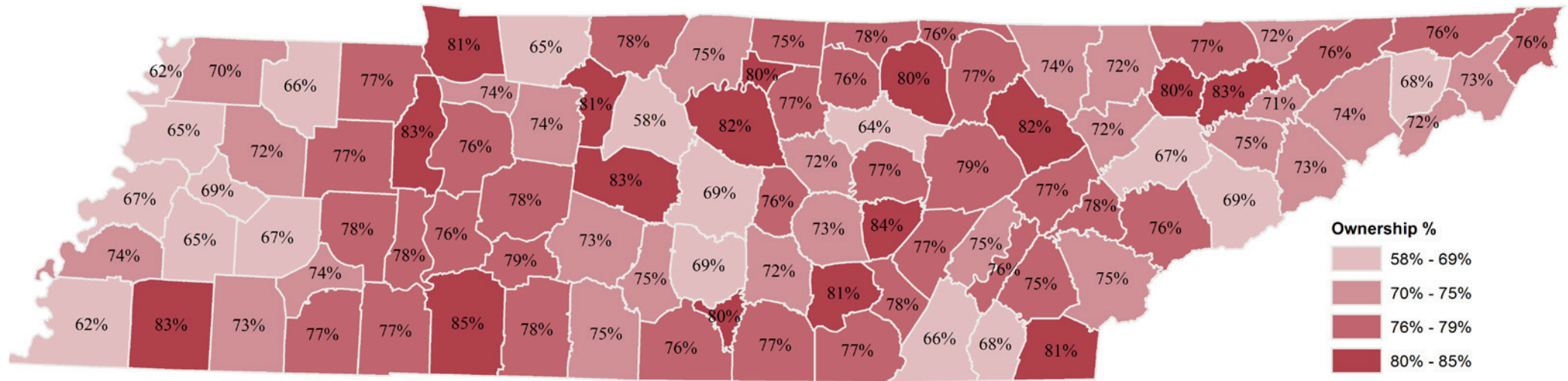


Table 1.1.1 Basic Information on Housing in Tennessee

|                       |  | Tennessee                                       |   | United States |                      |
|-----------------------|--|---|---|---------------|----------------------|
|                       |  | 2010  | 2000  | 2010          |                      |
| Housing               | Total Units                                  | 2,812,133                                       | 2,439,443                                   | 131,704,730   |                      |
|                       | Occupied Units                               | 2,493,552                                       | 2,232,905                                   | 116,716,292   |                      |
|                       | Vacant Units                                 | 318,581   | 206,538                                     | 14,988,438    |                      |
|                       | Vacancy Rate                                 | 11.3%   | 8.5%  | 11.4%         |                      |
| Population            | Total Population                             | 6,346,105                                       | 5,689,283                                   | 308,745,538   |                      |
|                       | Percentage Non-Hispanic White                | 75.6%   | 80.2%                                       | 63.7%         |                      |
|                       | Percentage Non-Hispanic Black                | 16.5%   | 16.4%                                       | 12.2%         |                      |
|                       | Percentage Asian                             | 1.4%  | 1.0%  | 4.7%          |                      |
|                       | Percentage Hispanic/Latino                   | 4.6%  | 2.2%  | 16.3%         |                      |
| Housing Affordability | All Households                               |   | <b>ACS 2005-2009</b>                        | <b>2000</b>   | <b>ACS 2005-2009</b> |
|                       |  | Median Household Income                         | \$42,943                                    | \$46,904      | \$51,425             |
|                       |  | Total Cost-Burdened Households                  | 715,952                                     | 461,078       | 39,786,616           |
|                       |  | Percentage of Households that are Cost-Burdened | 28.7%                                       | 20.6%         | 34.1%                |
|                       | Homeowners                                   | Total Owner Households                          | 1,682,052                                   | 1,561,461     | 75,320,422           |
|                       |  | Ownership Rate                                  | 69.7%                                       | 69.9%         | 66.9%                |
|                       |  | Median Income                                   | \$53,175                                    | \$55,750      | \$64,338             |
|                       |  | Median Housing Value                            | \$128,500                                   | \$116,250     | \$185,400            |
|                       |  | Median Monthly Owner Cost (with mortgage)       | \$1,136                                     | \$1,103       | \$1,486              |
|                       |  | Median Housing Cost as % of Household Income    | 19.0%                                       | 17.6%         | 21.4%                |
|                       |  | Cost-burdened Owners                            | 404,598                                     | 236,959       | 22,545,257           |
|                       |  | Percentage of Owners who are Cost-Burdened      | 24.1%                                       | 15.2%         | 29.9%                |
|                       | Renters                                      | Total Renter Households                         | 730,515                                     | 671,444       | 37,290,607           |
|                       |  | Median Income                                   | \$25,305                                    | \$30,013      | \$31,258             |
|                       |  | Median Gross Rent                               | \$658                                       | \$631         | \$817                |
|                       |  | Median Housing Cost as % of Household Income    | 29.1%                                       | 24.8%         | 30.0%                |
|                       |  | Cost-burdened Renters                           | 311,354                                     | 224,119       | 17,241,359           |
|                       |  |   | Percentage of Renters who are Cost-Burdened | 42.6%         | 33.4%                |
|                       | Number of Cost-Burdened Households by Income | <\$10,000                                       | 96,356                                      | 91,599        | 4,002,081            |
|                       |  | \$10-20,000                                     | 116,595                                     | 87,319        | 5,351,786            |
| \$20-35,000           |  | 80,074  | 40,093                                      | 5,049,640     |                      |
| \$35-50,000           |  | 14,451  | 4,073                                       | 1,819,515     |                      |
| >\$50,000             |  | 3,878   | 1,035                                       | 1,018,337     |                      |

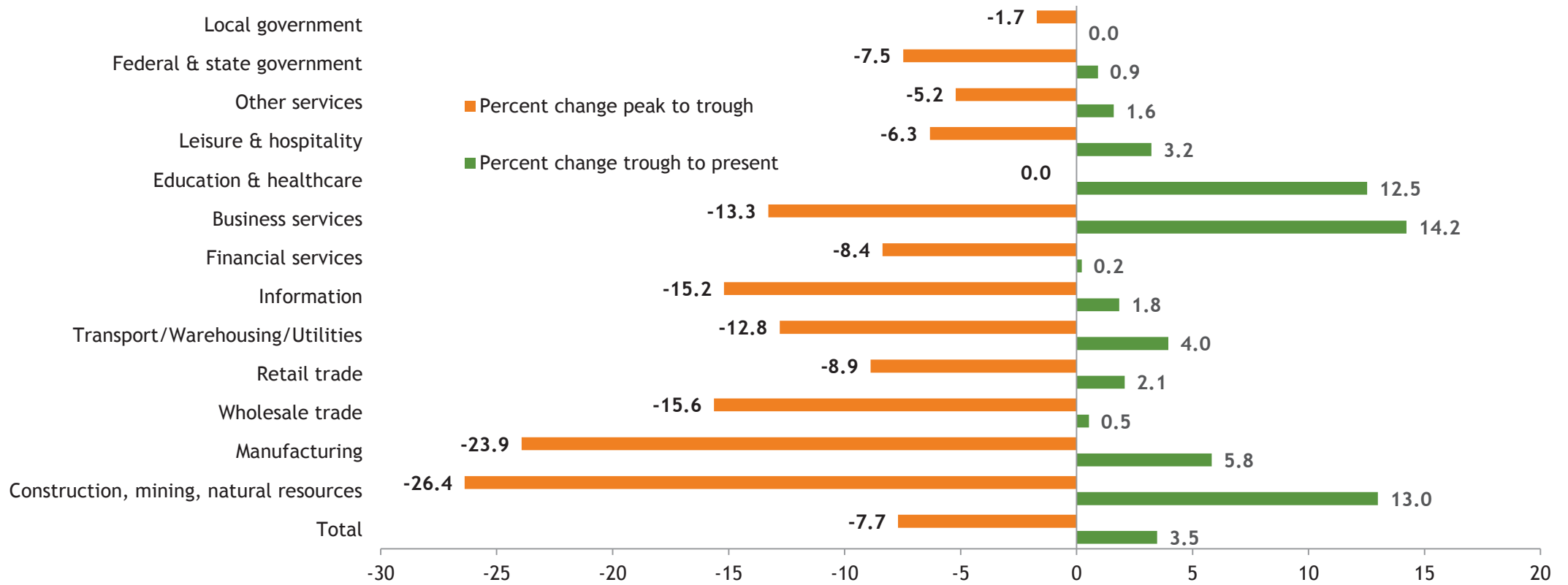
## 1.2 Tennessee Economic Conditions

Housing plays an integral role in the economy. It has a major impact on other sectors, while simultaneously it is influenced by what happens in other parts of the larger economy. Currently, concerns about the job market and incomes, combined with the large foreclosure inventory, have slowed growth in the ownership sector, illustrating housing's relationship with the larger economy.

Based on data provided by the Federal Reserve Bank of Atlanta, the Tennessee industries hit hardest by the economic downturn were manufacturing and construction with workforces decreasing by 23.9 percent and 26.4 percent, respectively, between 2007 and 2011 (see Figure 1.2.1). Most industries have seen job growth over the past year, but not enough to offset the earlier losses (manufacturing gained 5.8 percent and construction, mining and natural resources gained 13 percent). The unemployment rate in Tennessee had been declining for the past two years, but had an uptick in June (see Figure 1.2.2).

Tennessee's housing market, like its employment levels, are similar to national trends. Examining Figure 1.2.3 suggests there seems to be an upward trajectory of building permit activity in the last 18 months.

Figure 1.2.1 Employment Loss and Gain in Tennessee by Industry June 2012

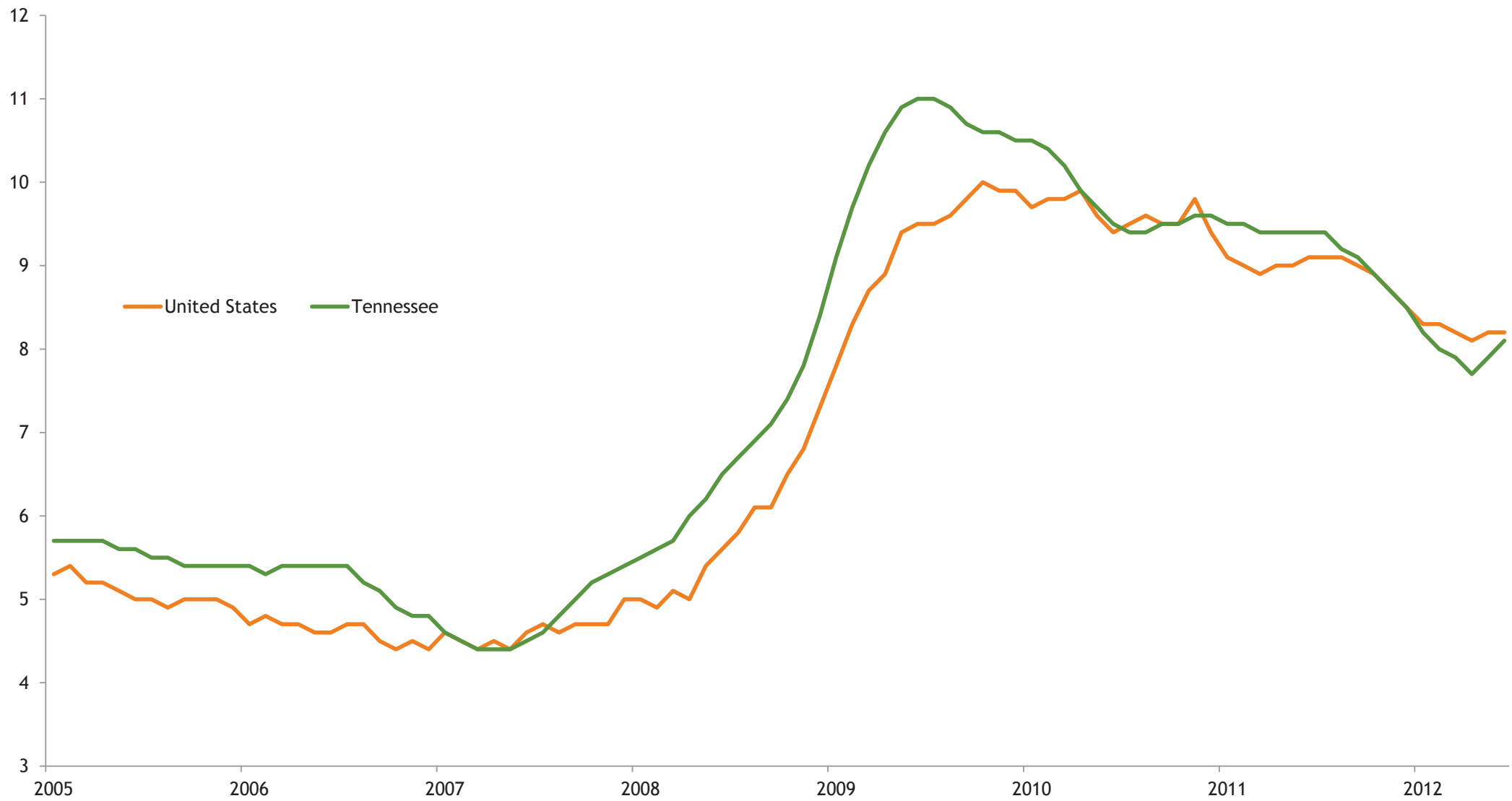


Note: A reading of 0.0 in the “trough to present” measure indicates that employment continues to decline in these industries. Likewise, a reading of 0.0 in the “peak to trough” measure indicates that employment continues to increase in these industries; in this instance “trough to present” is the percent change from January 2007 to present.

Source: U.S. Bureau of Labor Statistics, Haver Analytics, Federal Reserve Bank of Atlanta

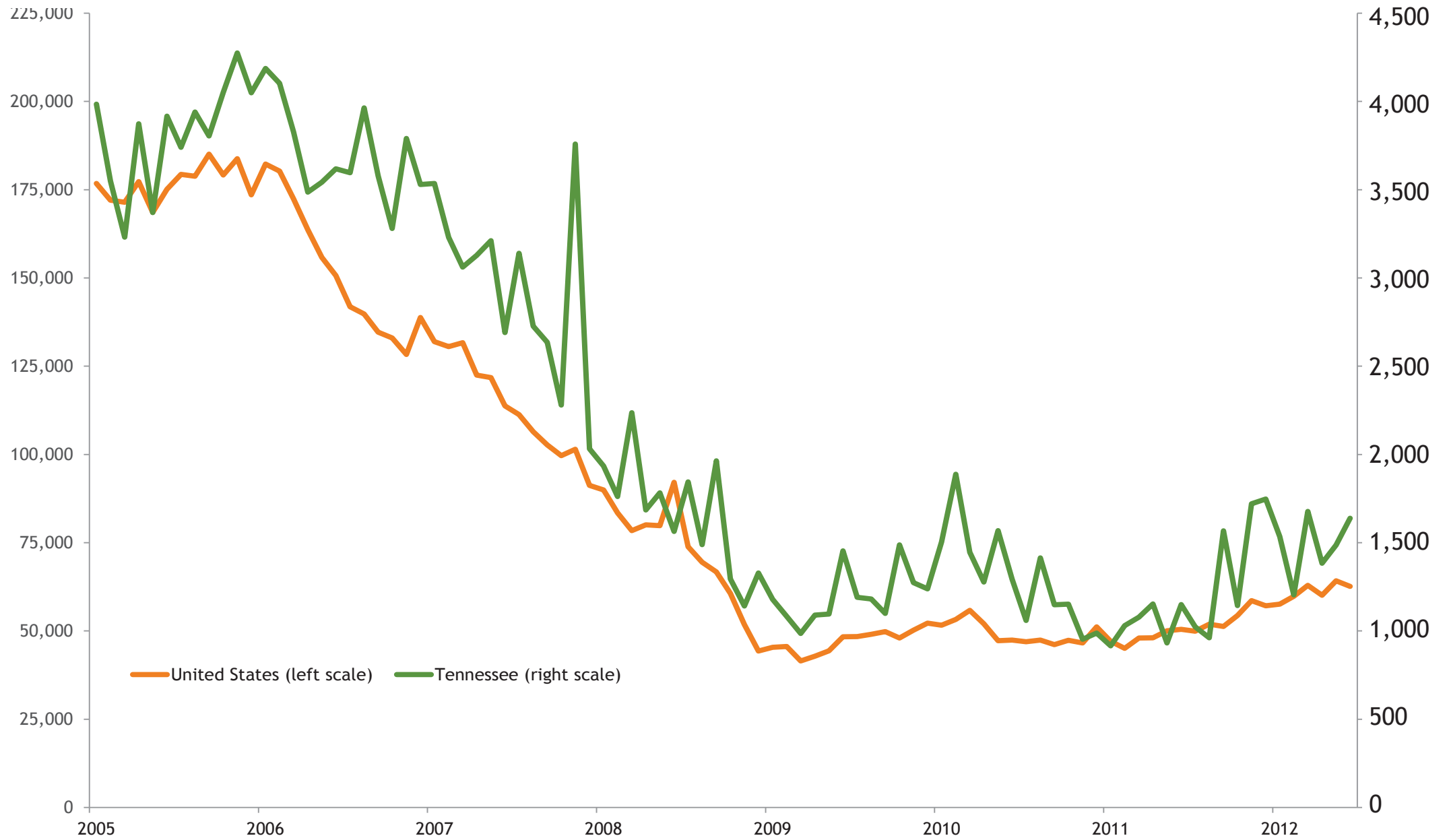
Figure 1.2.2 Unemployment Rate June 2012

Percent of labor force



Source: U.S. Bureau of Labor Statistics, Haver Analytics, Federal Reserve Bank of Atlanta

Figure 1.2.3 New Residential Home Construction Permits June 2012



Source: U.S. Bureau of Labor Statistics, Haver Analytics, Federal Reserve Bank of Atlanta



# 1.3 Housing Costs

Table 1.3.1 10 Highest and 5 Lowest Counties – Value and Rent

| Median Housing Value (\$) |         | Median Rent (\$) |       |
|---------------------------|---------|------------------|-------|
| <i>Highest Counties</i>   |         |                  |       |
| Williamson                | 335,800 | Williamson       | 1,045 |
| Wilson                    | 187,500 | Rutherford       | 801   |
| Fayette                   | 170,400 | Shelby           | 782   |
| Sumner                    | 169,100 | Davidson         | 776   |
| Loudon                    | 166,400 | Cheatham         | 763   |
| Davidson                  | 164,700 | Wilson           | 750   |
| Blount                    | 157,200 | Sumner           | 748   |
| Rutherford                | 157,100 | Montgomery       | 726   |
| Cheatham                  | 155,900 | Robertson        | 711   |
| Sevier                    | 155,500 | Knox             | 689   |
| <i>Lowest Counties</i>    |         |                  |       |
| Wayne                     | 74,500  | Pickett          | 412   |
| Van Buren                 | 73,800  | Van Buren        | 409   |
| Perry                     | 71,600  | Lake             | 403   |
| Decatur                   | 66,500  | Hancock          | 392   |
| Lake                      | 65,400  | Clay             | 334   |

ACS 2006-2010

Housing policy makers face a challenge when it comes to the cost of housing. On one hand, logically, ongoing foreclosure rates would drop significantly if the price of housing were to increase substantially. On the other hand, the most intractable housing problem over the last 50 years is that low-income households are not able to afford quality housing.

In Tennessee, median home value and median rent track each other closely. The areas around Tennessee’s three largest cities (Memphis, Nashville, and Knoxville) have both the highest home values and the highest rents (see Maps 1.3.1 and 1.3.2). The range of housing values is striking, with the median home value in Tennessee’s most expensive county (Williamson County) five times the median value of Tennessee’s least expensive housing market (Lake County; see Table 1.3.1). The rental market differences are closer, with the median rent in Williamson County three times higher than the median rent in Clay County.

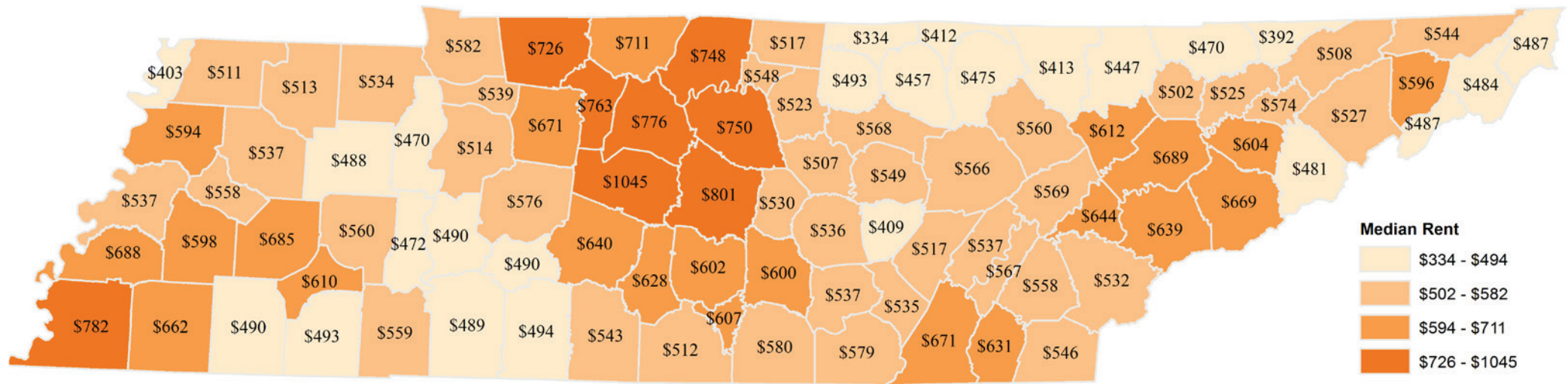
Tennessee’s median homeowner (with a mortgage) has a monthly owner cost just under twice the monthly gross rent of the median renter (see Table 1.3.2). In Tennessee, housing costs are lower than those in the Southeast, which is in turn lower than the country as a whole.

Table 1.3.2 Housing Values, Rents, and Owner Costs

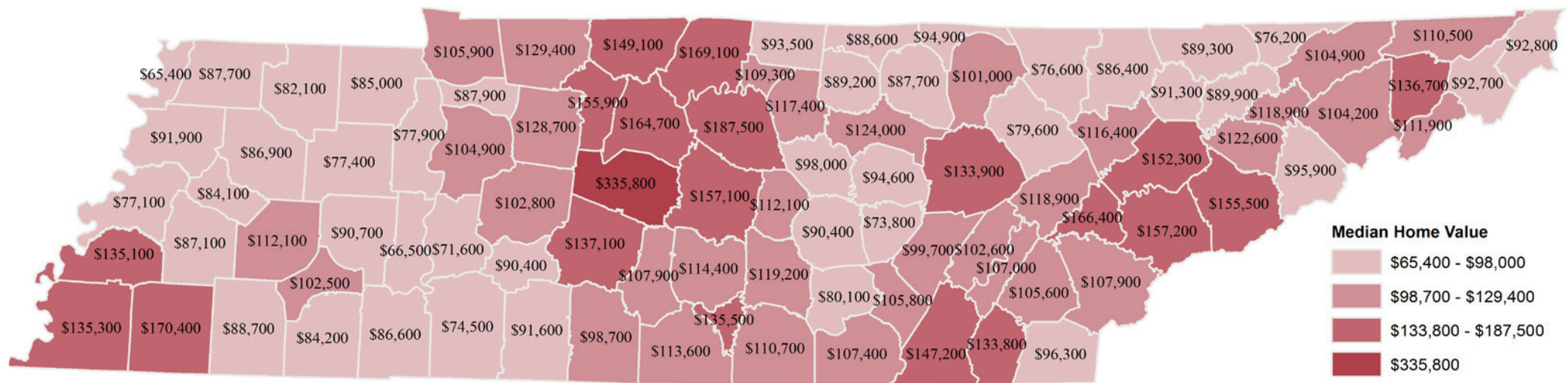
|   | Tennessee | Southeast | Nation    |
|---|-----------|-----------|-----------|
| Median Value                                  | \$134,100 | \$153,800 | \$188,400 |
| Median Gross Rent                             | \$678     | \$788     | \$841     |
| Median Monthly Owner Costs (with mortgage)    | \$1,163   | \$1,362   | \$1,524   |
| Median Monthly Owner Costs (without mortgage) | \$328     | \$376     | \$ 431    |

ACS 2006-2010

Map 1.3.1 County Median Gross Rent [ACS 2006-2010]



Map 1.3.2 County Median Value of Owner Occupied Homes [ACS 2006-2010]



# 1.4 Housing Problems

Table 1.4.1 Housing Problems

| Housing Problems   | # of Households in Tennessee | Percentage |           |        |
|--|------------------------------|------------|-----------|--------|
|  |                              | Tennessee  | Southeast | Nation |
| Lacking complete plumbing facilities                                       | 13,409                       | 0.5%       | 0.5%      | 0.5%   |
| Lacking complete kitchen facilities  | 18,468                       | 0.8%       | 0.7%      | 0.8%   |
| 1.51 or more persons per room  | 8,301                        | 0.3%       | 0.6%      | 0.9%   |
| Owners paying 35% of income or more for housing (% as portion of owners)   | 311,058                      | 18.3%      | 17.9%     | 23.3%  |
| Renters paying 35% of income or more for housing (% as portion of renters) | 266,486                      | 40.3%      | 41.6%     | 41.7%  |
| <b>Total</b>   | 617,722                      | 25.3%      | 26.0%     | 30.5%  |

ACS 2006-2010

Table 1.4.2 10 Highest and 5 Lowest Counties – Housing Problems

| County                  | # of Households with Housing Problems | Percentage |
|-------------------------|---------------------------------------|------------|
| <i>Highest Counties</i> |                                       |            |
| Haywood                 | 2,806                                 | 38%        |
| Shelby                  | 114,957                               | 34%        |
| Madison                 | 11,554                                | 31%        |
| Davidson                | 77,100                                | 31%        |
| Hancock                 | 889                                   | 30%        |
| Hardeman                | 2,540                                 | 28%        |
| Grundy                  | 1,442                                 | 27%        |
| Lauderdale              | 2,553                                 | 27%        |
| Lawrence                | 4,273                                 | 27%        |
| Bedford                 | 4,287                                 | 27%        |
| <i>Lowest Counties</i>  |                                       |            |
| Moore                   | 437                                   | 18%        |
| Humphreys               | 1,369                                 | 18%        |
| Smith                   | 1,226                                 | 18%        |
| Wayne                   | 1,039                                 | 18%        |
| Unicoi                  | 1,125                                 | 15%        |

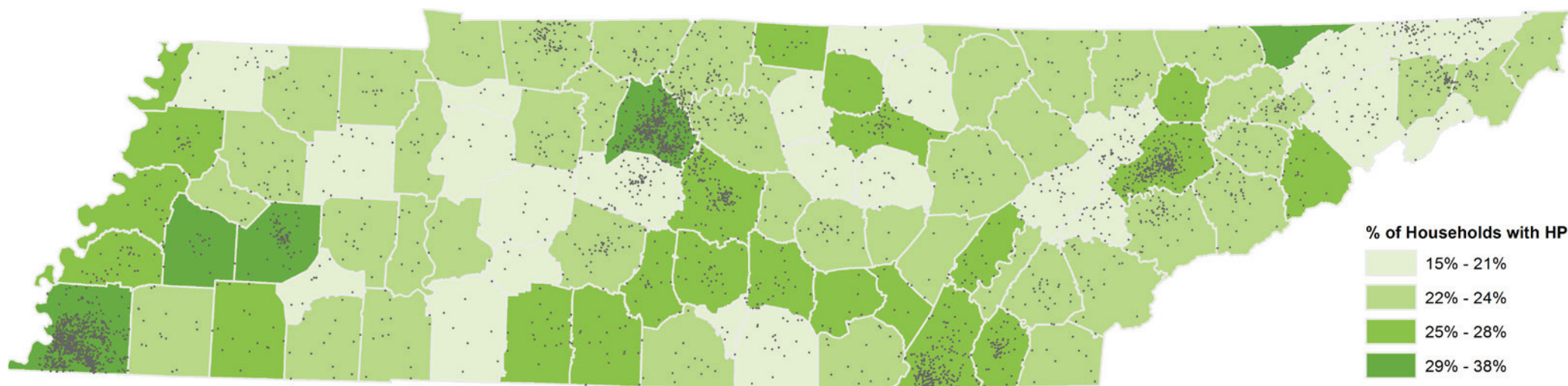
ACS 2006-2010

Approximately one in four Tennesseans faces a significant housing problem (any household paying over 35 percent of income on housing, having more than 1.5 persons per room, or lacking complete kitchen/plumbing facilities are considered having significant housing problems). Forty percent of renters in Tennessee pay over 35 percent of their income for housing (30 percent of income is generally considered the maximum a household should spend on housing), and almost one in five homeowners is also spending over a third of their income on housing costs. The lack of kitchen or plumbing facilities and severe overcrowding are much less frequent, with approximately 1 percent of Tennessee households facing one of these problems. Table 1.4.1 shows the number of Tennesseans facing each type of problem, as well as the percent of households in Tennessee, the Southeast region and the nation facing housing problems. In terms of housing problems, Tennessee does not differ much from the region or the nation.

As can be seen from Map 1.4.1, these housing problems are spread throughout the state. However, six of the 14 counties with the highest rates of housing problems are west of Jackson (including Madison County). The Table 1.4.2 shows the 10 counties with the highest rates of housing problems, as well as the five counties with the lowest rates of housing

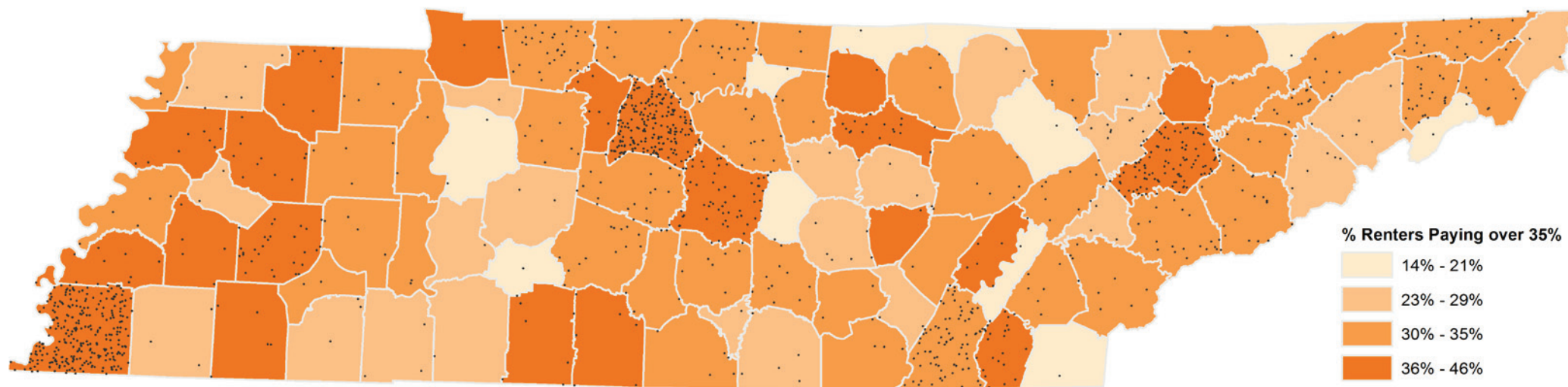
problems. The table also shows the total number of households with housing problems in each county. Haywood County stands out as the county with the highest proportion of its households facing housing problems. It has two-and-a-half times the rate of housing problems as the county with the lowest rate of housing problems (Unicoi). Shelby County also stands out for the prevalence of housing problems (one-third of households), but even more so for the absolute number of households struggling with housing problems. To put this in perspective, if the 114,957 households in Shelby County with housing problems formed their own separate county, it would be the fifth most populous county in the state. Put another way, almost one in five (18.6 percent) of the households with housing problems in Tennessee reside in Shelby County (another 12.5 percent reside in Davidson County).

Map 1.4.1 Housing Problems by County [ACS 2006-2010] and Census Tract (1 dot = 200 Households) [CHAS 2005-2009]

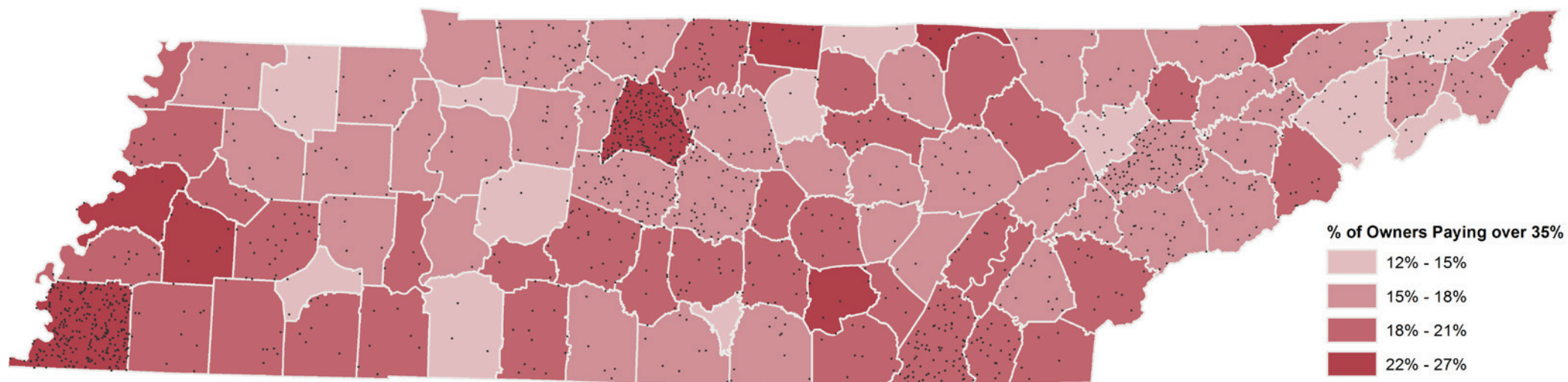


# 1.5 Housing Burdens

Map 1.5.1 Renters Spending more than 35% of their Income on Housing by County (1 dot = 200 renters) [ACS 2006-2010]



Map 1.5.2 Owners Spending more than 35% of their Income on Housing by County (1 dot = 200 owners) [ACS 2006-2010]



As noted in Section 1.4, cost burden is a far more prevalent housing problem in the state than overcrowding or lack of kitchen/plumbing facilities. Maps 1.5.1 and 1.5.2 break out the total number of renter and owner households who spend over 35 percent of their income on housing (one dot represents 200 households) as well as the proportion of households within each county that spend more than 35 percent of their income on housing (the darker the shading, the higher proportion). The renter

household map shows a concentration of cost burdened households within the most urban counties, while the owner map shows a slightly greater dispersion of cost-burdened owners into the more suburban counties and throughout the state.

Table 1.5.1 shows overall number and percentages of significantly cost-burdened households in Tennessee with comparison against other states in the region as well as the nation as a whole. Table 1.5.2 shows the counties with the highest rate of cost-burdened households as well as the lowest.

Table 1.5.1 Cost-Burdened Households

|              | # of Cost-Burdened Tennessee Households | Percent of Cost-Burdened Households |              |              |
|--------------|---|-------------------------------------|--------------|--------------|
|              |   | Tennessee                           | Southeast    | Nation       |
| Renters      | 266,486                                 | 40.3%                               | 41.6%        | 41.7%        |
| Owners       | 311,058                                 | 18.3%                               | 17.9%        | 23.3%        |
| <b>Total</b> | <b>577,544</b>                          | <b>23.6%</b>                        | <b>24.1%</b> | <b>28.3%</b> |

ACS 2006-2010

Table 1.5.2 10 Highest and 5 Lowest Counties – Cost Burden

| Total Cost Burden       |         |            | Owner Cost Burden |        |            | Renter Cost Burden |        |            |
|-------------------------|---------|------------|-------------------|--------|------------|--------------------|--------|------------|
| County                  | Number  | Percentage | County            | Number | Percentage | County             | Number | Percentage |
| <i>Highest Counties</i> |         |            |                   |        |            |                    |        |            |
| Haywood                 | 2,396   | 32%        | Haywood           | 1,325  | 27%        | Madison            | 5,606  | 46%        |
| Shelby                  | 108,266 | 32%        | Pickett           | 413    | 25%        | Shelby             | 56,960 | 44%        |
| Davidson                | 73,332  | 29%        | Shelby            | 51,306 | 24%        | Giles              | 1,262  | 43%        |
| Madison                 | 10,638  | 29%        | Hancock           | 513    | 24%        | Haywood            | 1,071  | 41%        |
| Lauderdale              | 2,423   | 26%        | Grundy            | 954    | 22%        | Stewart            | 409    | 40%        |
| Hardeman                | 2,296   | 26%        | Macon             | 1,372  | 22%        | Weakley            | 1,844  | 40%        |
| Putnam                  | 6,869   | 25%        | Lauderdale        | 1,373  | 22%        | Hardeman           | 937    | 39%        |
| Lake                    | 569     | 25%        | Davidson          | 32,032 | 22%        | Davidson           | 41,300 | 39%        |
| Rhea                    | 2,916   | 25%        | Trousdale         | 474    | 21%        | Union              | 554    | 38%        |
| Macon                   | 2,008   | 24%        | Sequatchie        | 825    | 21%        | Putnam             | 3,743  | 38%        |
| <i>Lowest Counties</i>  |         |            |                   |        |            |                    |        |            |
| Houston                 | 556     | 16%        | Wayne             | 673    | 13%        | Cannon             | 230    | 21%        |
| Moore                   | 366     | 15%        | Moore             | 258    | 13%        | Meigs              | 193    | 21%        |
| Wayne                   | 884     | 15%        | Unicoi            | 729    | 13%        | Unicoi             | 366    | 20%        |
| Clay                    | 531     | 15%        | Weakley           | 1,146  | 13%        | Pickett            | 75     | 19%        |
| Unicoi                  | 1,095   | 14%        | Smith             | 636    | 12%        | Clay               | 115    | 18%        |

## 1.6 Housing Types

Compared with the Southeast states and the nation, Tennessee's housing stock is disproportionately made up of single-family homes (see Table 1.6.1). Over two-thirds of the housing in Tennessee is comprised of single family detached dwellings. Tennessee has the same proportion of mobile homes as other Southeastern states, but much higher than the national average.

To get a better understanding of the housing type patterns in the state, Map 1.6.1 shows the number of mobile homes in each county, illustrated by size of the graphic, and the shading of each county represents the percentage of the housing stock that is identified as mobile homes. In Tennessee mobile home prevalence ranges from one-percent of Shelby's housing stock, to a notably high 47 percent of Perry County's housing.

Map 1.6.2 shows the number of units in large apartment buildings (20+ units in structure) and the percentage of the total housing stock that could be considered multifamily (5 or more units in structure). Davidson County has far more large apartment buildings than any other county (over 32,000 units are in structures with 20 or more units, the next highest is Shelby with approximately 21,000 units). Perry, Grainger and Carroll Counties do not have any large apartment buildings.

Table 1.6.1 Housing Type

|                               | Percentage |           |           |        |
|-------------------------------|------------|-----------|-----------|--------|
|                               | Tennessee  | Tennessee | Southeast | Nation |
| Mobile home                   | 282,699    | 10.2%     | 10.2%     | 6.7%   |
| 1-unit, detached              | 1,898,589  | 68.6%     | 61.6%     | 63.1%  |
| 1-unit, attached              | 85,981     | 3.1%      | 5.7%      | 4.9%   |
| 2 units                       | 82,398     | 3.0%      | 3.9%      | 2.3%   |
| 3 or 4 units                  | 85,222     | 3.1%      | 4.5%      | 3.2%   |
| 5 to 9 units                  | 122,822    | 4.4%      | 4.8%      | 4.7%   |
| 10 to 19 units                | 106,151    | 3.8%      | 4.5%      | 5.0%   |
| 20 or more units              | 104,076    | 3.8%      | 8.2%      | 6.5%   |
| Multifamily (5 or more units) | 333,049    | 12.0%     | 16.2%     | 17.5%  |

ACS 2006-2010

Table 1.6.2 10 Highest and 5 Lowest Counties – Mobile Home and Multifamily Housing

| Mobile Home             |        |                          |
|-------------------------|--------|--------------------------|
| County                  | Number | Percent of Housing Stock |
| <i>Highest Counties</i> |        |                          |
| Perry                   | 1,561  | 47%                      |
| Meigs                   | 2,087  | 46%                      |
| Grainger                | 3,356  | 39%                      |
| Benton                  | 2,668  | 38%                      |
| Bledsoe                 | 1,657  | 37%                      |
| Cocke                   | 5,178  | 35%                      |
| Union                   | 2,570  | 35%                      |
| Decatur                 | 1,675  | 34%                      |
| Pickett                 | 725    | 33%                      |
| Wayne                   | 1,938  | 33%                      |
| <i>Lowest Counties</i>  |        |                          |
| Rutherford              | 4,565  | 5%                       |
| Hamilton                | 6,384  | 5%                       |
| Williamson              | 1,572  | 3%                       |
| Davidson                | 4,093  | 2%                       |
| Shelby                  | 4,859  | 1%                       |

| Multifamily Housing (5 or more units in structure) |        |                          |
|--|--------|--------------------------|
| County   | Units  | Percent of Housing Stock |
| Davidson   | 79,246 | 31%                      |
| Shelby   | 80,771 | 24%                      |
| Knox   | 34,365 | 19%                      |
| Hamilton   | 22,223 | 17%                      |
| Washington   | 7,811  | 16%                      |
| Rutherford   | 14,425 | 16%                      |
| Sevier   | 5,677  | 15%                      |
| Putnam   | 3,940  | 14%                      |
| Montgomery   | 7,845  | 13%                      |
| Sumner   | 7,226  | 12%                      |
| Polk   | 7,226  | 2%                       |
| Meigs  | 72     | 2%                       |
| Lewis  | 69     | 2%                       |
| Carroll  | 82     | 1%                       |
| Grainger   | 63     | 1%                       |

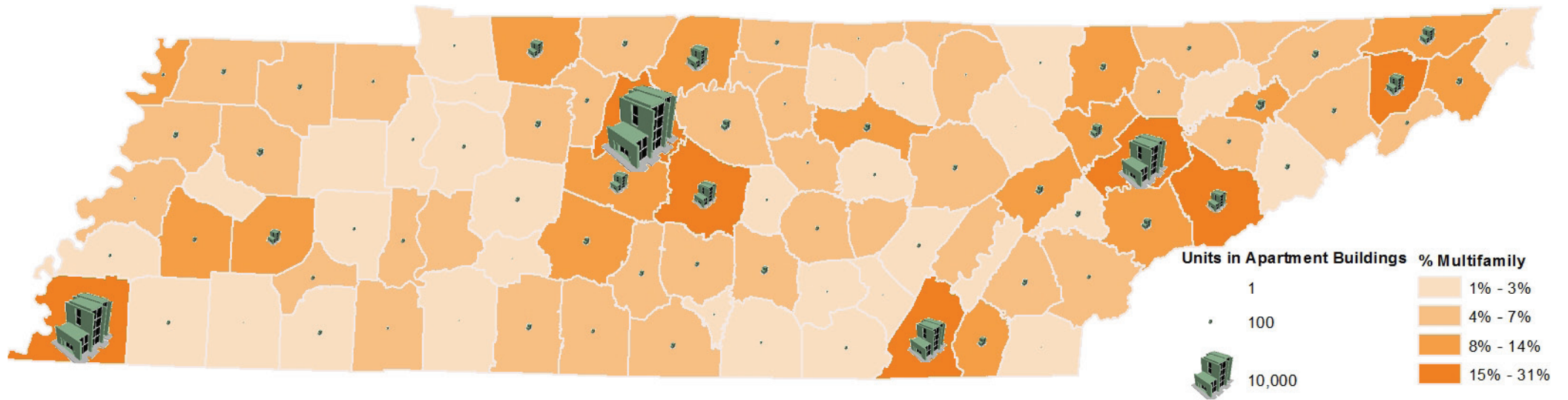
ACS 2006-2010



Map 1.6.1 Mobile Homes by County [ACS 2006-2010]

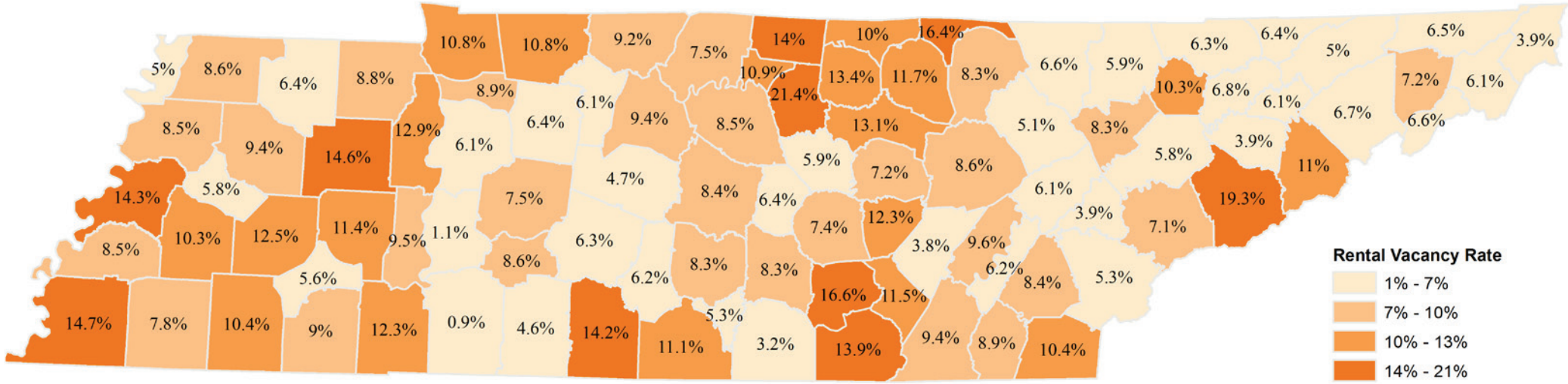


Map 1.6.2 Multifamily Housing and Large Apartment Buildings by County [ACS 2006-2010]

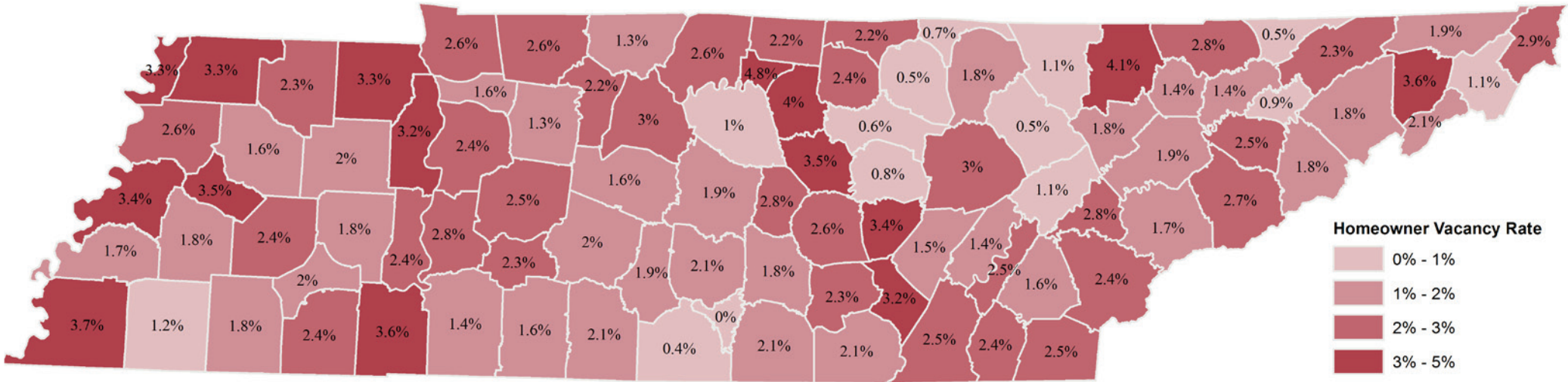


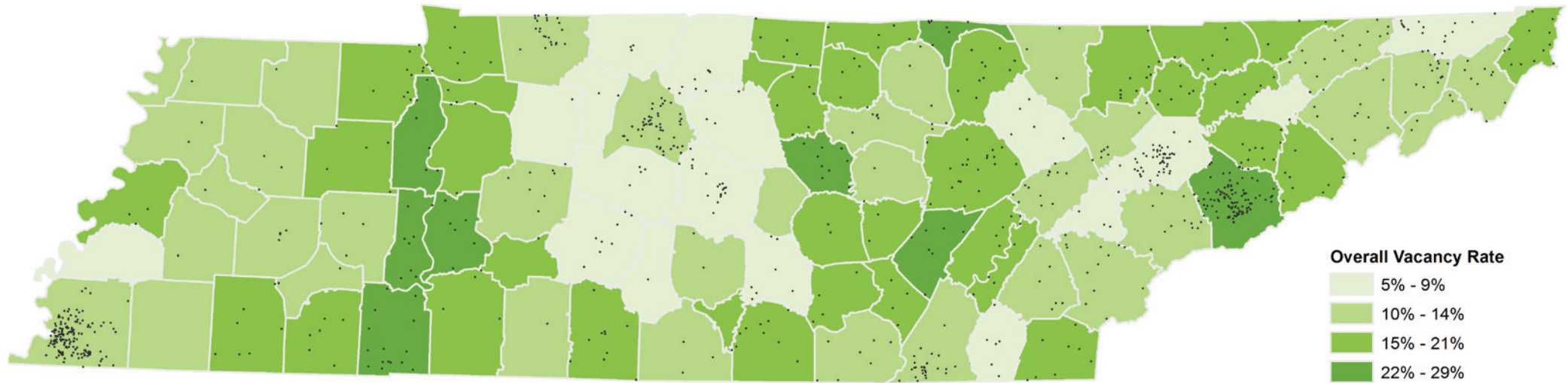
# 1.7 Vacant Housing

Map 1.7.1 Rental Vacancy Rate by County [ACS 2006-2010] Map



Map 1.7.2 Homeowner Vacancy Rate by County [ACS 2006-2010]





In regards to housing needs, vacant housing can represent both opportunities and challenges. In some cases, a vacant housing unit represents a potential home available for a household whose housing needs are currently not met. In others, it represents an uninhabitable structure that makes a neighborhood a less desirable place to live. Unfortunately, census data does help distinguish between these two types of vacancies.

Maps 1.7.1, 1.7.2 and 1.7.3 show the vacancy rate by tenure, as well as the dispersion of vacant units across the state. Comparing the homeowner vacancy map (Map 1.7.2) to the rental vacancy map (Map 1.7.1) shows the rental vacancy rate is much higher than the homeowner rate. A high homeownership vacancy rate in the ownership segment of the market does not necessarily translate into a high rental vacancy rate. In fact, sometimes it is just the opposite (e.g. parts of the Upper Cumberland area and parts of West Tennessee).

Table 1.7.1 Vacancy Rate

| Housing Units          | # of Units in Tennessee | Tennessee | Percentage |        |
|------------------------|-------------------------|-----------|------------|--------|
|                        |                         |           | Southeast  | Nation |
| Occupied               | 2,443,475               | 88.2%     | 85.9%      | 87.8%  |
| Vacant                 | 325,982                 | 11.8%     | 14.1%      | 12.2%  |
| Homeowner vacancy rate |                         | 2.4%      | 2.7%       | 2.4%   |
| Renter vacancy rate    |                         | 9.7%      | 9.8%       | 7.8%   |

Table 1.7.2 shows how the total vacancy rate in some counties is particularly high. Pickett and Sevier Counties have almost six times the vacancy rate of Williamson County. It is also interesting to note that four of the five lowest vacancy rate counties are in the Nashville MSA.

Table 1.7.2 10 Highest and 5 Lowest Counties – Vacancy Rate

| County                  | Total                     |     | County     | Owner     |           | County     | Renter |  |
|-------------------------|---------------------------|-----|------------|-----------|-----------|------------|--------|--|
|                         | # of Vacant Housing Units | %   |            | Vacancy % | Vacancy % |            |        |  |
| <i>Highest Counties</i> |                           |     |            |           |           |            |        |  |
| Pickett                 | 885                       | 29% | Trousdale  | 4.8       |           | Smith      | 21.4   |  |
| Sevier                  | 15184                     | 29% | Campbell   | 4.1       |           | Sevier     | 19.3   |  |
| Perry                   | 1250                      | 28% | Smith      | 4         |           | Grundy     | 16.6   |  |
| Decatur                 | 1866                      | 27% | Shelby     | 3.7       |           | Pickett    | 16.4   |  |
| Hardin                  | 3333                      | 24% | Hardin     | 3.6       |           | Shelby     | 14.7   |  |
| DeKalb                  | 2114                      | 23% | Washington | 3.6       |           | Carroll    | 14.6   |  |
| Benton                  | 2007                      | 22% | DeKalb     | 3.5       |           | Lauderdale | 14.3   |  |
| Bledsoe                 | 1227                      | 22% | Crockett   | 3.5       |           | Giles      | 14.2   |  |
| Clay                    | 966                       | 21% | Van Buren  | 3.4       |           | Macon      | 14     |  |
| Van Buren               | 544                       | 21% | Lauderdale | 3.4       |           | Marion     | 13.9   |  |
| <i>Lowest Counties</i>  |                           |     |            |           |           |            |        |  |
| Sumner                  | 4568                      | 7%  | Hancock    | 0.5       |           | Jefferson  | 3.9    |  |
| Tipton                  | 1627                      | 7%  | Overton    | 0.5       |           | Bledsoe    | 3.8    |  |
| Robertson               | 1814                      | 7%  | Morgan     | 0.5       |           | Franklin   | 3.2    |  |
| Wilson                  | 2739                      | 6%  | Lincoln    | 0.4       |           | Perry      | 1.1    |  |
| Williamson              | 3395                      | 5%  | Moore      | 0         |           | Wayne      | 0.9    |  |

ACS 2006-2010

# 1.8 Foreclosures

Map 1.8.1 Foreclosure Filings by County (1 dot = 50 filings; 2009-2011) [Realty Trac®]

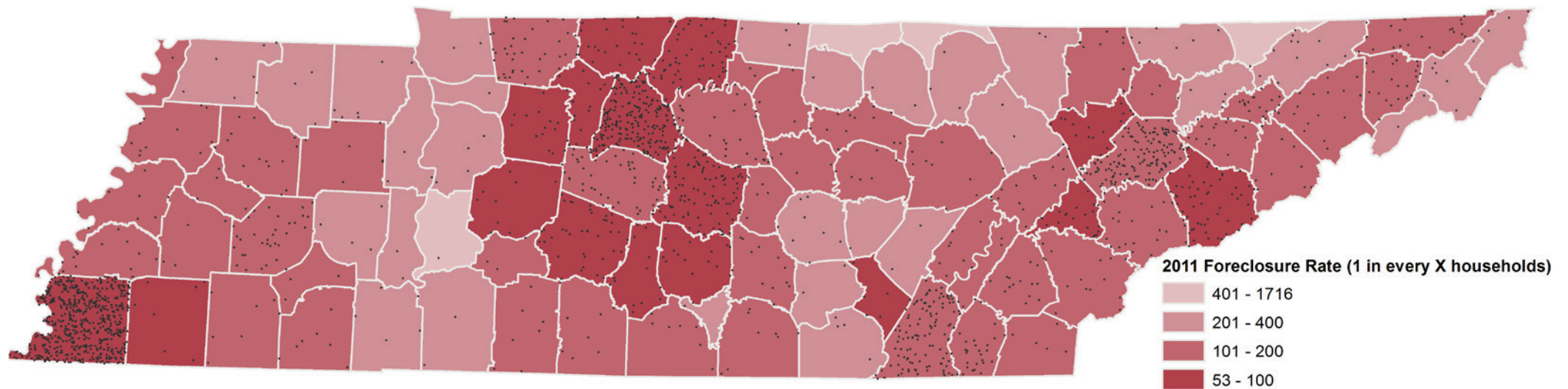


Table 1.8.1 Cities with the Highest Number of HUD REO Properties

| City         | HUD REO Properties |
|--------------|--------------------|
| Memphis      | 268                |
| Nashville    | 132                |
| Knoxville    | 119                |
| Chattanooga  | 73                 |
| Cordova      | 52                 |
| Antioch      | 44                 |
| Murfreesboro | 41                 |
| Sevierville  | 38                 |
| Clarksville  | 28                 |
| Franklin     | 25                 |

The ongoing foreclosure crisis continues to have a major impact on Tennessee. As of December 2011, 11 percent of Tennessee’s first liens were in some sort of distress (at least 30-days past due; see Figure 1.8.1 for more detail). Map 1.8.1 shows the distribution of foreclosure filings over the past three years, with each dot corresponding to 50 foreclosure filings in a county. Middle and West Tennessee had the highest rate of foreclosures in the state. For more information about foreclosures, visit THDA’s Foreclosure Trends page (<http://thda.org/index.aspx?NID=177>).

The Department of Housing and Urban Development (HUD) provides the addresses of all current FHA, Fannie Mae, and Freddie Mac real estate-owned (REO) properties for sale (see Table 1.8.1 and Map 1.8.2). This provides some perspective on where properties that are now in the inventories of large financial institutions are located. Unlike other maps, each dot is located on the address of the property, rather than the dot-density maps shown elsewhere that randomly spread the dots throughout a county or other census geography (e.g., tract, block).

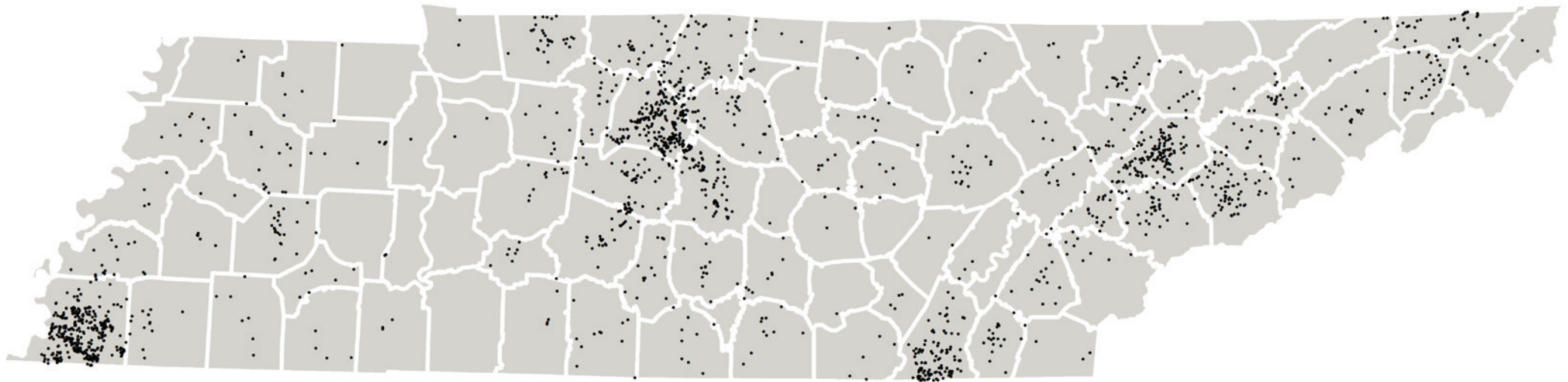


Table 1.8.2 10 Highest and 5 Lowest Counties - Foreclosure Filing Rates

| County                  | 2011 | 2009-2011 | Percent of TN's Foreclosure Filings | Rate 2011: 1/X Units |
|-------------------------|------|-----------|-------------------------------------|----------------------|
| <i>Highest Counties</i> |      |           |                                     |                      |
| Sevier                  | 821  | 2994      | 2.8%                                | 53                   |
| Marshall                | 205  | 632       | 0.6%                                | 64                   |
| Loudon                  | 290  | 947       | 0.9%                                | 70                   |
| Shelby                  | 5688 | 29560     | 27.9%                               | 71                   |
| Maury                   | 502  | 1939      | 1.8%                                | 73                   |
| Robertson               | 352  | 1213      | 1.1%                                | 73                   |
| Rutherford              | 1380 | 5083      | 4.8%                                | 75                   |
| Hickman                 | 124  | 436       | 0.4%                                | 76                   |
| Cheatham                | 207  | 726       | 0.7%                                | 77                   |
| Bedford                 | 192  | 749       | 0.7%                                | 92                   |
| <i>Lowest Counties</i>  |      |           |                                     |                      |
| Overton                 | 26   | 111       | 0.1%                                | 373                  |
| Perry                   | 10   | 46        | 0.0%                                | 437                  |
| Clay                    | 9    | 25        | 0.0%                                | 468                  |
| Pickett                 | 2    | 15        | 0.0%                                | 1565                 |
| Hancock                 | 2    | 18        | 0.0%                                | 1716                 |

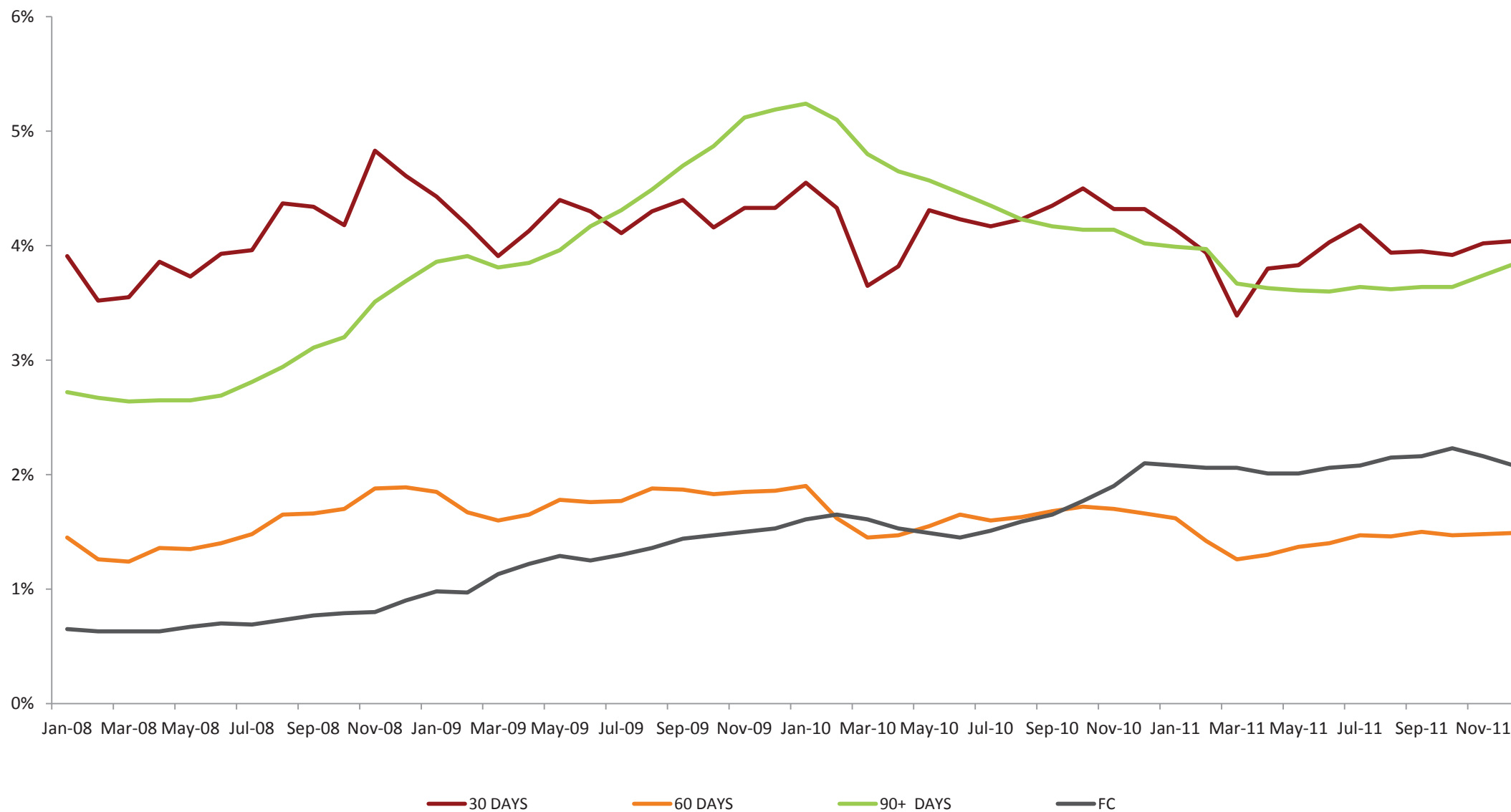
Realty Trac®

Realty Trac® data shows that almost 30 percent of Tennessee's foreclosure filings over the past three years have occurred in Shelby County (see table 1.8.2). Outside of Shelby County, most of the other nine counties with the highest foreclosure rates in 2011 exist on the outer edges of metropolitan areas—places that often saw the greatest amount of new housing during the housing boom of the mid-2000s.

There are not just geographic concentrations to the foreclosure crisis; different types of mortgages have very different foreclosure rates. As noted above, in December 2011, approximately one in 10 first mortgages are currently in distress. However, according to data compiled by Federal Reserve in Atlanta, more than one in three subprime first liens in Tennessee was in some form of distress (see Figure 1.8.2).

When looking at the Southeast as a whole (Figure 1.8.3), Mississippi and Florida have the highest foreclosure rates, with Tennessee and Alabama among the lowest (but still right on the national average).

Figure 1.8.1 Tennessee, All First Liens

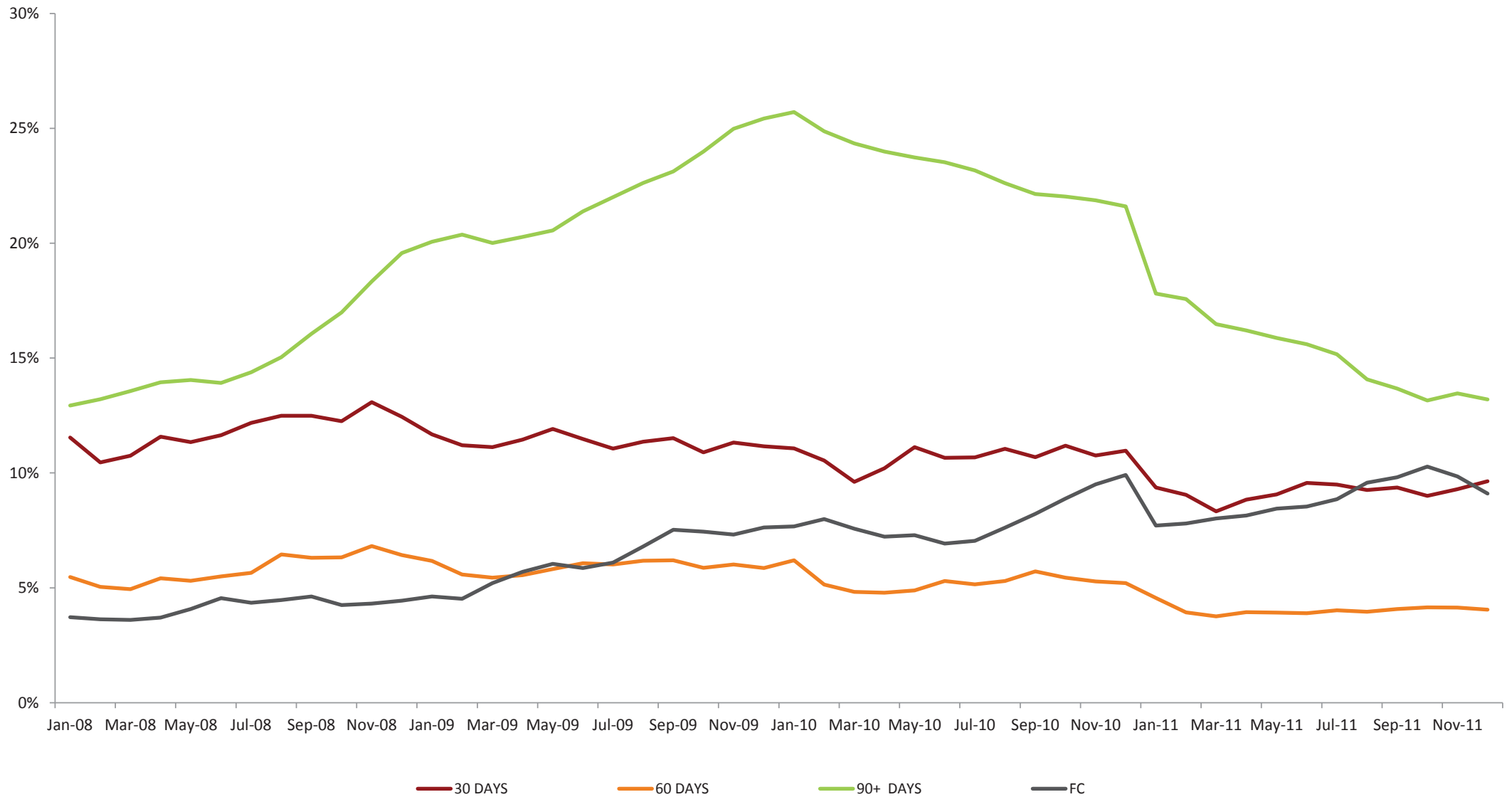


Note: All first liens (prime, near-prime, and subprime mortgages) that were delinquent (30 days, 60 days, or 90+ days) or in foreclosure January 2008–December 2011.

Source: Federal Reserve Bank of Atlanta calculations based on data provided by LPS Applied Analytics



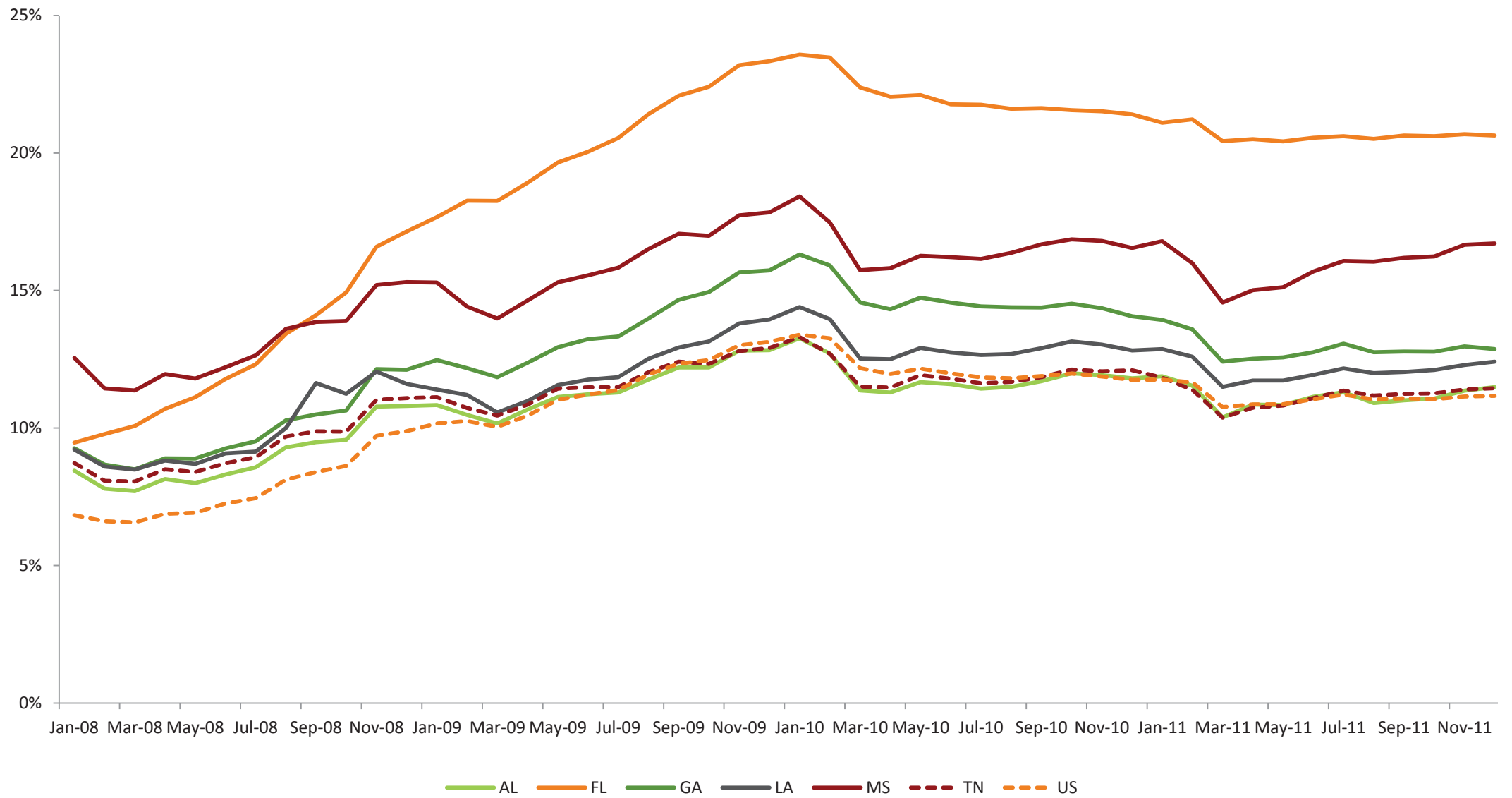
Figure 1.8.2 Tennessee, First Liens, Subprime Only



Note: Only subprime first liens that were delinquent (30 days, 60 days, or 90+ days) or in foreclosure January 2008–December 2011.

Source: Federal Reserve Bank of Atlanta calculations based on data provided by LPS Applied Analytics

Figure 1.8.3 Southeast Comparison of Past Due, All First Liens

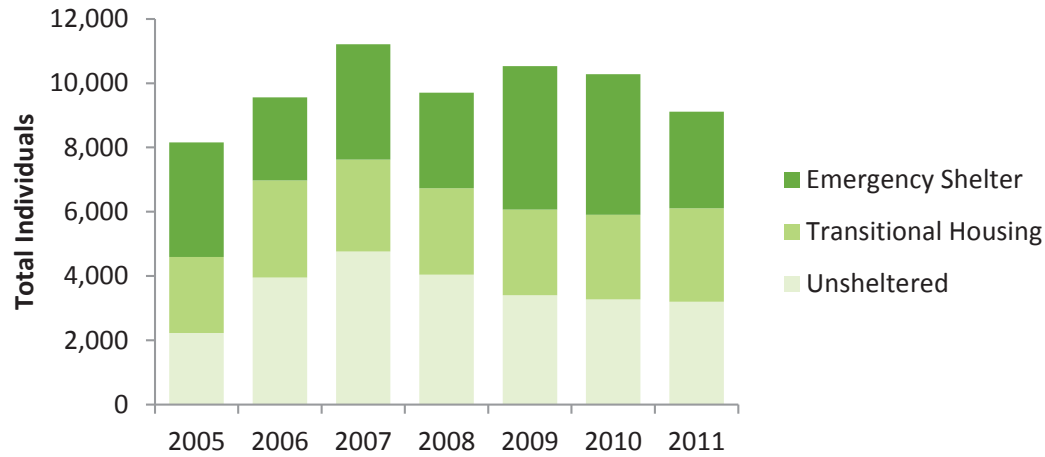


Note: All first liens (prime, near-prime, and subprime mortgages) that were past due January 2008–December 2011.

Source: Federal Reserve Bank of Atlanta calculations based on data provided by LPS Applied Analytics

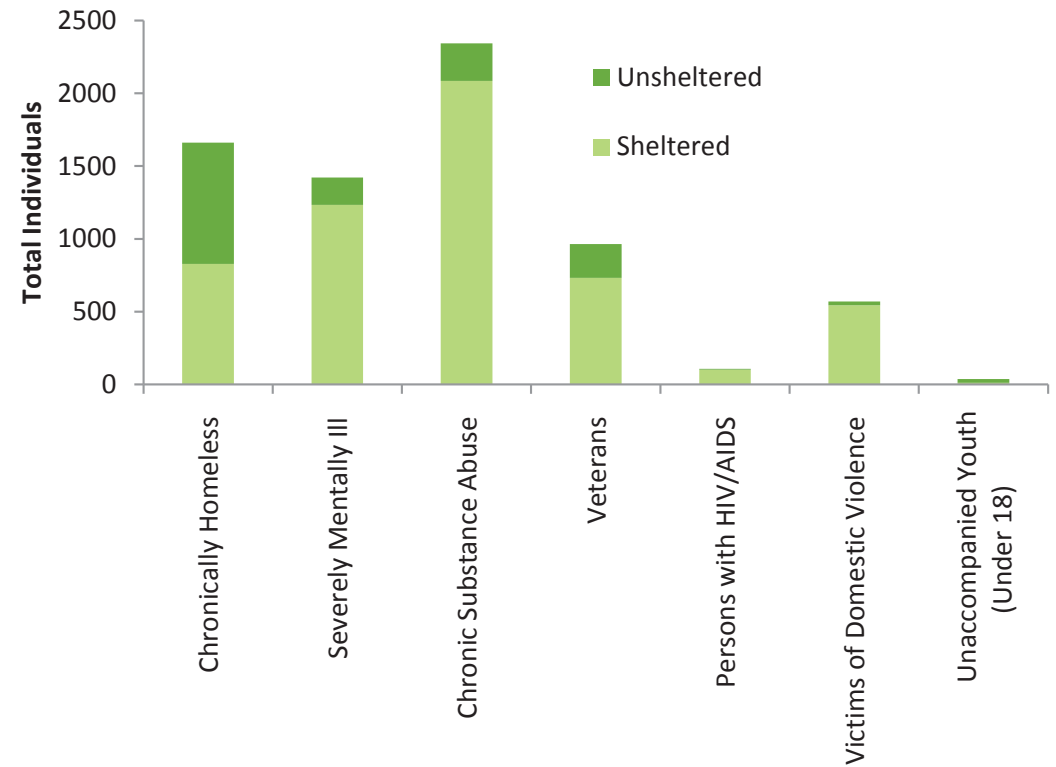
# 1.9 Homelessness

Figure 1.9.1 TN Homeless Population by Type of Shelter by Year [HUD CoC Count Data 2005-2011]



If the foreclosure crisis is the housing challenge that has the greatest impact on the broader economy, homelessness has the most severe impact on the individuals and families themselves (although these are not necessarily separate issues). According to homelessness counts carried out by Tennessee’s Continuums of Care (CoCs), in February 2011 over 9,000 people were homeless in Tennessee. Over a third of these homeless individuals went without any form of shelter. The remaining households were split between staying in an emergency shelter or in some form of transitional housing. Thirteen percent of homeless households are families with children; however, these families make up almost 30 percent of the total homeless population.

Figure 1.9.2 TN Homeless Population by Sheltered/Unsheltered [HUD CoC Count Data 2011]



Fourteen percent of the homeless population are veterans, and another eight percent are victims of domestic violence. The remainder is split largely between the chronically homeless, those suffering from severe mental illness, and those with a chronic substance abuse problem. Other than those designated as chronically homeless, the vast majority of those without homes currently have some sort of shelter.

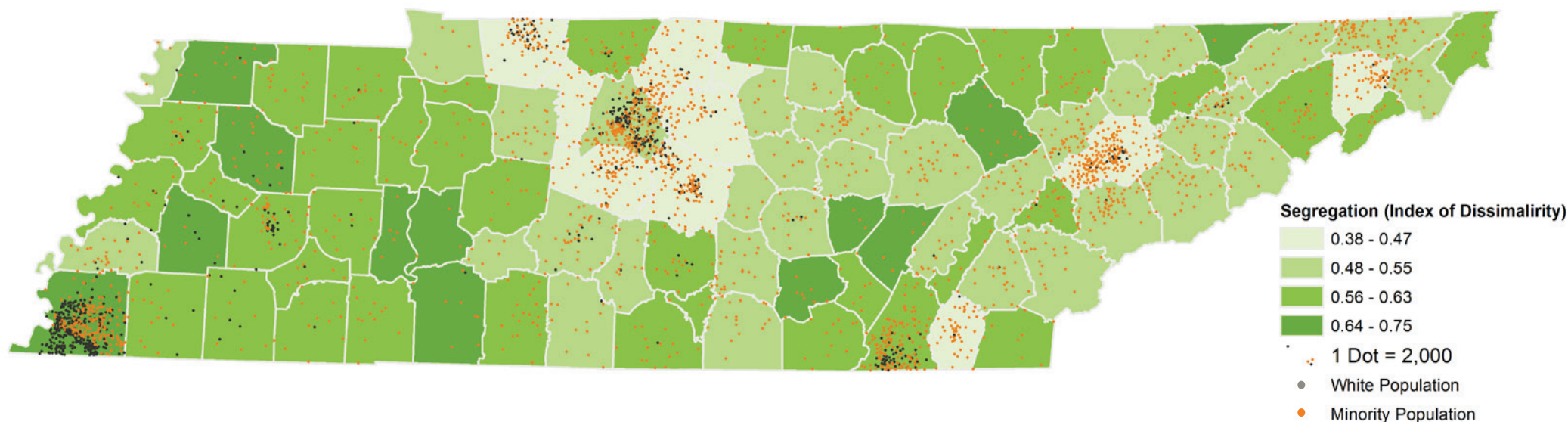
Table 1.9.1 Homeless Population in Tennessee 2011

|                                | <b>Individuals</b> | <b>Percentage</b> |
|--------------------------------|--------------------|-------------------|
| Chronically Homeless           | 1,661              | 23%               |
| Severely Mentally Ill          | 1,422              | 20%               |
| Chronic Substance Abuse        | 2,344              | 33%               |
| Veterans                       | 965                | 14%               |
| Persons with HIV/AIDS          | 107                | 2%                |
| Victims of Domestic Violence   | 570                | 8%                |
| Unaccompanied Youth (Under 18) | 37                 | 1%                |

HUD CoC Count Data 2011

# 1.10 Segregation

Map 1.10.1 Segregation Index and Population Distribution by Race by Census Tract [Census 2010]



Historically, minority households had limited access to quality housing and quality neighborhoods. While segregation levels have decreased and housing opportunities for minorities have expanded to some extent, many Tennessee counties are still racially segregated and impediments to fair housing still exist.

Map 1.10.1 shows two facts: the white and minority population across the state (each dot represents 2,000 people), and the level of segregation in each county. The segregation index used is known as the “index of dissimilarity” and provides a proportion of a group that would have to move to a different census block for the county to be fully integrated (each census block having proportional representation of whites and minorities). In Tennessee, Montgomery and Rutherford Counties are the least segregated, with just 38 percent of households having to move for there to be complete integration in every census block. Wayne County is the most segregated with 75% of households having to move to a new census block for there to be full integration.

Map 1.10.2. shows the number of white, black and Hispanic/Latino households that have housing problems by county. One-quarter of Tennessee’s white population is facing at least one form of housing problem (either cost-burdened, overcrowded, or lacking kitchen/plumbing facilities). This rate is almost double for black and Latino households. While minority households are disproportionately impacted by housing problems, approximately 70 percent of the households in Tennessee with housing problems are white.

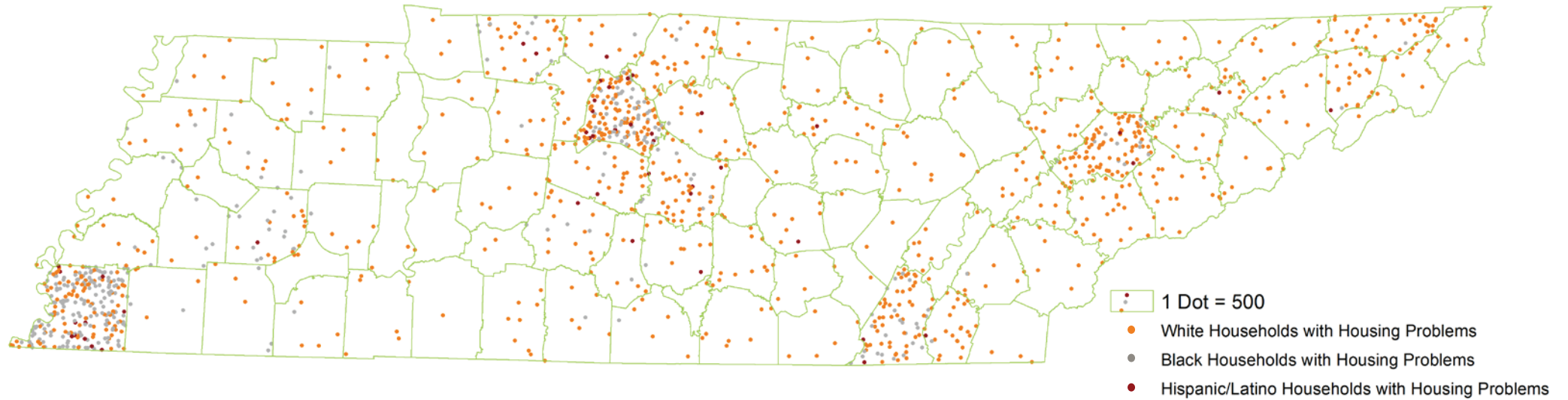


Table 1.10.1 Housing Problems by Race/Ethnicity

| Race/Ethnicity     | Number of Households with Housing Problems | Percentage of Households with Housing Problems within Racial/Ethnic Group | Percentage of Total Households with Housing Problems |
|--------------------|--|---|--|
| Non-Hispanic White | 495,370                                    | 25.2%   | 69.1%  |
| Non-Hispanic Black | 175,820                                    | 47.2%   | 24.5%  |
| Hispanic/Latino    | 26,620                                     | 46.3%   | 3.7%   |
| Other              | 19,400                                     | n/a   | 2.7%   |
| <b>TOTAL</b>       | <b>717,210</b>                             |   | <b>100%</b>  |

CHAS 2005-2009

# 1.11 Housing Expenditures by Income - Owners

Figure 1.11.1 Owners by Monthly Housing Cost [PUMS 2006-2010]

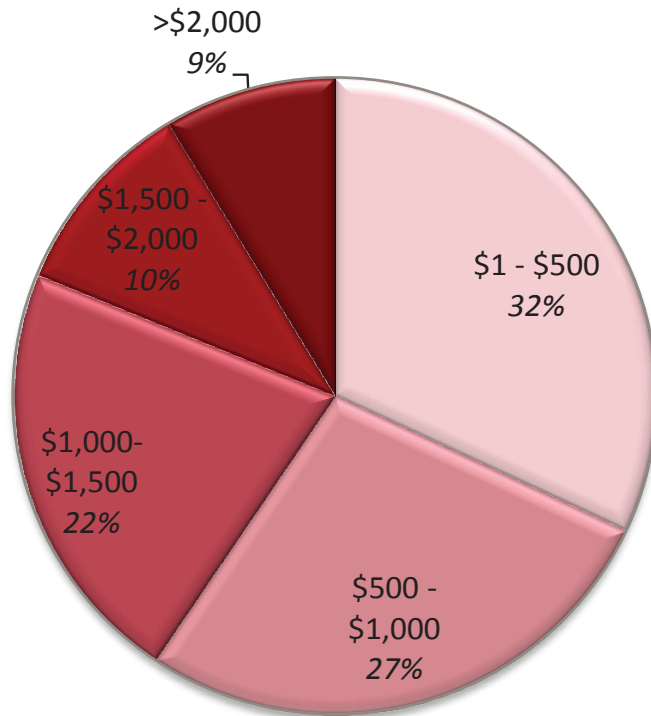
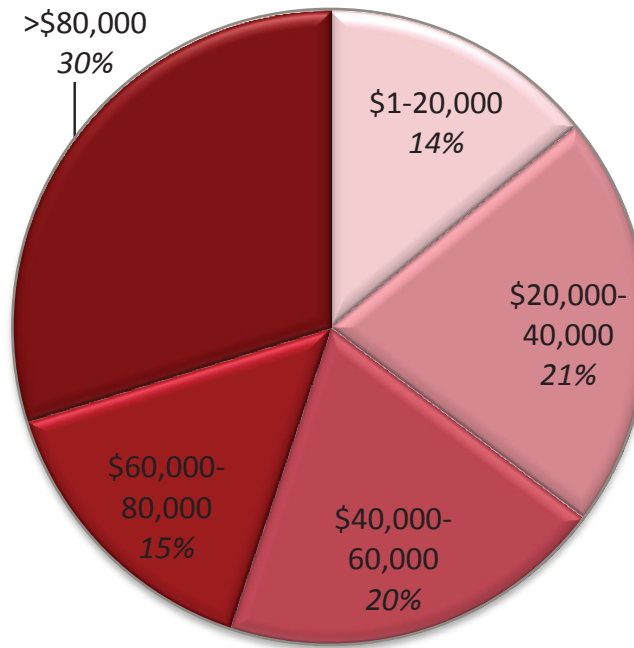


Figure 1.11.2 Owners by Income [PUMS 2006-2010]



This section examines the housing expenditures of the approximately 1.6 million homeowners in Tennessee.

The pie charts (Figures 1.11.1 and 1.11.2) show the proportion of owners by their monthly housing costs and their incomes. Figures 1.11.3 and 1.11.4 show housing payments by income. The first (Figure 1.11.3) shows the number of households, while the second (Figure 1.11.4) breaks down by the proportion of owners at each income level for each monthly payment amount. Figure 1.11.3 shows about 150,000 households earning less than \$20,000 per year paying \$500 per month or less for their housing. Figure 1.11.4 shows how this accounts for just under 30 percent of all owners paying less than \$500 per month for housing. Also shown in Figure 1.11.4, almost 15 percent of the households paying less than \$500 per month earn more than \$80,000 per year.

Understanding housing expenditures in the ownership market is more complicated than in the rental market. For the most part, renters and landlords have the opportunity to negotiate rents about every 12 months (the length of a typical lease). Homeowners change their housing payments much less frequently – this occurs when they purchase a home and only again if they decide to move, refinance, or pay off their loan. Thus, when looking at data on the monthly payments for homeowners, one is actually looking at the results of a series of financial decisions that have occurred over the last 30 years or more.

For example, Figure 1.11.1 showed that approximately one-third of owners have owner costs of \$500 a month or less. However, it cannot be determined to what extent this group is made up of people who bought their homes decades ago who have since paid off their loan (or for whom inflation has made their housing payments relatively inexpensive) or whether this portion of the ownership market are relatively new homebuyers who have taken advantage of lower housing prices and low interest rates to secure affordable homeownership opportunities.

Figure 1.11.3 Monthly Ownership Costs by Income [PUMS 2006-2010]

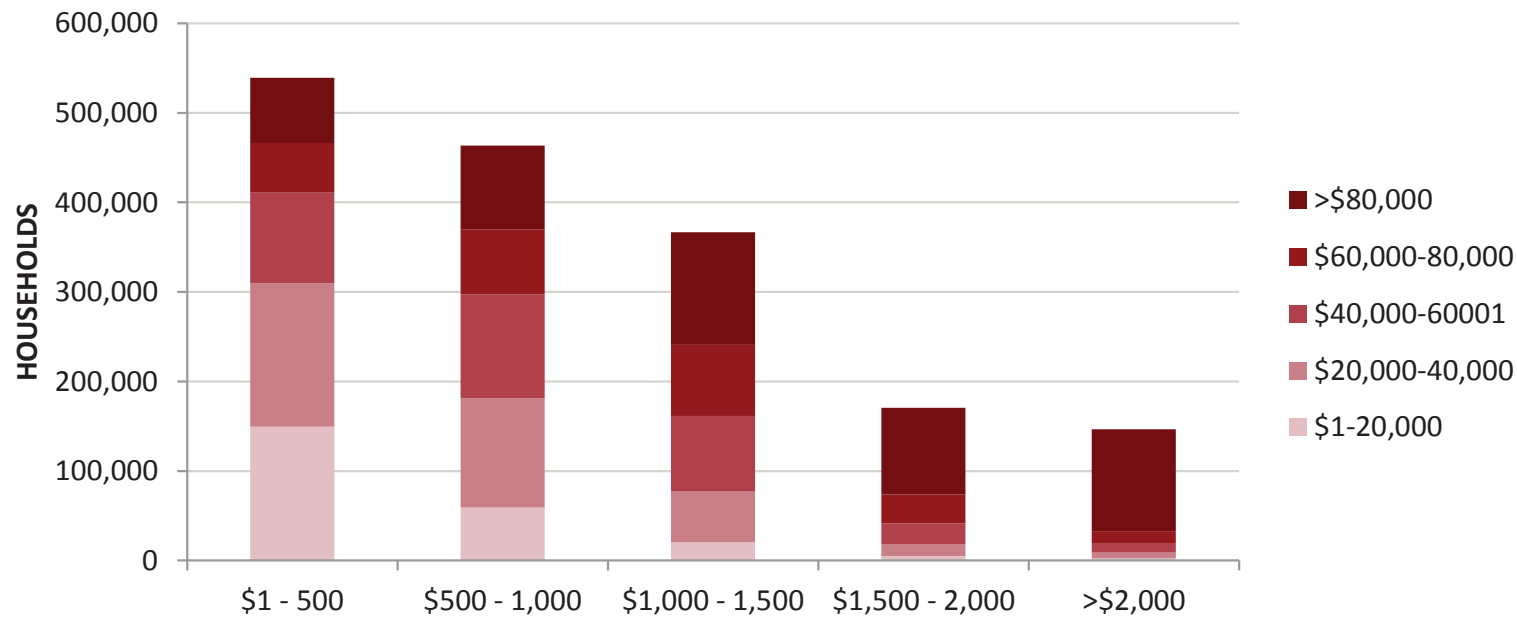
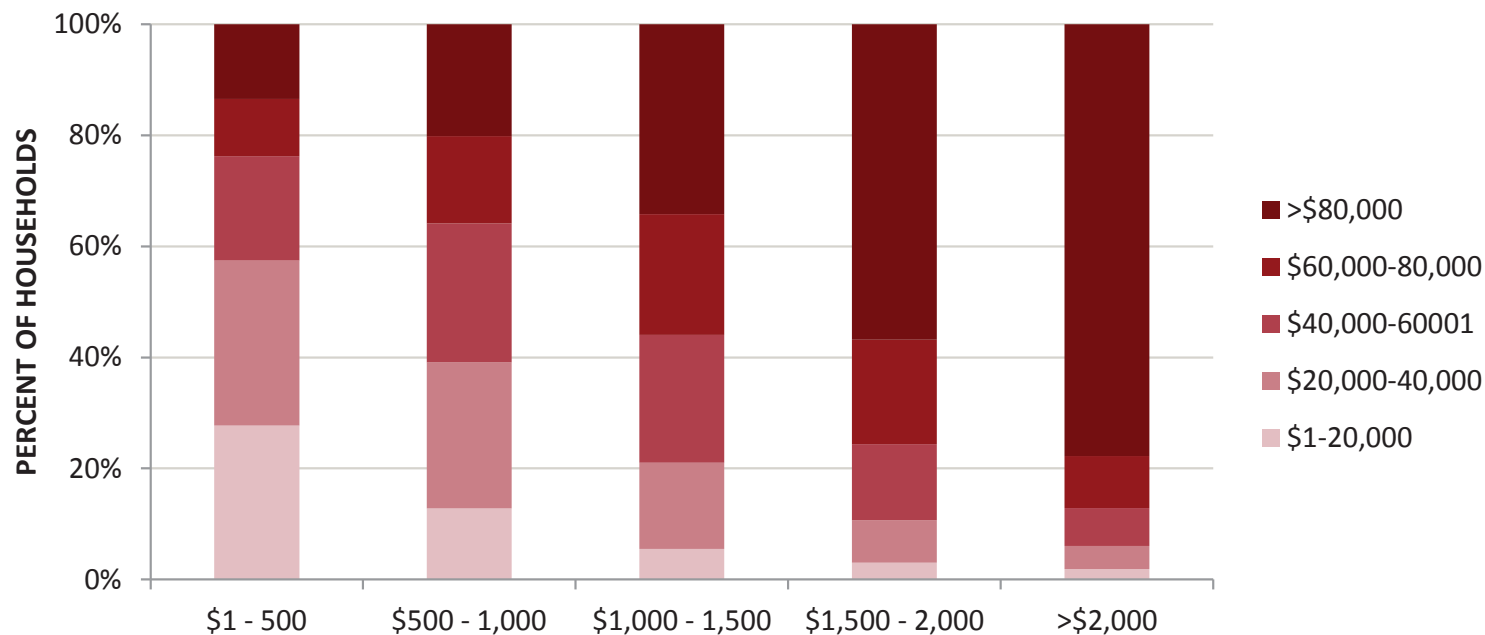


Figure 1.11.4 Percent of Owners by Monthly Ownership Costs by Income [PUMS2006-2010]





To look closer at this, the 2006-2010 Census Public Use Microdata Sample (PUMS) data on ownership costs was split into two, relatively equal groups composed of those who moved into their homes in the last ten years (49.8% of owners) and those who moved into their homes more than 10 years ago (50.2 percent of owners). Figure 1.11.5 shows household income by housing payment for households who have lived in their home for fewer than ten years. Figure 1.11.6 shows the same data for households who have lived in their home for a decade or longer. As can be seen, the shape of the distribution is very different for each group.

In the lowest payment cohort (expending \$500 or less on owner costs), 70 percent of those households have lived in their homes for 10-years or more. Conversely, 70 percent of those paying more than \$1,500 per month have moved into their homes in the last 10 years.

Figure 1.11.5 Ownership Costs by Income for Homeowners in their Homes for fewer than 10 years [PUMS 2006-2010]

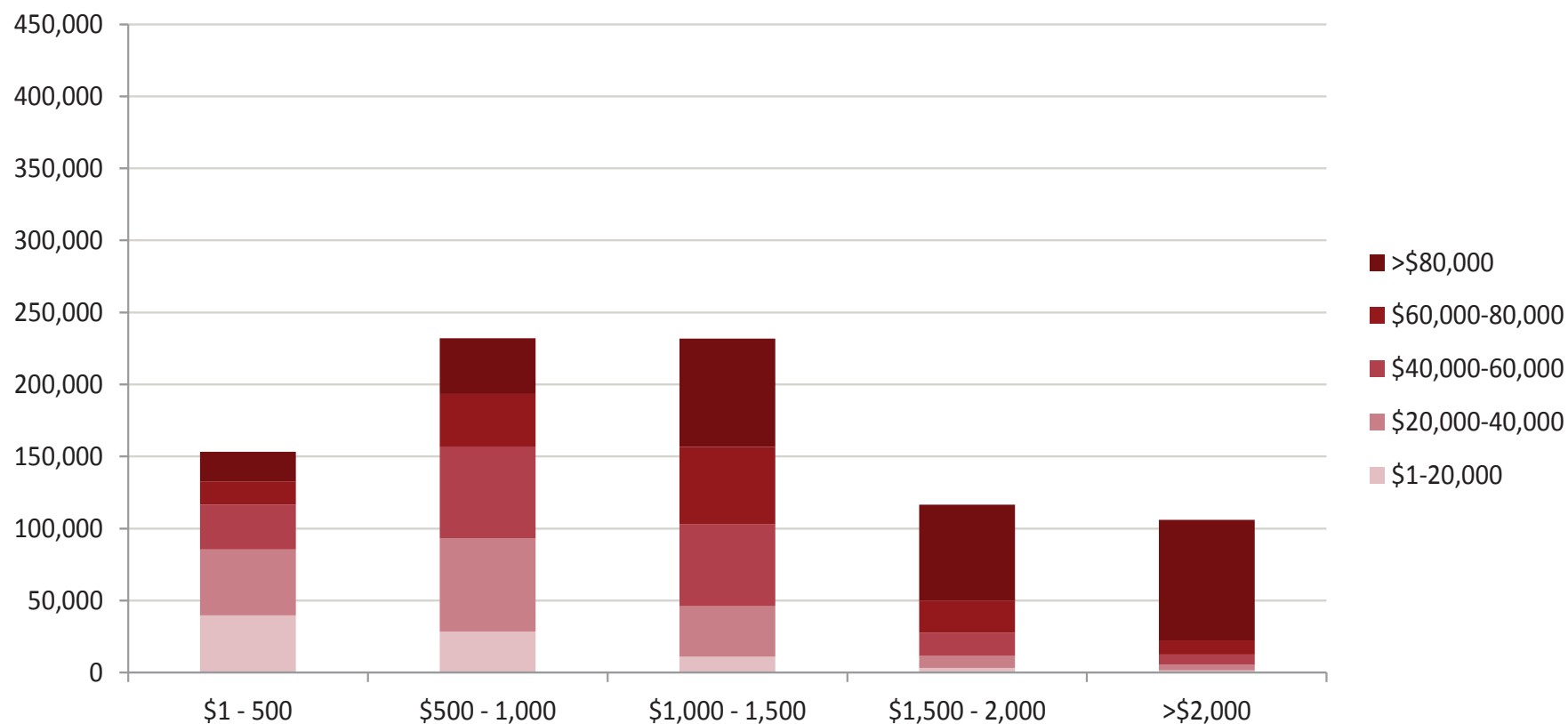
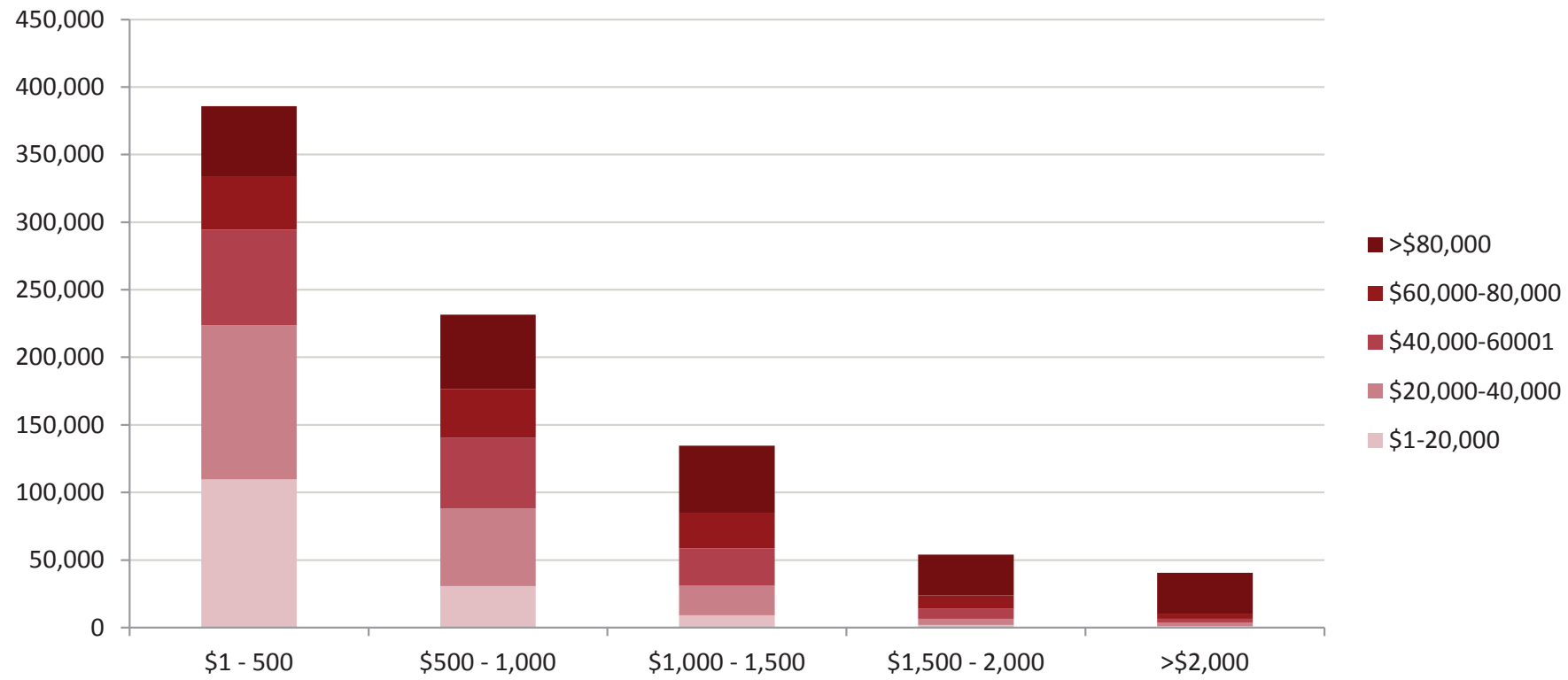


Figure 1.11.6 Ownership Costs by Income for Homeowners in their Homes for more than 10 years [PUMS 2006-2010]



## 1.12 Housing Expenditures by Income - Renters

This section examines the housing expenditures of renters. The conclusion is straightforward: there are not enough affordable rental housing units for Tennessee's least well off.

Figures 1.12.1 and 1.12.2 show the rent paid by income level. These figures are similar to 1.11.3 and 1.11.4 in the previous section on housing expenditures in the homeownership market. The first (Figure 1.12.1) shows rent paid by income by the total number of units, the second (Figure 1.12.2) shows rent paid by income as a percentage of units

To examine the affordability of rentals more closely, Figure 1.12.3 displays two facets of the rental market: the income distribution of renters (orange bars) and the distribution of rental units by monthly rent (grey line). Renter income is shown in \$2,000 dollar increments and rental units are shown in line with the income category for which they would be equal to 30 percent of gross monthly income<sup>8</sup>.

A close examination of this figure shows a pervasive shortfall of units at the lower end of the income distribution. For example, there are approximately 36,000 renter households earning between \$8,000 and \$10,000 year. However, there are only 13,500 units that rent for between \$200 and \$250 a month (30 percent of their gross monthly income). This suggests a shortfall of approximately 23,000 rental units at the maximum affordability level for this income group. Since each income band below \$10,000 also has a shortfall, there are simply not enough units at any affordable percentage of income (0 percent through 30 percent) for households in the \$8,000 to \$10,000 income group. In fact, there is a shortfall of units for each income band below \$18,000 per year. Thus, more than half of the households earning less than 18,000 a year have to spend more than 30% of their income on housing as there are simply not enough affordable units available for them.

In the center of Figure 1.12.3, one can see that the market for rental units peaks between \$650 and \$700 a month. There are approximately 30,000 more units at this price point than there are households earning between \$26,000 and \$28,000 a year. As is shown in Figure 1.12.4, it is at this point (\$28,000 income/\$700 rent) that the supply of rental units catches up with the demand. As noted above, the deficit of affordable units continued up until households earned \$18,000, this created a cumulative shortfall of 111,000 affordable units.

This line of analysis assumes that all households are paying 30 percent of their income on housing, which is not always the case. According to Census data, almost one-third of all rental units affordable to households earning less than \$18,000 per year are rented by households earning more than \$18,000 per year. This means that the actual shortfall of units for households earning less than \$18,000 per year is even greater than 111,000 units (it would be approximately 150,000 units).

The final graph (Figure 1.12.5) depicts the housing shortfall in a relatively simple form. The left hand bar shows the total number of renters earning less than \$20,000 per year (253,554 households). The right bar shows the total number of units affordable to households earning \$20,000 or less (153,570 units). This shortfall of 100,000 units does not tell the full story though, as approximately one-third of these units are occupied by households earning more than \$20,000 per year. Thus, the 250,000 renter households compete for a pool of 100,000 affordable units.

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<sup>8</sup> For example, A household earning \$20,000 per year would have a monthly income of \$1,667, 30 percent of \$1,667 is \$500

Figure 1.12.1 Total Renters by Gross Rent by Income [PUMS 2006-2010]

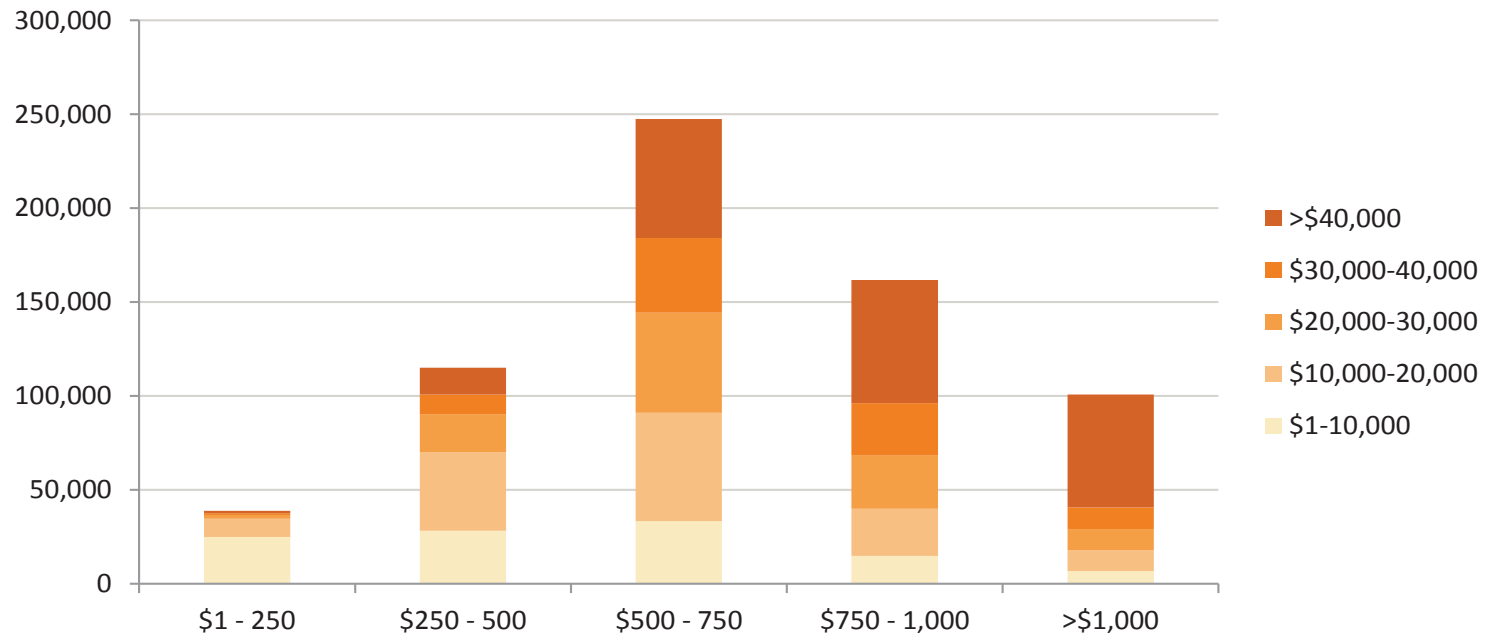


Figure 1.12.2 Percentage of Renters by Gross Rent by Income [PUMS 2006-2010]

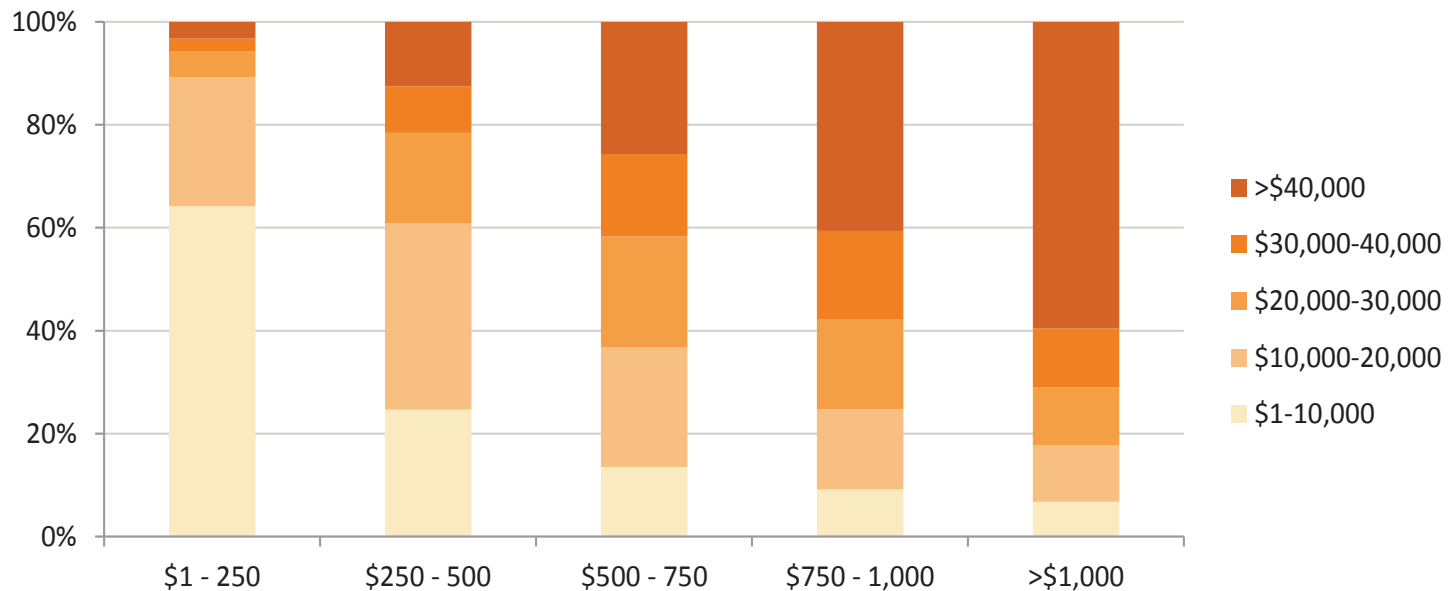


Figure 1.12.3 Distribution of Renters by Income and Rental Units by Monthly Rent [PUMS 2006-2010]

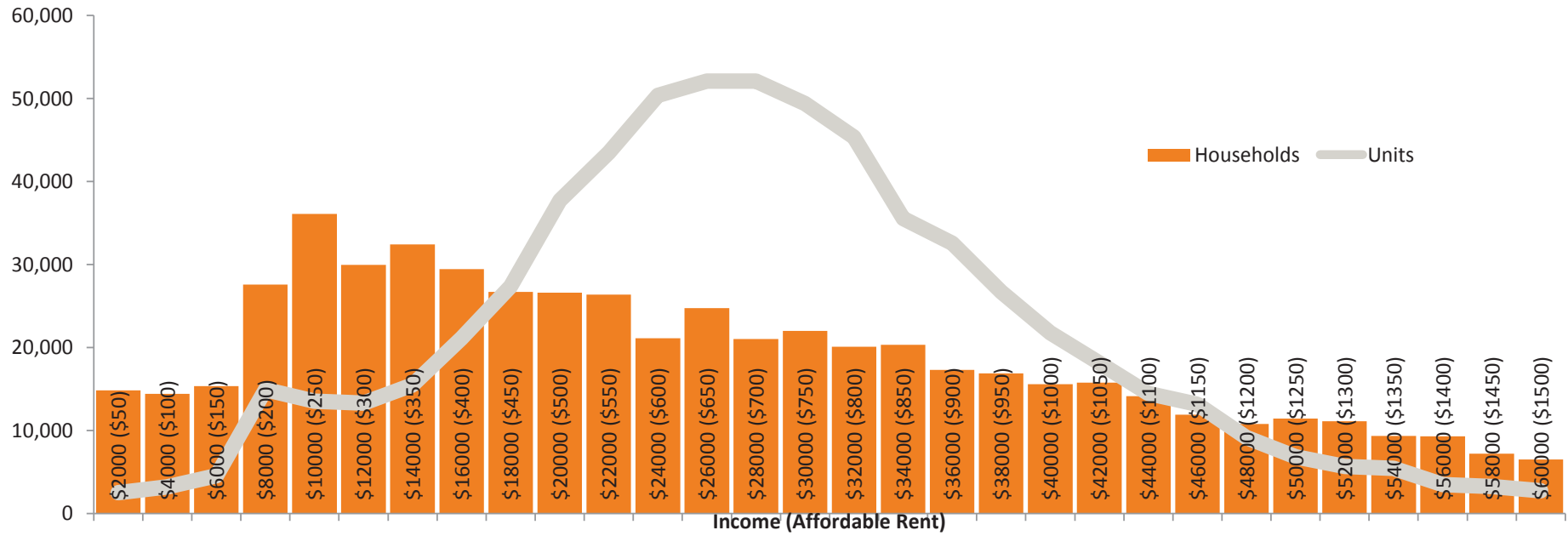


Figure 1.12.4 Cumulative Availability Deficit/Surplus of Affordable Units by Income [PUMS 2006-2010]

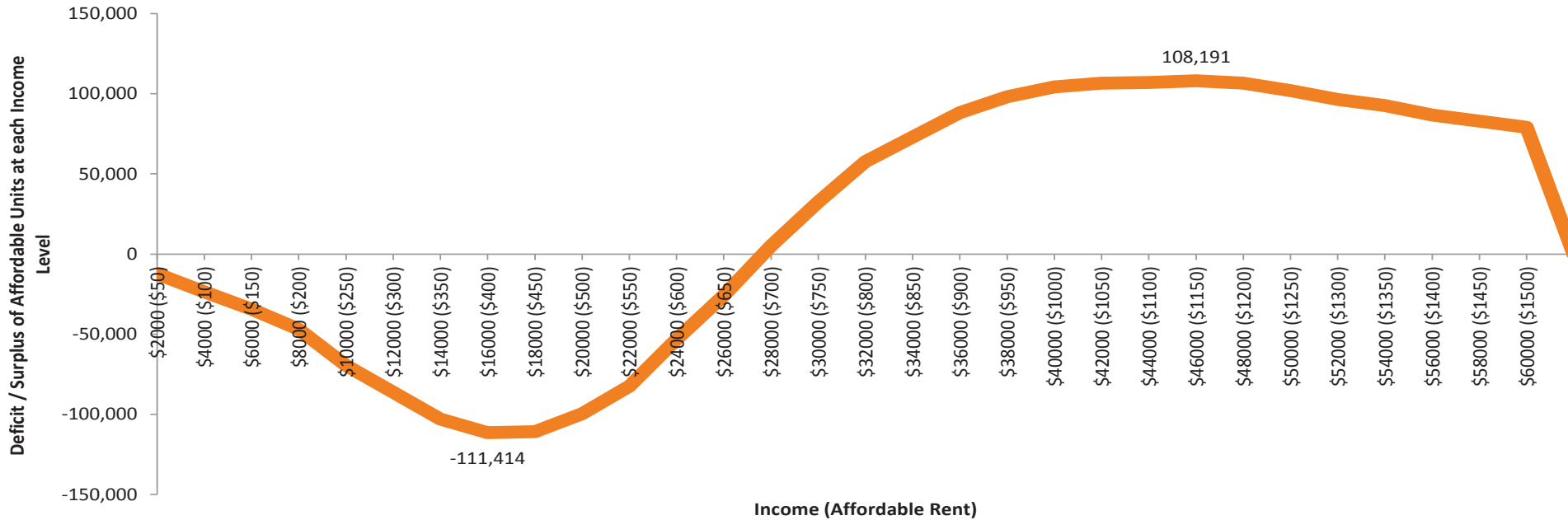
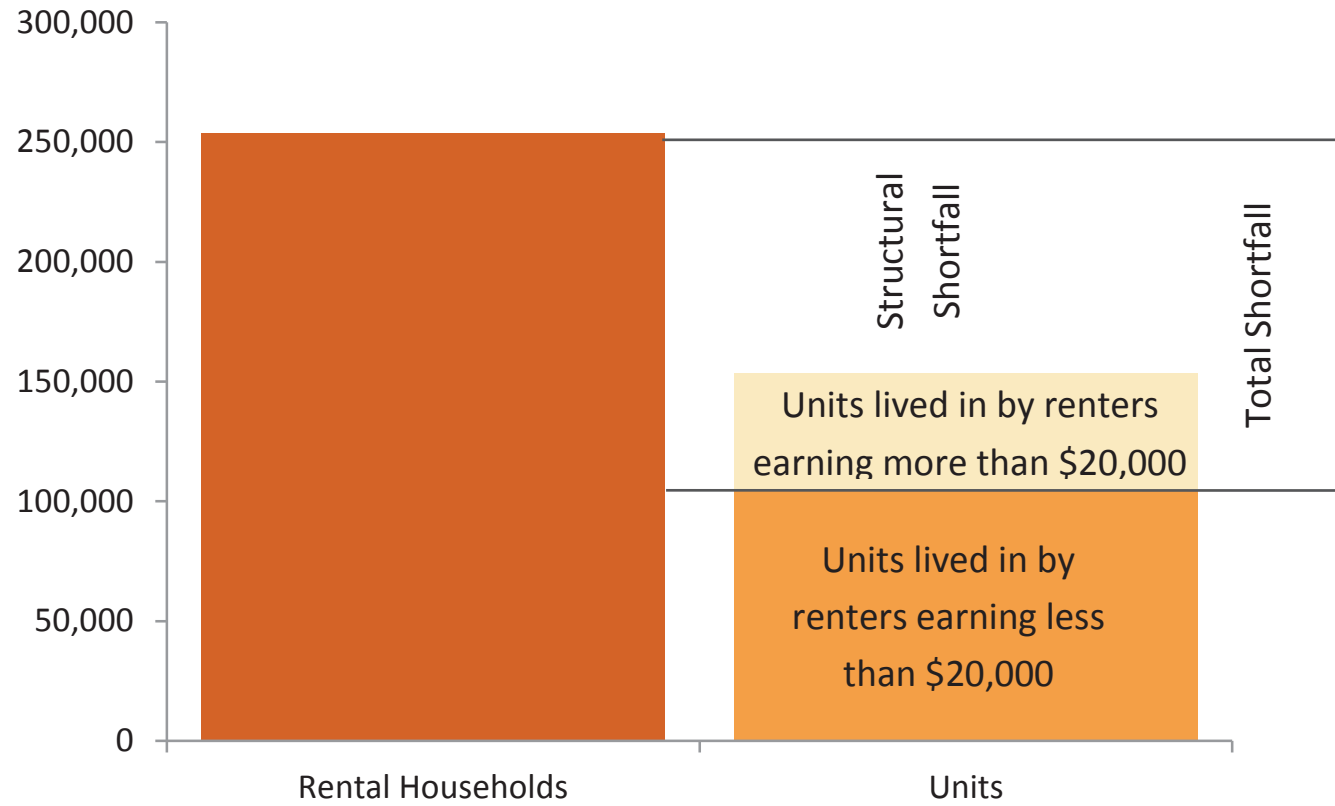


Figure 1.12.5 Shortfall of Rental Units for Renters earning less than \$20,000 per year [PUMS 2006-2010]



# 2

## Housing Programs in Tennessee

In order to fully understand housing needs in Tennessee and their policy implications, one needs to look beyond the housing market statistics found in Part 1, and also consider what housing programs are currently operating to help address these needs. This section outlines the major housing programs operating in the State of Tennessee. Part 3 will, in turn, explore the match between overall housing needs and housing programs.

Due to the diversity of housing programs found across the state, an exhaustive account of each one is not provided. Further, housing programs are administered by a variety of state, local and federal agencies, making tracking and assembling data for each one an inordinately difficult task. Instead, this section will focus broadly on the programs that address homeowners and homeownership (Section 2.1), affordable rental housing (Section 2.2), and those that serve households with special needs (Section 2.3). Section 2.4 puts this information together and maps out the total impact of housing programs across the state. Much of the information contained in this section is drawn from the THDA 2011 Program Summary<sup>1</sup>, and readers are encouraged to refer to that for more detailed county by county program information.

<sup>1</sup> [http://tn-tennesseehda.civicplus.com/archives/42/cover\\_RN352.pdf](http://tn-tennesseehda.civicplus.com/archives/42/cover_RN352.pdf)

## 2.1 Homeowners and Homeownership Programs

One can think about homeownership needs in three broad areas: (1) affordability and access, (2) safety and quality, and (3) responding to the foreclosure crisis. THDA has several programs addressing each of these areas.

### Affordability and Access

- Homeownership loan programs
- Homebuyer Education

### Safety and Quality

- HOME – Homeowner Rehabilitation
- HTF Emergency Repair Program
- HTF Rural Repair Program

### Responding to the Foreclosure Crisis

- KeepMyTNHome (Tennessee’s Hardest Hit Fund) loan program
- Foreclosure Mitigation Counseling Program
- Neighborhood Stabilization Program

### Affordability and Access – THDA’s Homeownership Loan and Homebuyer Education Programs

THDA’s core business is providing affordable housing opportunities to first-time homebuyers. THDA’s low interest loans, with and without downpayment assistance, help make homeownership a viable option for low and moderate income families. For each loan, THDA makes prepurchase education available that helps ensure owners are ready for the challenges of owning a home. THDA’s homebuyer education program has been shown to significantly reduce the odds of foreclosure amongst homeowners<sup>2</sup>.

Map 2.1.1 is a dot-density map of the 2,161 loans THDA’s homeownership loan programs made during 2011. Outside of the four major urban counties, Rutherford County is particularly well-served by THDA loan programs. In 2011, THDA’s loan programs with the highest amount of downpayment assistance (4 percent of total loan amount) - Great Start – accounted for the vast majority of loans made.

As would be expected for a program that serves low and moderate income households, the loan amounts and home sizes were relatively modest. The average loan amount was approximately \$105,000. The average home purchased was approximately 1,400 square feet and built in 1993. The median income of borrowers was approximately \$43,000 (70 percent of THDA borrowers had an income between \$30,000 and \$60,000). Borrowers spanned the full life-cycle range with 25 percent under 25 years of age and another 20 percent over 45 years of age. About 70 percent of THDA borrowers were white, another 23 percent were black, and a little over 3 percent were Hispanic. Participation in the mortgage program is generally proportional to Tennessee’s overall racial and ethnic composition. Over 1,900 of these households received homebuyer education in conjunction with their THDA loan.

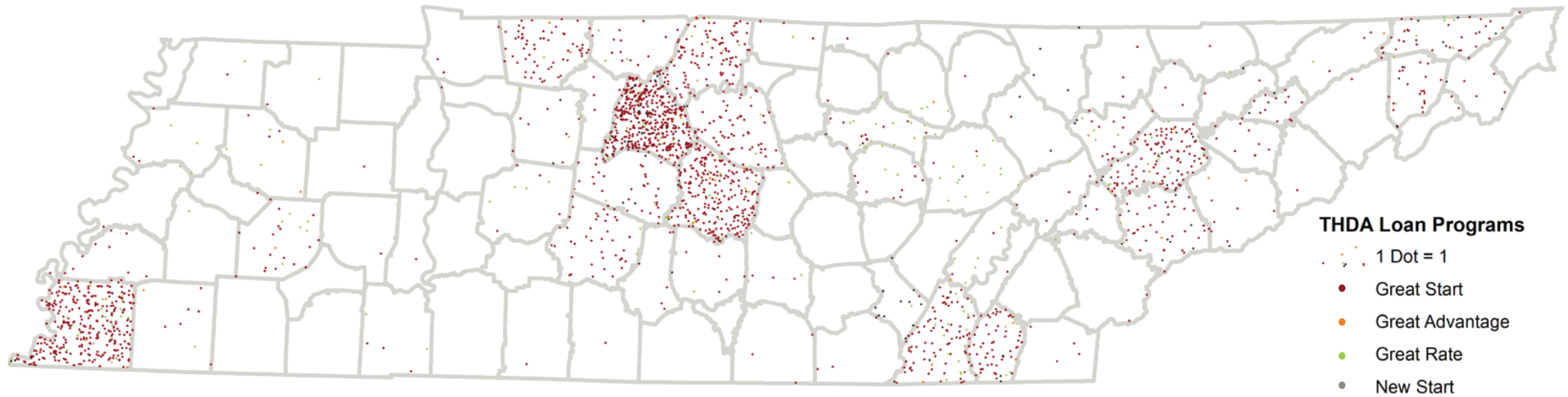
### Safety and Quality – Homeowner Repair Programs

THDA is involved with several programs that help low-income homeowners repair housing that is unsafe. Map 2.1.2 is a dot density map of each of our three major repair programs. THDA administers the HOME program that serves more rural parts of the state and provides resources for more intensive repairs. The Emergency Repair Program (ERP) covers both rural and urban parts of the state and serves low-income elderly households with immediate repair needs. The Rural Repair Program (RRP), a USDA Rural Development program in partnership with THDA, serves low-income Tennesseans living in rural areas with severe housing repair needs. The table shows the number of households served by each program and the average income (or income range) of beneficiaries.

<sup>2</sup> Brown, S. R. (2010) *Risk reduction and sustainable lending: The effect of pre-purchase homebuyer education on mortgage foreclosure*. <http://www.thda.org/DocumentView.aspx?DID=1947>



Map 2.1.1 THDA Single Family Loans Made in 2011 dot density by county (1 dot = 1 loan) [THDA]



### Responding to the Foreclosure Crisis

THDA administers two programs that directly address the state’s foreclosure crisis. The National Foreclosure Mitigation Counseling (NFMC) program provides counseling to homeowners who are experiencing difficulty in making their mortgage payments. The KeepMyTNHome (KMTH) program, also known as the Hardest Hit Fund, provides mortgage payment assistance to homeowners who have experienced a loss of income since the recent economic downturn. A third, Neighborhood Stabilization Program (NSP), helps to stabilize areas where foreclosures threaten the long-term viability of neighborhoods. Map 2.1.3 is a county-level dot density map of each of these programs. As can be seen, Memphis, Nashville, and Chattanooga were areas of particularly concentrated foreclosure prevention activities.

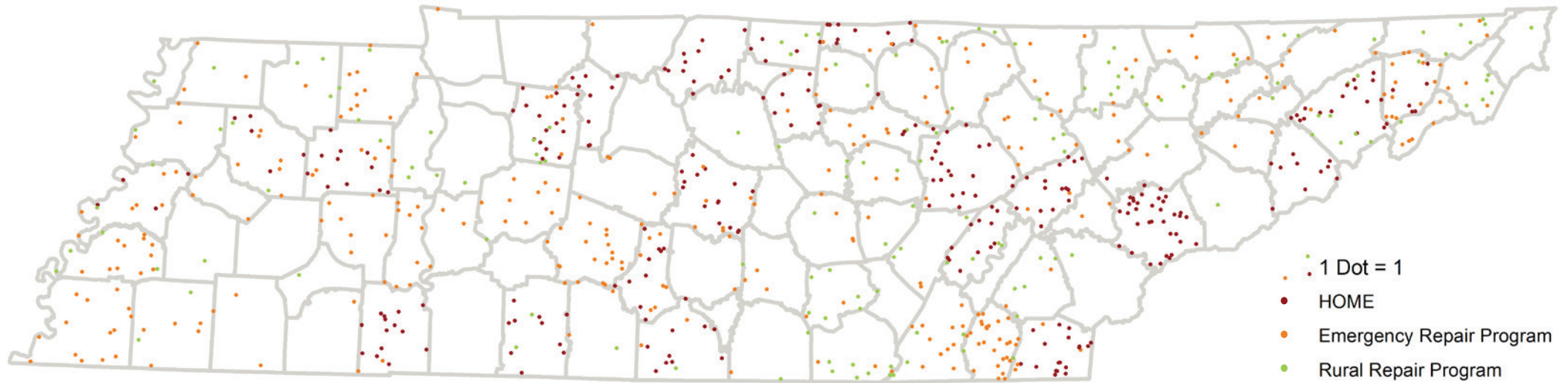
Table 2.1.1 Homeowner Repair Programs

|                                 | <b>HOME Rehab</b> | <b>ERP</b> | <b>RRP</b> |
|---------------------------------|-------------------|------------|------------|
| Households Served (2011)        | 280               | 315        | 148        |
| Households Served (FY07-FY11)   | 1,023             | 1,188      | 790        |
| Average Income of Beneficiaries | 50-60 % AMI       | \$13,290   | \$12,862   |

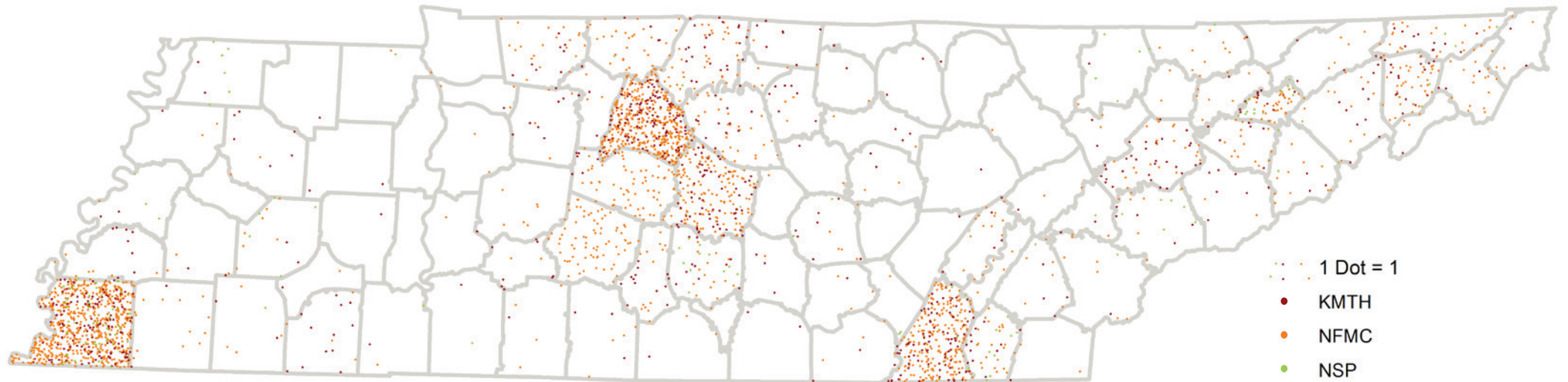
THDA ; AMI refers to Area Median Income

In 2011, the NFMC program provided counseling to 1,983 households, the KMTH program provided payment assistance to 752 households, and the NSP program helped construct or rehabilitate 144 homes.

Map 2.1.2 THDA's Housing Repair Programs 2011 [THDA]



Map 2.1.3 THDA's Foreclosure Response Program Activity 2011 [THDA]



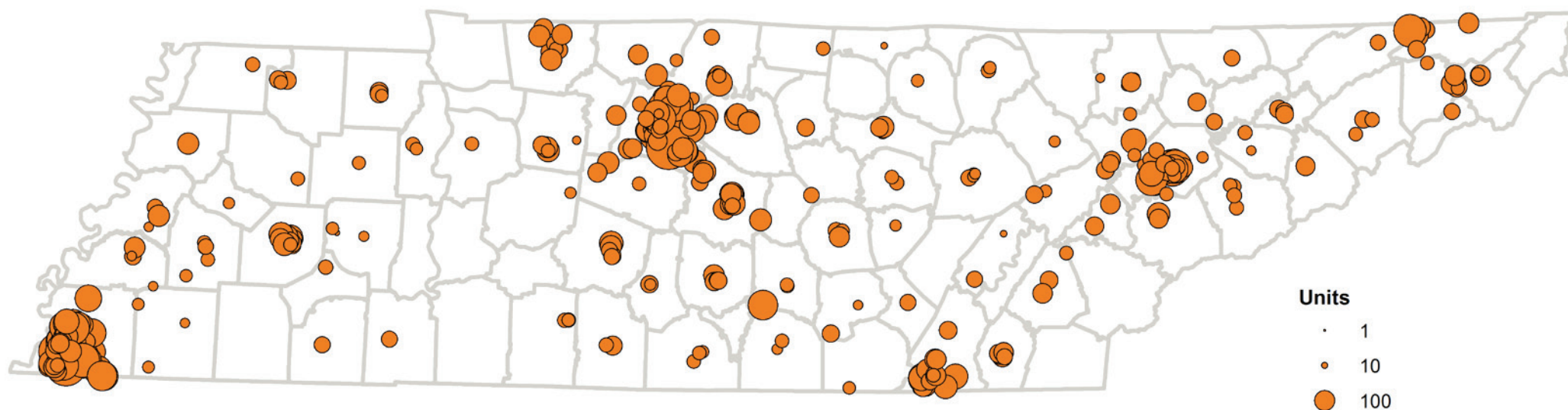
## 2.2 Affordable Rental Programs

THDA helps promote rental affordability by supporting the development and rehabilitation of affordable rental units, as well as through providing rental housing vouchers to very low-income households that ensure recipients do not pay more than 30 percent of their gross income on housing. THDA also administers the contracts for project-based Section 8 housing, which provides affordable rental units for very low-income households, too. Additionally, local public housing authorities (PHAs) support very low-income rental households, primarily through public housing and housing choice vouchers. USDA Rural Development has also helped fund approximately 350 rental developments in rural Tennessee. The following section describes some of Tennessee's major rental housing programs for which statewide data was available.

### Low Income Housing Tax Credit and Multifamily Bond Programs

THDA administers the Low Income Housing Tax Credit (LIHTC) and Multifamily Bond programs that help provide financing for new construction and rehabilitation of units that serve households earning 60 percent of area median income or less. Map 2.2.1 shows the location of all developments funded over the past 15 years. The size of the bubbles represents the number of units in the development. In total, almost 600 developments and 50,000 units have been created through these two programs. According to data submitted by property managers, more than three quarters of the developments in the Tax Credit program have average household incomes below \$20,000 year, with an estimated overall average household income throughout the program of approximately \$15,000 per year.

Map 2.2.1 Location and Size of Housing Tax Credit and Multifamily Bond Developments Since 1996 [THDA]



## Rural Development Housing

USDA Rural Development supports multifamily housing in rural areas of the state. These developments serve approximately 11,000 tenants with an average income of under \$11,000. Map 2.2.2 shows the location and size of the developments. It is immediately clear from the map that Rural Development properties tend to be smaller than LIHTC and Project-based Section 8 properties (discussed below). Table 2.2.1 summarizes key statistics about the program. About a third of the tenants receive no direct rental subsidy, one-in-ten receive HUD assistance, and the remaining tenants receive a subsidy from the USDA Rural Housing Service (RHS). About a third of the tenant population is elderly, over 80 percent is white and over a quarter have special needs.

Map 2.2.2 Location and Size of Rural Development Multifamily Developments [USDA Rural Development]

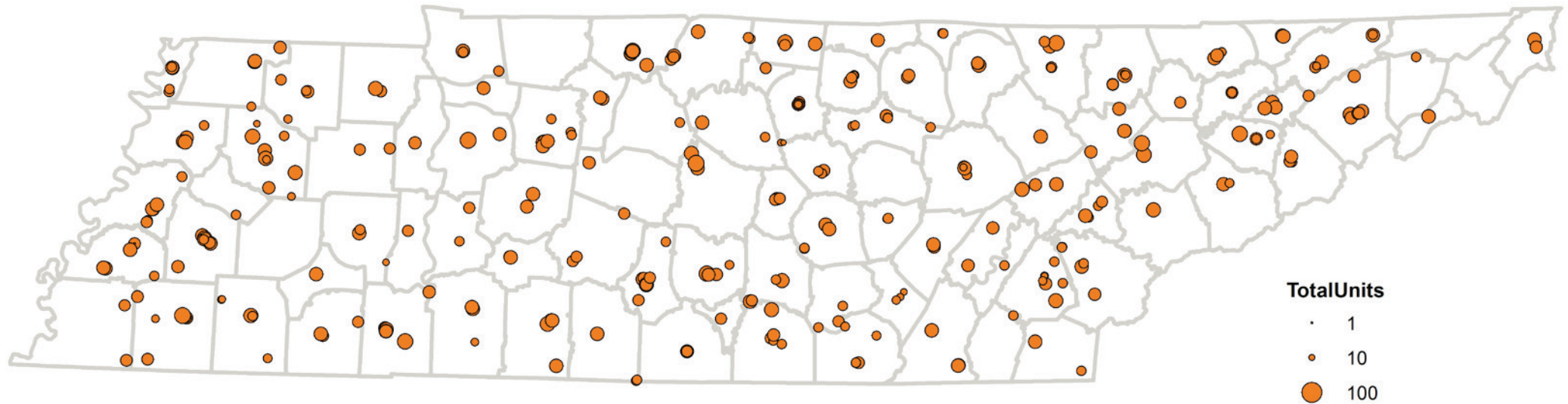


Table 2.2.1 Rural Development Multifamily Housing Characteristics

|                                |          |
|--------------------------------|----------|
| Total Tenants                  | 11,240   |
| Vacant Units                   | 910      |
| <i>Tenant Subsidies</i>        |          |
| No Tenant Subsidy              | 3,430    |
| RHS- Rental Assistance         | 6,728    |
| HUD Section 8/515              | 471      |
| HUD Voucher                    | 567      |
| <i>Tenant Characteristics</i>  |          |
| Average Adjusted Annual Income | \$10,734 |
| White                          | 9,293    |
| Black                          | 1,790    |
| Hispanic                       | 290      |
| Elderly                        | 3,634    |
| Tenants with Special Needs     | 3,447    |

USDA Rural Development

Table 2.2.2 HUD Rental Programs

| <b>Total Tennessee Households in Program</b> |        |
|--|--------|
| Housing Choice Voucher                       | 33,078 |
| Public Housing                               | 31,248 |
| Section 202                                  | 2,676  |
| Project-Based Section 8                      | 36,003 |
| Section 811                                  | 722    |

HUD

## Major U.S. Department of Housing and Urban Development (HUD) Rental Programs

HUD has several major rental programs administered by housing agencies in Tennessee. Recently, data were made available on tenants of five of these programs, listed in the Table 2.2.2<sup>3</sup>. The three major HUD rental programs (Housing Choice Voucher, Public Housing, and Project-based Section 8) each account for roughly a third of the 100,000 HUD subsidized units in the state. In general, households receiving housing assistance from HUD pay no more than 30 percent of their gross income for rent. More information on the differences between programs can be found below.

### HUD Multifamily Housing: Project-Based Section 8 (PBS8), Section 202, and Section 811

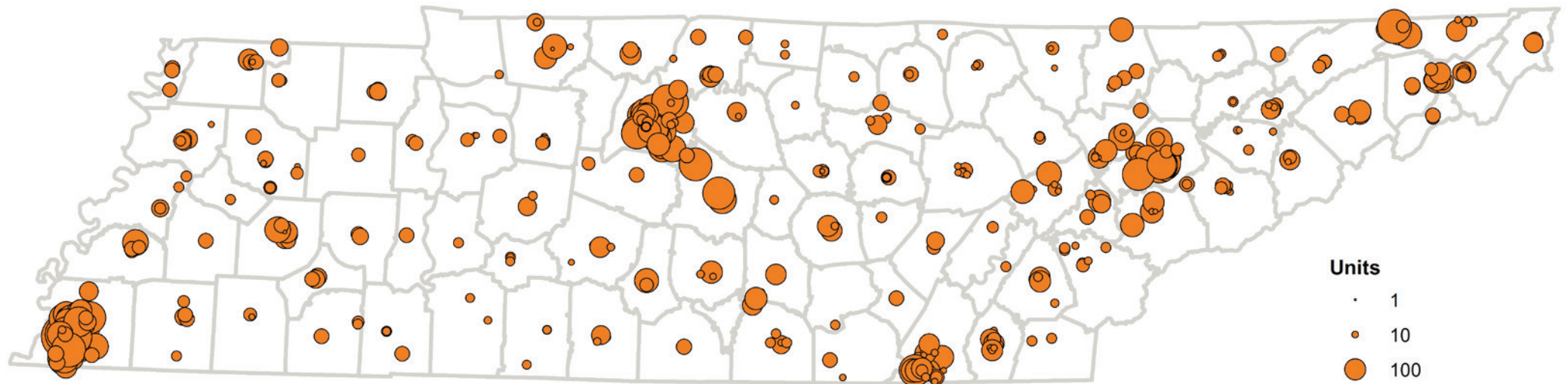
Map 2.2.3 shows the location and size of HUD multifamily housing in Tennessee. This is mostly Project-Based Section 8, but it is also comprised of Section 811 (housing for people with disabilities) and Section 202 (housing for elderly households). Not surprisingly, it is concentrated around the major population centers across the state. In total, these three programs account for almost 40,000 units across Tennessee, with the median tenant earning less than \$10,000 per year.

### Public Housing

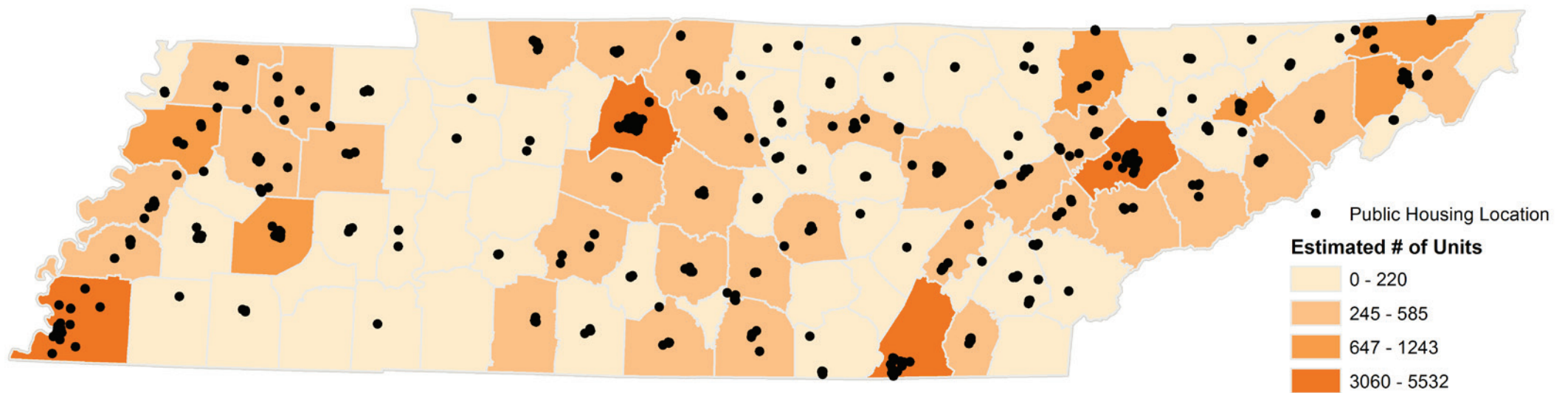
Public housing represents the earliest major intervention into the affordable rental market by the federal government. Most of the largest public housing developments are located in the heart of Tennessee's major cities. Due to its age, much of Tennessee's public housing stock requires major capital reinvestment, although some developments have received significant redevelopment funds over the past two decades through the federal HOPE VI program. The location of public housing developments and the estimated number of public housing units in each county is displayed in Map 2.2.4. The residents of public housing are often living below the poverty line with almost three-quarters of public housing residents earning less than \$10,000 per year.

<sup>3</sup> The data for tables 2.2.3-2.2.7 was downloaded from <http://www.buduser.org/portal/pumd/index.html>

Map 2.2.3 Location and Size of HUD Section 8, Section 202, and Section 811 Developments [HUD]



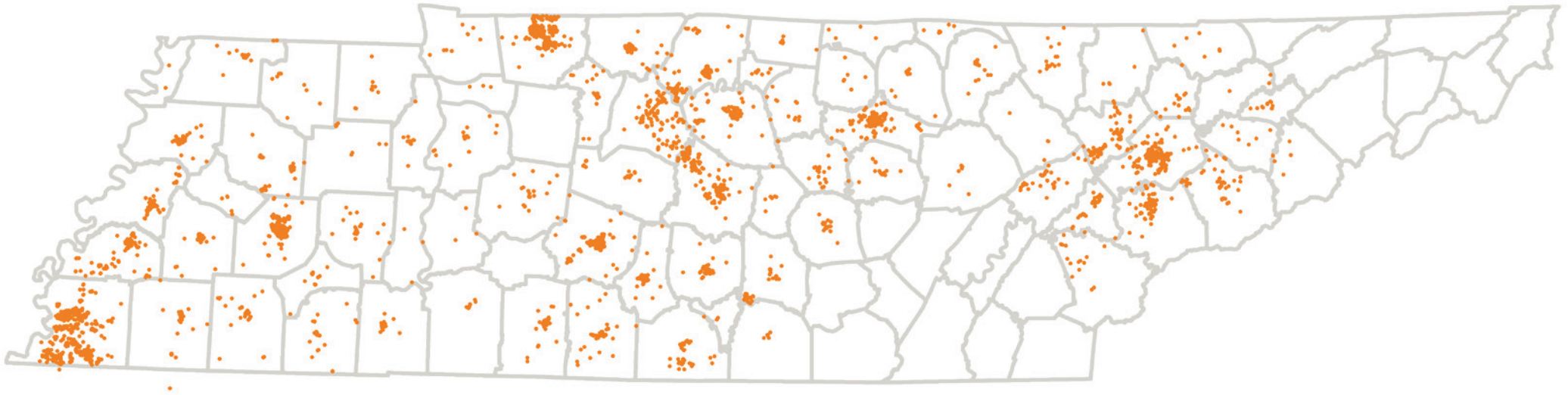
Map 2.2.4 Location of Public Housing and Estimated Number of Units by County [HUD, THDA]



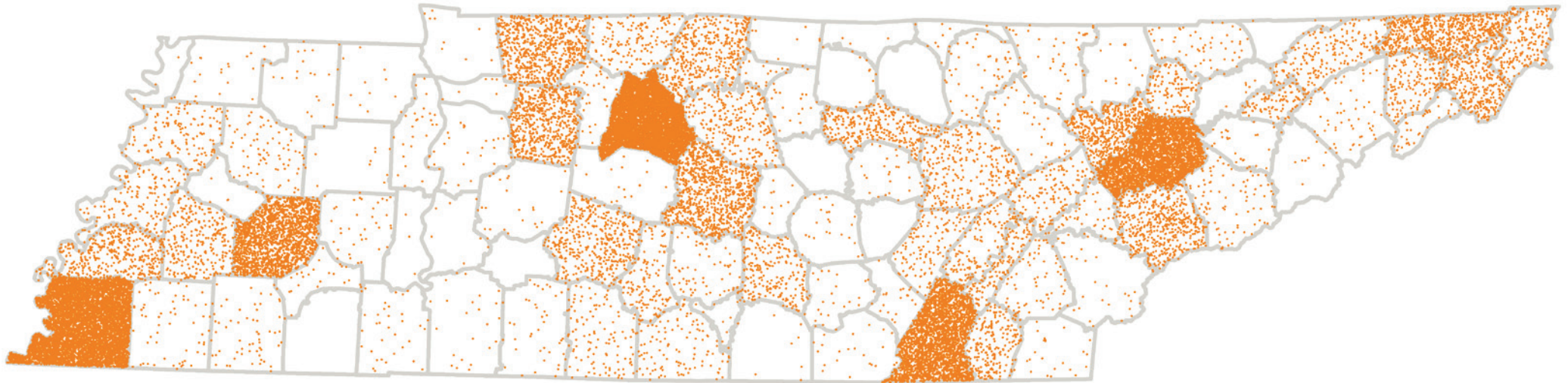
## Housing Choice Voucher (HCV) Program

THDA administers the Housing Choice Voucher program for all jurisdictions in Tennessee that do not have a PHA participating in the voucher program. As can be seen in the Map 2.2.5, THDA administers few vouchers in northeastern Tennessee and in the Chattanooga metropolitan area. Map 2.2.6 includes both THDA and other agency voucher data, but is represented by a dot-density map for each county. Sixty-four percent of households in the HCV program earn less than \$10,000 per year.

Map 2.2.5 Location of THDA's Housing Choice Voucher Households (1 dot = 1 household; 2012)



Map 2.2.6 Total Housing Choice Vouchers in Tennessee by County (dot density map: 1 dot = 1 household) (2011)





## Comparisons between HUD Rental Programs

As shown in Table 2.2.3, Housing Choice Voucher, Public Housing, and Project-based Section 8 (PBS8) housing are almost completely in urban areas, while Section 811 and Section 202 developments spread further into rural parts of the state. Table 2.2.4 shows the relationship between neighborhood poverty rates and each of the major rental programs. Public housing and Project-based Section 8 residents tend to live in neighborhoods with very high poverty: 55 percent of PBS8 residents and 60 percent of PH residents live in neighborhoods that have poverty rates over 30 percent. Voucher holders, on the other hand, who have similar economic backgrounds, tend to live in neighborhoods with lower poverty rates (30 percent of voucher holders live in neighborhoods that have poverty rates over 30 percent). As shown in Table 2.2.5, almost all participants in these HUD programs in Tennessee have incomes of less than \$15,000 per year. In fact, a substantial portion of those tenants have incomes below \$5,000 per year. Despite their low-incomes, households receiving housing assistance from HUD generally are not cost-burdened (see Table 2.2.6). As shown in Table 2.2.7, HUD's three main low-income housing assistance programs have quite different tenant profiles in regards to race and ethnicity. Almost 77 percent of voucher participants are black, this drops to 57 percent in public housing, and then down to 47 percent in Project-based Section 8. Section 202 and Section 811 have a racial make-up that tracks overall Tennessee demographics more closely.

Table 2.2.3 Urban/Rural Breakdown of Households Living in HUD Rental Housing

| HUD Program    | Rural | Urban | Not Reported |
|----------------|-------|-------|--------------|
| HCV            | 4.8%  | 90.3% | 4.9%         |
| Public Housing | 2.0%  | 95.4% | 2.6%         |
| Section 202    | 16.2% | 75.0% | 8.8%         |
| PBS8           | 4.6%  | 93.5% | 1.9%         |
| Section 811    | 20.0% | 66.7% | 13.3%        |
| Grand Total    | 4.2%  | 92.6% | 3.2%         |

Table 2.2.4 Neighborhood Poverty Rates for Households Living in HUD Rental Housing

| HUD Program    | 0% - 9% | 10% - 19% | 20% - 29% | 30% - 39% | 40% and above | Not Reported |
|----------------|---------|-----------|-----------|-----------|---------------|--------------|
| HCV            | 11.8%   | 26.3%     | 30.2%     | 18.0%     | 12.5%         | 1.2%         |
| Public Housing | 0.9%    | 17.2%     | 21.4%     | 14.6%     | 45.9%         | 0.1%         |
| Section 202    | 8.8%    | 29.4%     | 33.8%     | 19.1%     | 4.4%          | 4.4%         |
| PBS8           | 2.0%    | 18.4%     | 23.6%     | 30.5%     | 24.5%         | 0.9%         |
| Section 811    | 0.0%    | 33.3%     | 46.7%     | 20.0%     | 0.0%          | 0.0%         |
| Grand Total    | 5.1%    | 21.0%     | 25.5%     | 22.1%     | 25.5%         | 0.8%         |

Table 2.2.5 Annual Adjusted Incomes of Households Living in HUD Rental Housing

| HUD Program    | \$0 - 5,000 | \$5,000 -10,000 | \$10,000 -15,000 | \$15,000 -20,000 | \$20,000 -25,000 | Above \$25,000 |
|----------------|-------------|-----------------|------------------|------------------|------------------|----------------|
| HCV            | 23.1%       | 40.7%           | 18.5%            | 10.8%            | 4.6%             | 2.2%           |
| Public Housing | 30.9%       | 42.1%           | 15.5%            | 6.8%             | 3.4%             | 1.4%           |
| Section 202    | 0.0%        | 58.7%           | 34.9%            | 6.3%             | 0.0%             | 0.00%          |
| PBS8           | 42.9%       | 32.7%           | 8.7%             | 12.0%            | 3.3%             | 0.5%           |
| Section 811    | 0.0%        | 93.3%           | 6.7%             | 0.0%             | 0.0%             | 0.0%           |
| Grand Total    | 33.7%       | 37.9%           | 13.5%            | 10.2%            | 3.6%             | 1.2%           |

Table 2.2.6 Percentage of Income Spent on Housing for Households Living in HUD Rental Housing

| HUD Program    | 0 -31% | 32% - 39% | 40% - 49% | 50% and above | Not Reported |
|----------------|--------|-----------|-----------|---------------|--------------|
| HCV            | 59.8%  | 19.1%     | 8.9%      | 5.2%          | 7.0%         |
| Public Housing | 76.1%  | 0.9%      | 5.6%      | 4.5%          | 12.9%        |
| Section 202    | 100.0% | 0.0%      | 0.0%      | 0.0%          | 0.0%         |
| PBS8           | 62.9%  | 1.0%      | 1.6%      | 22.4%         | 12.1%        |
| Section 811    | 100.0% | 0.0%      | 0.0%      | 0.0%          | 0.0%         |
| Grand Total    | 66.2%  | 5.7%      | 4.5%      | 12.9%         | 10.7%        |

Table 2.2.7 Race/Ethnicity of Households Living in HUD Rental Housing

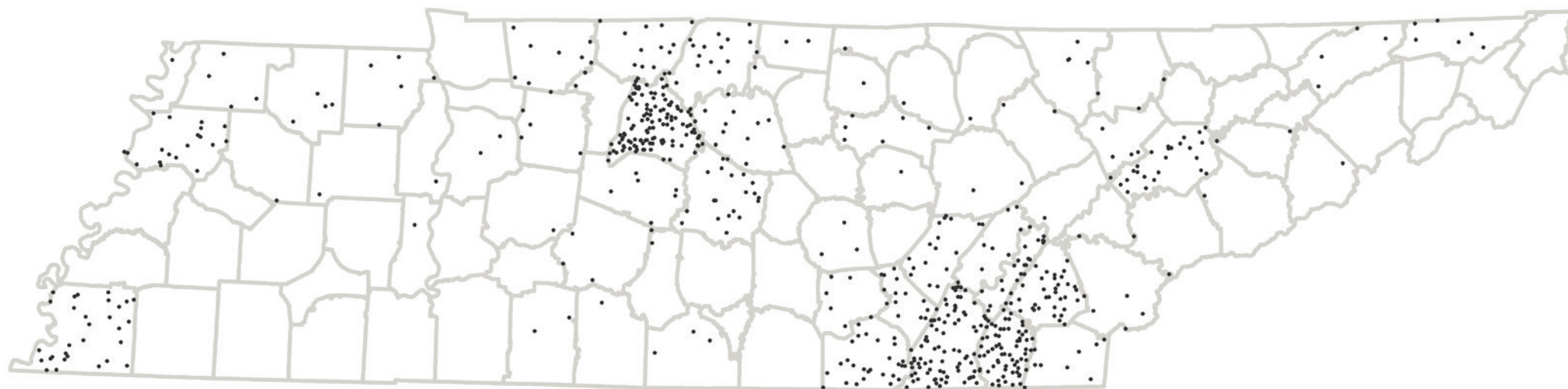
| HUD Program    | Black | Hispanic | Other | White | Not Reported |
|----------------|-------|----------|-------|-------|--------------|
| HCV            | 76.6% | 0.5%     | 0.0%  | 22.9% | 0.0%         |
| Public Housing | 56.9% | 0.5%     | 0.1%  | 42.5% | 0.0%         |
| Section 202    | 17.6% | 1.5%     | 0.0%  | 76.5% | 4.4%         |
| PBS8           | 47.3% | 0.3%     | 0.0%  | 45.5% | 6.9%         |
| Section 811    | 26.7% | 0.0%     | 0.0%  | 73.3% | 0.0%         |
| Grand Total    | 59.4% | 0.4%     | 0.0%  | 37.4% | 2.8%         |

## 2.3 Special Needs Housing

### Increasing Accessibility

THDA has one program dedicated exclusively to special needs households, the Housing Trust Fund's Housing Modification and Ramps program. Since 2006, it has helped over 700 households with physical disabilities modify their homes in order to make them more accessible.

Map 2.3.1 Households served by Housing Modification and Ramps Program by County (1 dot = 1 household) 2006-2011 [THDA]



Outside of THDA's Housing Modification and Ramps program, several THDA programs have a fixed portion of the funds only available to households with special needs. This includes the Low Income Tax Credit Program and the HOME program. The Competitive Grants portion of THDA's Housing Trust Fund also allocates a substantial portion of funds towards housing for households with special needs<sup>4</sup>. The HUD Section 202 and Section 811 programs discussed in Section 2.2 also provide housing for households with special needs.

<sup>4</sup> See THDA's Housing Trust Fund Report for more information about types of projects supported: <http://tn-tennesseebda.civicplus.com/DocumentView.aspx?DID=720>

## Homeless Populations

There is also a variety of statewide and local programs for homeless households. In general, housing for Tennessee's homeless population is split relatively equally into three different types of housing: emergency shelter units (very short-term housing), transitional housing (more long-term units), and permanent supportive housing units, which are available to individuals and families that have been chronically homeless. Table 2.3.1 describes the number of units and beds for homeless individuals in Tennessee.

Table 2.3.1 Housing Programs for Homeless Households

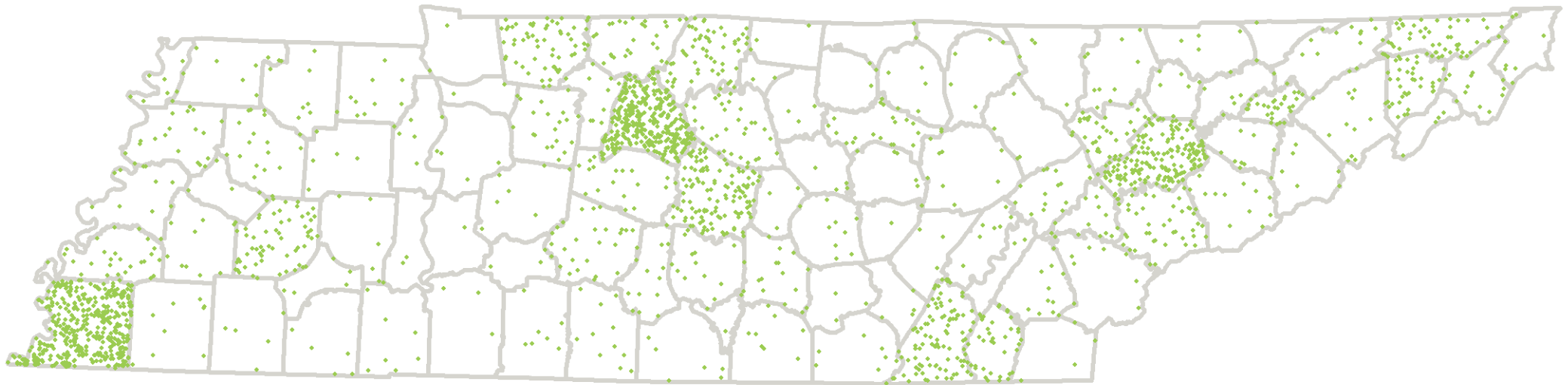
|                              | <b>Family<br/>Units</b> | <b>Family<br/>Beds</b> | <b>Indv.<br/>Beds</b> | <b>Total Beds</b> | <b>Seasonal Beds</b> | <b>Overflow /<br/>Voucher</b> |
|------------------------------|-------------------------|------------------------|-----------------------|-------------------|----------------------|-------------------------------|
| Emergency Shelter            | 348                     | 1,050                  | 2,109                 | 3,159             | 295                  | 530                           |
| Safe Haven                   | n/a                     | n/a                    | 24                    | 24                | n/a                  | n/a                           |
| Transitional Housing         | 414                     | 1,355                  | 2,208                 | 3,563             | n/a                  | n/a                           |
| Permanent Supportive Housing | 583                     | 1,402                  | 2,319                 | 3,721             | n/a                  | n/a                           |
| <b>Grand Total</b>           | <b>1,443</b>            | <b>4,126</b>           | <b>6,736</b>          | <b>10,862</b>     | <b>295</b>           | <b>530</b>                    |

HUD CoC Data 2011

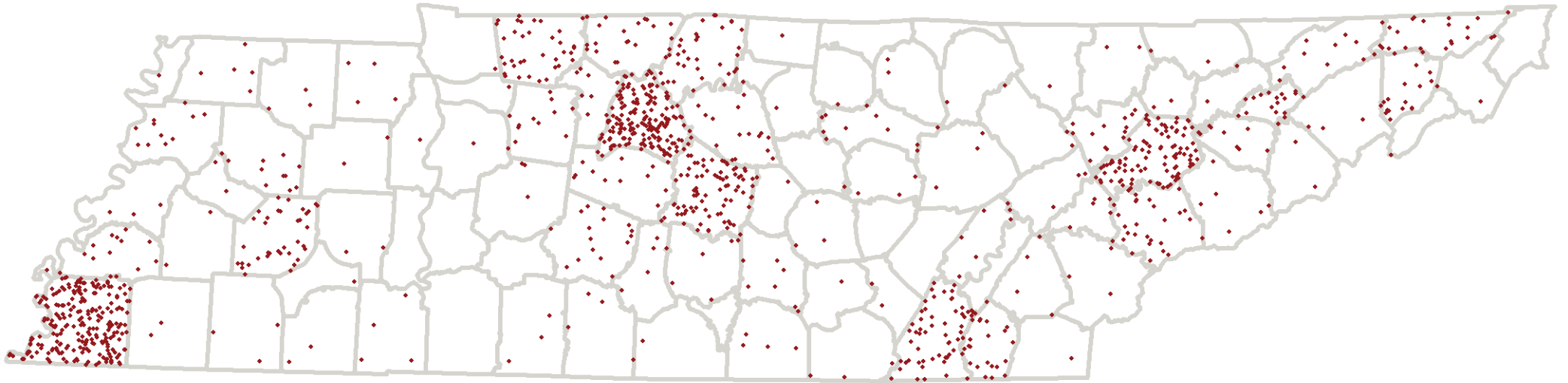
## 2.4 Total Served by Programs

The maps below illustrate the total presence of housing programs by county since THDA was created in 1973. The first map (Map 2.4.1) shows the cumulative activity of all THDA programs as reported in the 2011 Program Summary. Map 2.4.2 shows the cumulative impact of homeownership programs (this just includes the KeepMyTNHome program, the National Foreclosure Mitigation Counseling Program, and the single family loan programs). Map 2.4.3 shows the cumulative presence of THDA rental programs (this includes Project-based Section 8 contracts, THDA issued Housing Choice Vouchers, and Multifamily Bond and Tax-Credit multifamily developments). Map 2.4.4 includes the same information as the THDA rental map (2.4.3), but also includes information on the number of households served through public housing, locally issued Housing Choice Vouchers, Rural Development units, and other HUD multifamily programs. Other rental and homeownership programs exist throughout the state, but comprehensive data were not available.

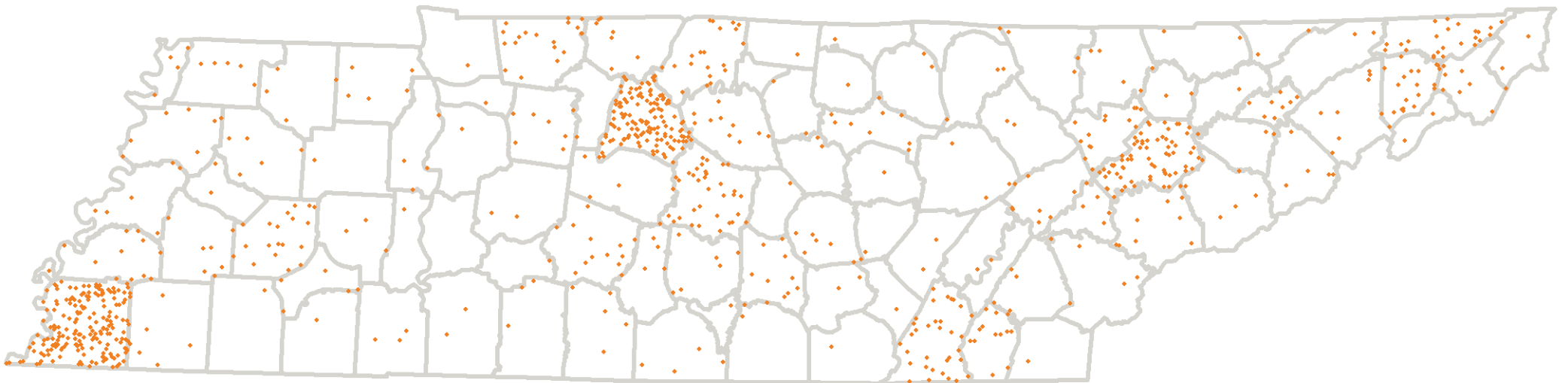
Map 2.4.1 Cumulative Presence of THDA Programs (1 dot = 100 households/units) [THDA]



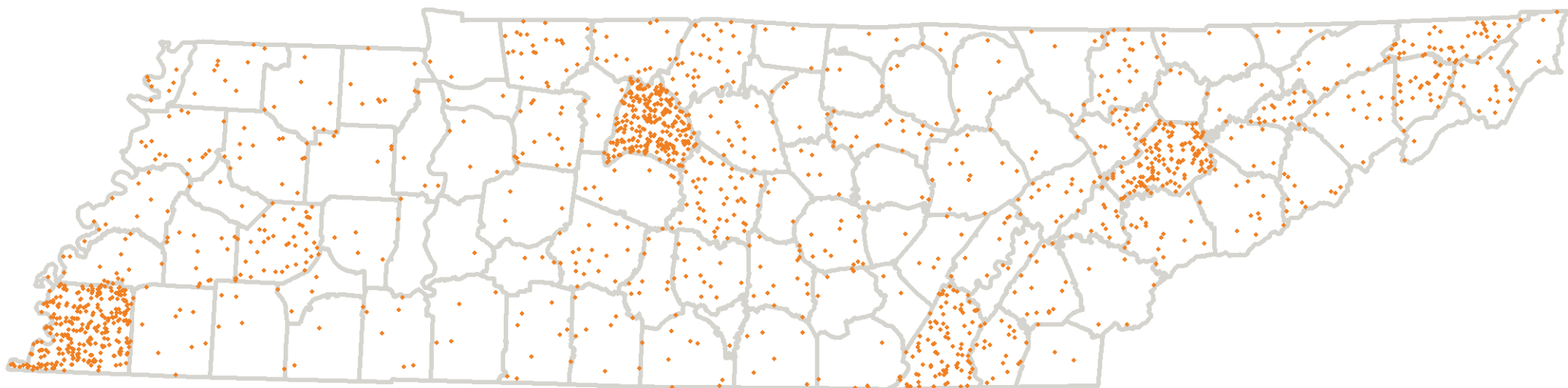
Map 2.4.2 Cumulative Presence of Selected THDA Ownership Programs (1 dot = 100 households/units) [THDA]



Map 2.4.3 Cumulative Presence of Selected THDA Rental Programs (1 dot = 100 households/units) [THDA]



Map 2.4.4 Cumulative Presence of Total Rental Programs (1 dot = 100 households/units) [THDA, HUD, USDA Rural Development]



# 3

## THDA Programs and Housing Needs

Part I of this study delved into the overall housing needs in the state. Part II provided an overview of some of the major housing programs that are available to Tennesseans. Part III attempts to combine information from Parts I and II to explore how well housing programs match the housing needs in each county.

It begins in Section 3.1 by looking at the cumulative presence of THDA programs in each county and compares this to the current housing needs in each county. This is followed, in Section 3.2, by looking at THDA's program activity during 2011. Finally, available data from other housing agencies in Tennessee (these programs are introduced in Part II of this document) are added to the THDA program data to gauge the overall presence of housing services in each county and compare this to overall housing needs.

The overall presence of housing programs in each county is going to be based on a wide variety of factors, including federal funding formulas, housing needs, strengths of partnerships between housing organizations, among others. Similarly, the overall level of housing needs will be determined by current economic conditions, previous housing investments, and level of housing services currently being provided (among other factors). Thus, direct conclusions from these comparisons will be difficult to make. That being said, it is informative to look at the relationship between housing services provided and the level of need to assess what this relationship might be and where there might be areas where greater housing investments or different types of housing programs are needed.

As will be seen below, the relationship between housing services and housing needs is complicated. Overall, there is a positive relationship between the level of services provided and the level of need in a particular county. This suggests that housing services are targeted to the counties of greatest need. However, when just rental programs are looked at, this relationship disappears completely. This could be due to the fact that the type of rental assistance included in this analysis directly addresses the most common form of housing problem: housing cost-burdened. That is, if rental programs were targeting areas of greater need, their mere presence would directly reduce the incidence of housing problems (as defined below), and this in turn would reduce the housing need in a particular county. Homeownership programs, on the other hand, are less likely to have a direct reduction in the housing problems of homeowners. Homeowner repair programs, as discussed in Section 2.1, potentially deal with the least prevalent (although not necessarily least important) forms of housing problems - lacking complete kitchen and plumbing facilities – therefore are less likely



to have a strong impact on the overall incidence of housing problems among owners. Greater presence of THDA's affordable home loan programs should help to reduce overall housing burden in a county compared to that same county with a larger proportion of homeowners with more expensive home loan products. However, once a homeowner becomes housing cost-burdened there is little THDA's traditional home loan programs can do assist these homeowners. More recent foreclosure prevention programs, like KeepMyTNHome, may be of assistance in some of these cases.

### Housing Service Rate and Housing Needs

In order to make reasonable comparisons between Tennessee's counties, a Housing Service Rate (HSR) was calculated. The HSR was created by taking number of households served by THDA in each county from the THDA 2011 Program Summary and dividing that by the total number of low-income households in that county<sup>1</sup>. This number creates a simple percentage that accounts for the fact that the total households served by THDA in each county will fluctuate based partially on the population of the county. This percentage will be referred to as a Housing Service Rate and is similar to the "penetration rate" used in market research. The higher the Housing Service Rate is, the higher proportion of low-income households in the county are served by THDA programs.

In each of the maps and graphs that follow, the Housing Service Rate is compared against the total level of need in each county. The total need is operationalized by using HUD's 2005-2009 Comprehensive Housing Affordability Strategy (CHAS) county level data<sup>2</sup> on the percentage of low-income households with "severe housing problems". A severe housing problem is defined as spending more than 50 percent of gross income on housing, lacking kitchen or plumbing facilities, or living in overcrowded conditions (more than 1-person per room).

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<sup>1</sup> Since the vast majority of households who benefit from THDA programs would be considered low-income per HUD's definition (earn 80% or less of area median income), we use this as our population comparison.

<sup>2</sup> This is based on cross-tabulations of the 2005-2009 American Community Service Data.

## 3.1 Cumulative Impact of THDA Programs and Housing Needs

Map 3.1.1 shows the proportion of low-income households with severe housing problems (green shading) and the Housing Service Rate, which is the total number of households served by THDA as a portion of low-income households and is represented in the map by the size of the THDA logo. In the center of the map, Davidson County is shaded dark green (more than 33 percent of households have a severe housing problem) suggesting it has a high proportion of low-income households with severe housing problems, but the relatively large THDA logo suggests that also a relatively high proportion of low-income households have benefited from THDA services over time.

Figure 3.1.1 shows the same information in a different way. The horizontal axis of the graph shows the percentage of low-income households that have severe housing problems. The vertical axis shows the cumulative number of households served within the county by THDA as a proportion of the low-income households within the county. Thus, each county's name is positioned in line with where it stands on these two metrics<sup>3</sup>. The general trend is that THDA serves a higher proportion of households in counties where the housing needs are greater ( $r$ -squared = 0.18<sup>4</sup>), this trend is depicted by the grey line on the graph. Once again, Davidson County can be seen having about 35 percent of low-income households having a severe housing problem and a cumulative THDA Housing Service Rate of 30 percent (over the course of THDA's history it has served enough households to cover approximately 30% of the current low-income households in Davidson County). Since both of these numbers are higher than typical counties (as would be expected from Map 3.1.1) it is located further to the right and higher up than most counties.

To the far right of Davidson County in Figure 3.1.1, there are two counties with the highest level of housing needs: Haywood and Shelby. While both of these counties have high housing needs, they have been relatively well-served by THDA programs (anything above the gray line is relatively well-served). By contrast, Lake County (top left of the graph) has relatively low housing needs, but has by far the highest proportion of low-income households served by THDA (this is mostly due to a large Project-based Section 8 development in a relatively low-population county). On the bottom right of the graph, almost diagonally opposite to Lake County, are Stewart and Perry Counties. These two counties have very high housing needs, but THDA has not, historically, had a great deal of program activities in these areas. Close to the gray line and towards the left hand side of the graph, there is a cluster of counties (where the names are overlapping and hard to read) which represent "typical counties," where THDA has served between 10 percent and 20 percent of the low-income population, and 20 percent and 30 percent of the low-income population has severe housing problems.

One can imagine Figure 3.1.1 as made up of four quadrants: (1) counties in the bottom left corner have low needs and have had less THDA program activity (like Wayne and Cannon Counties), (2) counties in the top left (like Lake County) have lower needs and are relatively well-served by THDA programs, (3) counties in the top right (like Madison) have high needs but are well-served, and (4) counties in the bottom right of the graph have high needs but have received relatively less of THDA's program activities (like Williamson, Perry and Stewart). The Housing Service Rate ranges from 5.8 percent in Decatur County to 44.2 percent in Lake County.

<sup>3</sup> The focus of this graph is on counties that have an unusual combination of needs and program activity. However, those counties with more typical values can be hard to differentiate from each other. To find out more about specific counties, please refer to map 3.1.1 or the tables in Appendix 3.

<sup>4</sup> The  $r$ -squared value is a statistical indication of the proportion of variance explained. It can be any value between 0 and 1, with a higher number representing a stronger relationship between the two variables.

Map 3.1.1 Cumulative THDA Housing Service Rate and Percent of Low-Income Households with Severe Housing Problems by County

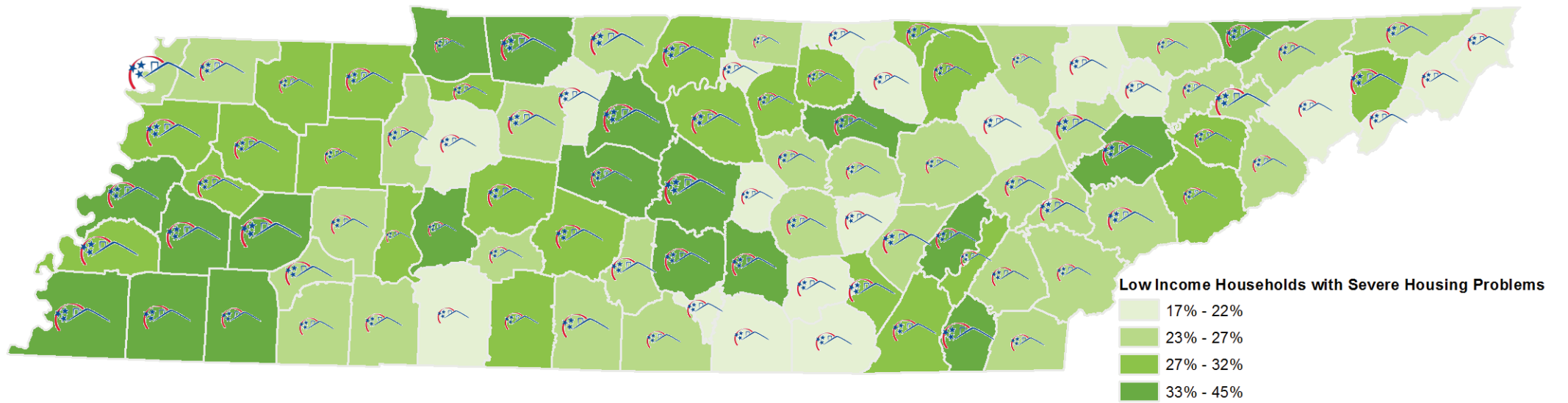
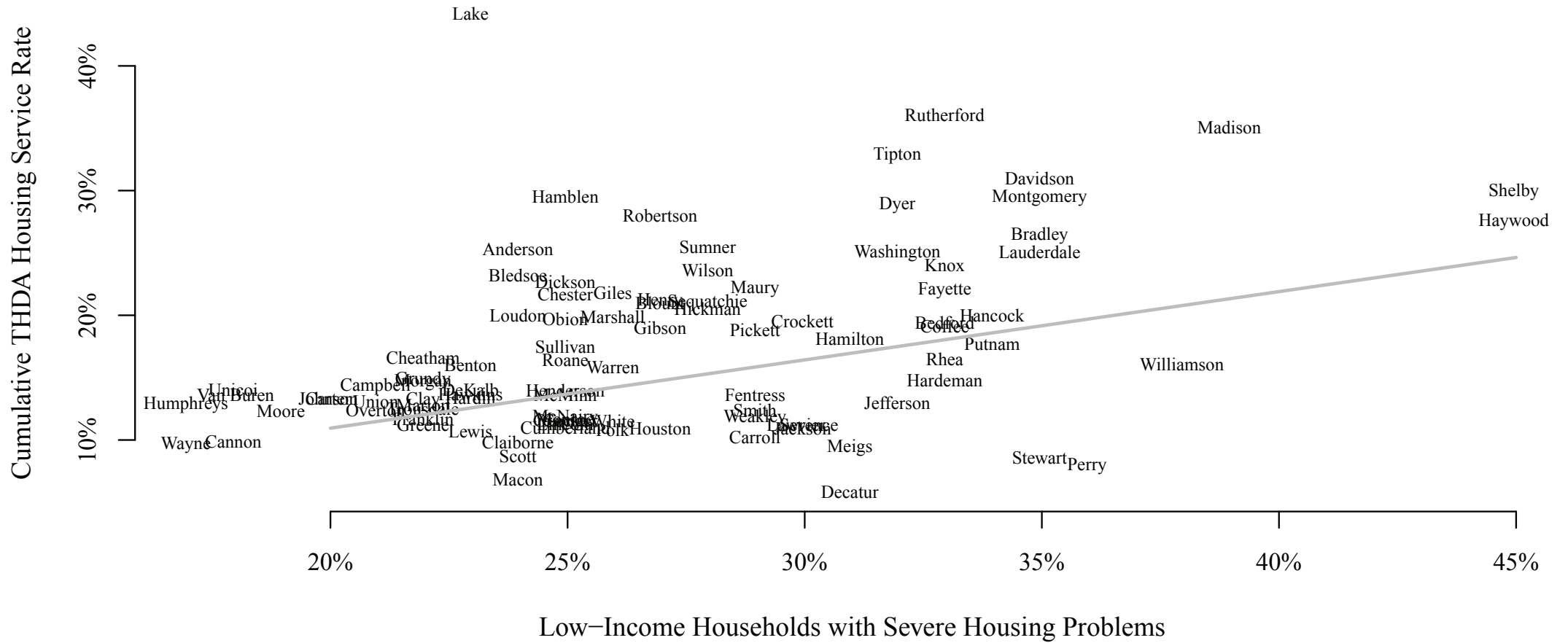


Figure 3.1.1 Cumulative THDA Housing Service Rate by Percent of Low-Income Households with Severe Housing Problems



Since each county's name is placed on its appropriate need and HSR score, counties with similar values will have overlapping names. This graph is intended to depict outlying values and overall trends. For information on specific counties, please refer to the Appendix.

## Programs for Homeowners

THDA serves would-be homeowners through its mortgage program, as well as current homeowners through its foreclosure prevention and housing repair programs. Map 3.1.2 depicts the level of housing need in each county (red shading) and the level of penetration of THDA homeownership programs (once again represented by the size of the THDA logo). Figure 3.1.2 shows the general relationship between the amount of THDA services and the amount of need in each county. The graph shows that THDA tends to have a stronger presence in counties with a greater need ( $r\text{-squared}=0.1$ ). Haywood County is again on the far-right of the graph: homeowners in Haywood have the highest needs in all of Tennessee. In this case, however, Haywood is relatively less well-served, given its needs. By contrast, Shelby County has a much higher proportion of households served by THDA, even though its level of need is similar to Haywood's. Among homeownership programs, Rutherford County receives the most THDA services as a proportion of its low-income population although its housing needs are not as great as some counties'. Historically, Rutherford County households have used THDA's mortgage programs at a much higher rate than other counties. Hancock, Decatur, Meigs and Pickett cluster together lower and towards the right of most other counties: each have relatively high needs, but have not had a significant level of participation in THDA homeowner programs. The HSR ranges from 0.3 percent in Perry County to 50.1 in Rutherford County.

Map 3.1.2 Cumulative THDA Ownership Housing Service Rate and Percent of Low-Income Owners with Severe Housing Problems by County

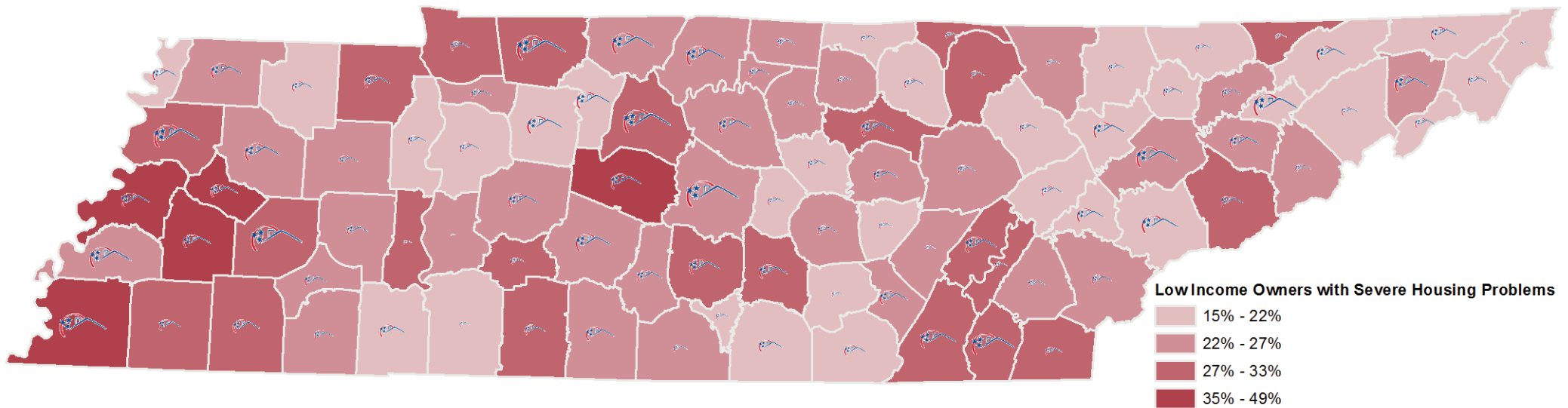
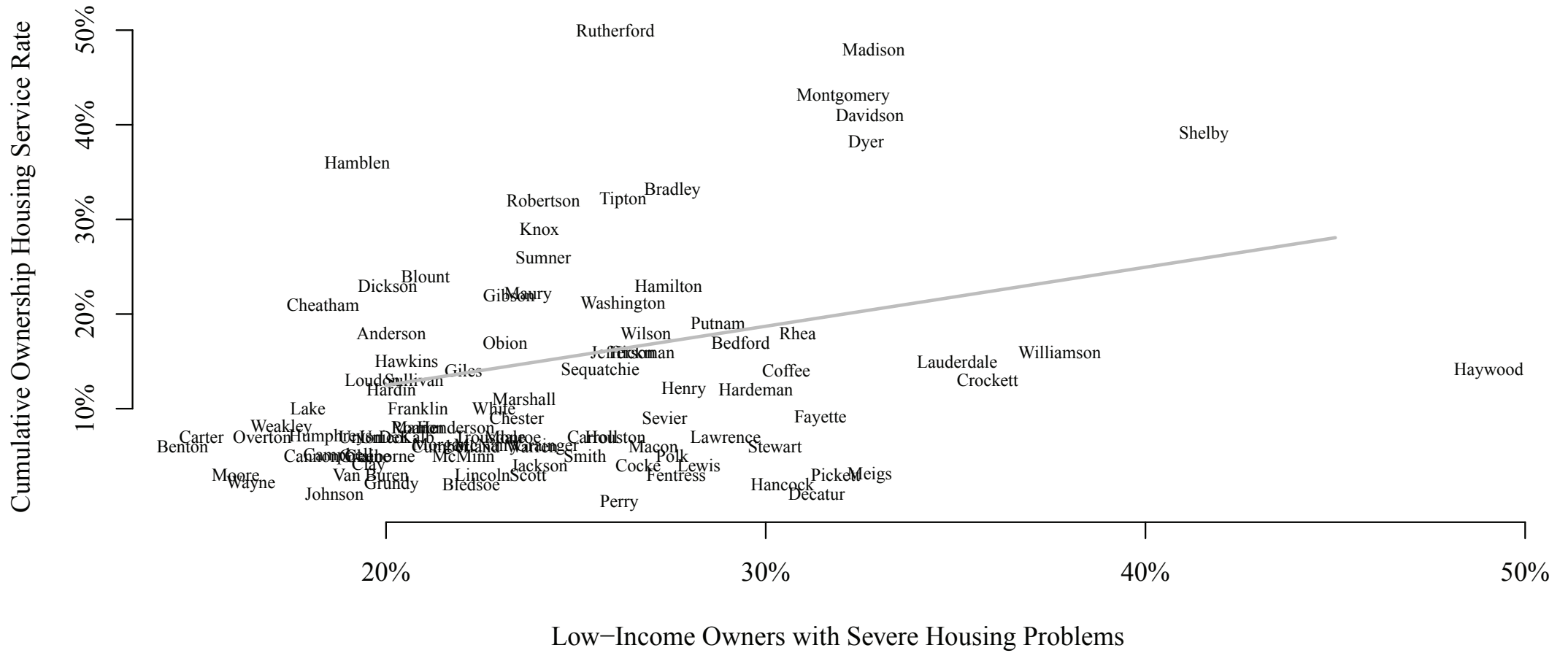


Figure 3.1.2 Cumulative THDA Ownership Housing Service Rate and Percent of Low-Income Owners with Severe Housing Problems by County



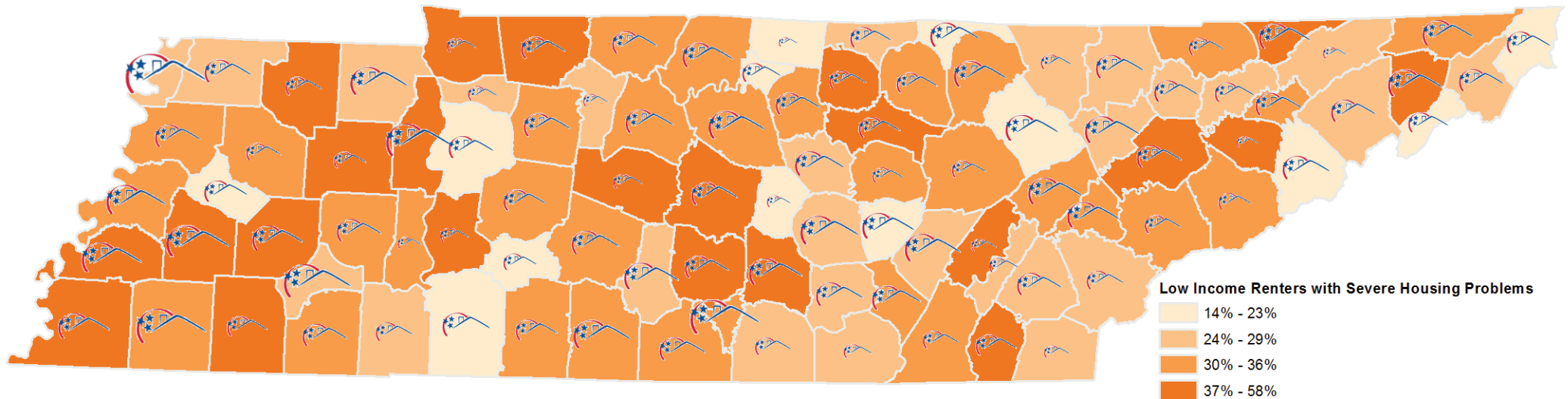
Since each county's name is placed on its appropriate need and HSR score, counties with similar values will have overlapping names. This graph is intended to depict outlying values and overall trends. For information on specific counties, please refer to the Appendix.

## Programs for Renters

THDA serves renters through a wide variety of subsidy and construction programs<sup>5</sup>. Unlike THDA's homeownership programs, there is not a relationship between county level needs and the proportion of low-income renters served by THDA (and thus there is no trendline that can be drawn in Figure 3.1.3). The two strongest examples are Lake and Perry Counties. THDA has a major presence in Lake County's rental market, while its relative need is quite low (perhaps because of THDA's presence). Perry County, on the other hand, has by far the largest proportion of renters with severe housing problems (58 percent), but THDA's presence is relatively low. Macon County has the lowest rental HSR at four percent with Lake County having the highest with an HSR of 50 percent.

<sup>5</sup> See THDA's Program Summary for more detailed information THDA's rental programs ([http://thda.org/archives/42/cover\\_RN352.pdf](http://thda.org/archives/42/cover_RN352.pdf)).

Map 3.1.3 Cumulative THDA Rental Housing Service Rate and Percent of Low-Income Renters with Severe Housing Problems by County







## 3.2 Impact of THDA Programs in 2011

Section 3.1 showed the cumulative impact of THDA programs as a proportion of the current low-income population. This provides a picture of the cumulative presence of THDA within a particular county. It is, however, also informative to look at THDA's current activities (in this case, activities that took place in 2011) as compared to overall need.

In the graphs and maps below, the indicator of housing needs remains the percentage of low-income households with severe housing problems. The 2011 Housing Service Rate is the number of households served by THDA in 2011 as a proportion of the total low-income households in that county. Naturally, the 2011 Housing Service Rate will always be less than the cumulative Housing Service Rate explored in Section 3.1 above.

Map 3.2.1 and Figure 3.2.1 show that the overall pattern of THDA services follows the trend found in Section 3.1: THDA programs tend to serve a higher proportion of households as the need increases (although not as strongly as shown in Figure 3.1.1, here the r-squared has been reduced to 0.04). In Figure 3.2.1, Shelby and Haywood are once again on the far right just above the trend line. Along with Lake County, Bledsoe and Chester Counties stand out as having been particularly well-served by THDA in 2011, while counties with needs ranging from Cannon (on the left) to Rhea (on the right) received a proportionately low number of THDA program resources in 2011. Cannon County had the lowest 2011 HSR at 0.5 percent. At 17.1 percent, Lake County was once again the highest.

Map 3.2.1 2011 THDA Housing Service Rate and Percent of Low-Income Households with Severe Housing Problems by County

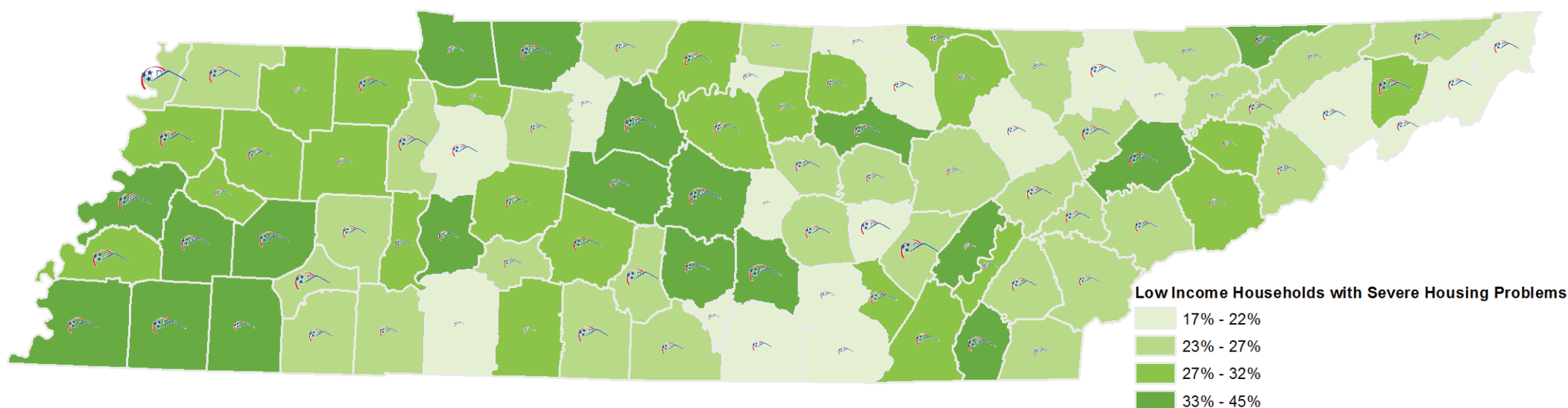
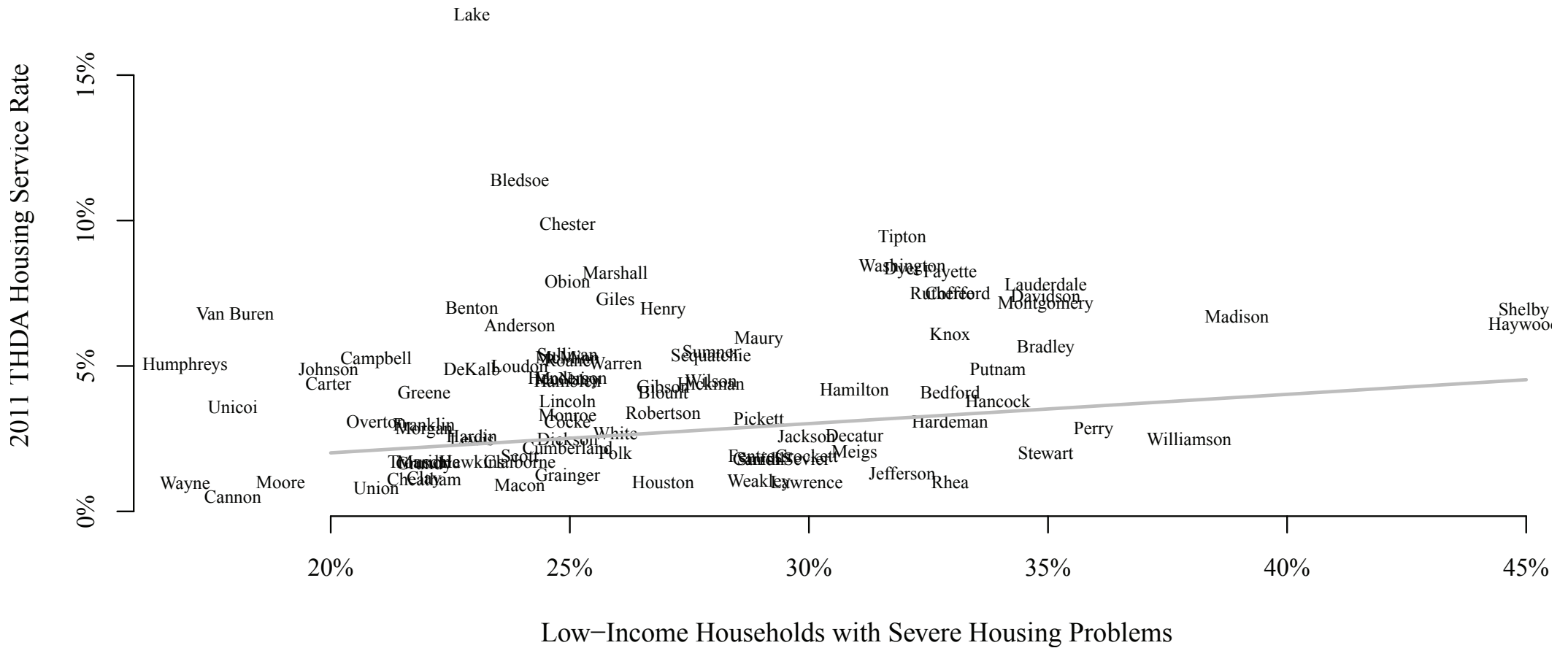


Figure 3.2.1 2011 THDA Housing Service Rate and Percent of Low-Income Households with Severe Housing Problems by County

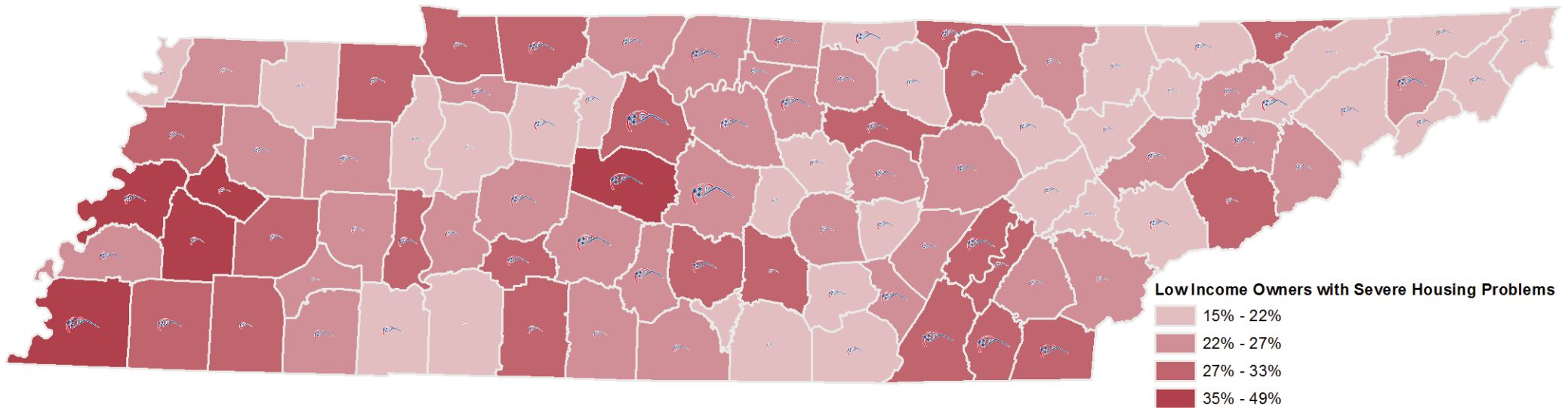


Since each county's name is placed on its appropriate need and HSR score, counties with similar values will have overlapping names. This graph is intended to depict outlying values and overall trends. For information on specific counties, please refer to the Appendix.

## Homeownership

The most distinctive change from Figure 3.1.2 (cumulative Ownership Housing Service Rate) to Figure 3.2.2 (2011 Ownership Housing Service Rate) is how the scale on the vertical axis changes from 10%-50% for the cumulative data to just 0%-2% of households in the 2011 data. That is, the bulk of homeowners served in each county did not occur in the past 12 months, but over the course of the almost four decades of THDA's homeownership programs. The overall pattern is relatively similar, with the trend line showing a slight increase in proportion of households served as housing needs rise ( $r\text{-squared}=0.1$ ). Shelby County and the three most populous counties in the Nashville MSA (Davidson, Rutherford, and Williamson) stand out as large counties that were relatively well-served. Maury, Bradley and Hamilton also had relatively high levels of homeownership services from THDA. Moore County did not receive any THDA homeownership services in 2011 while Rutherford had the highest 2011 homeownership HSR at 2.8 percent.

Map 3.2.2 2011 THDA Ownership Housing Service Rate and Percent of Low-Income Owners with Severe Housing Problems by County





## Rental

When compared to THDA's ownership programs, there is not a significant drop off from looking at cumulative renters served versus 2011 renters served<sup>6</sup>. Once again, there is little relationship between the severity of housing problems in the county and the proportion of renters served by THDA within that county. In 2011, Rhea County did not receive any rental services from THDA so it had an HSR of zero. Bledsoe County had the highest 2011 rental HSR at 30 percent.

<sup>6</sup> Project-based Section 8 and the Housing Choice Voucher program are among the two biggest rental programs and their numbers stay relatively constant from year to year.

Map 3.2.3 2011 THDA Rental Housing Service Rate and Percent of Low-Income Renters with Severe Housing Problems by County

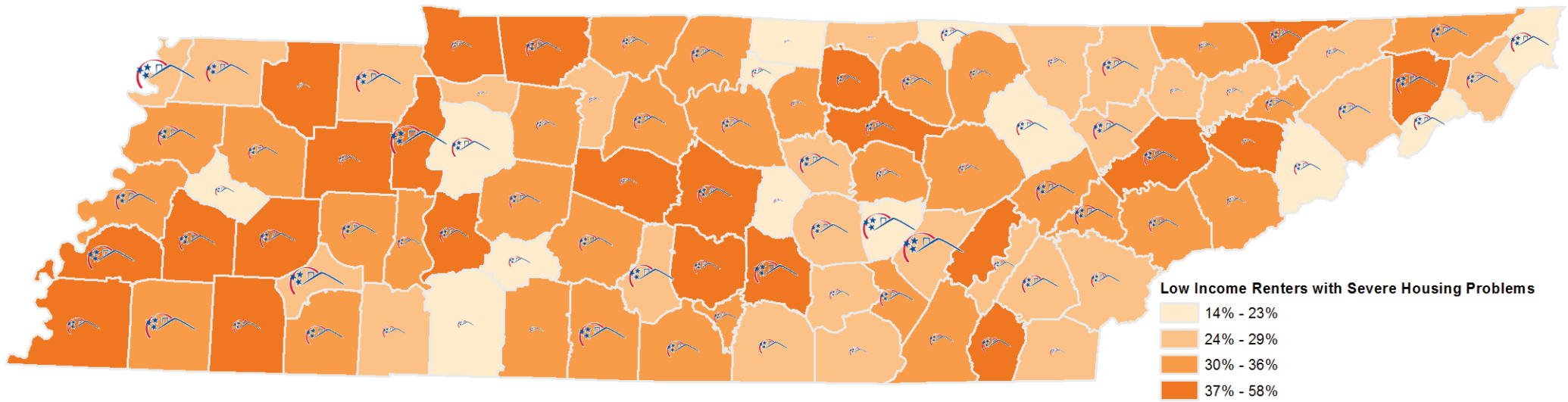
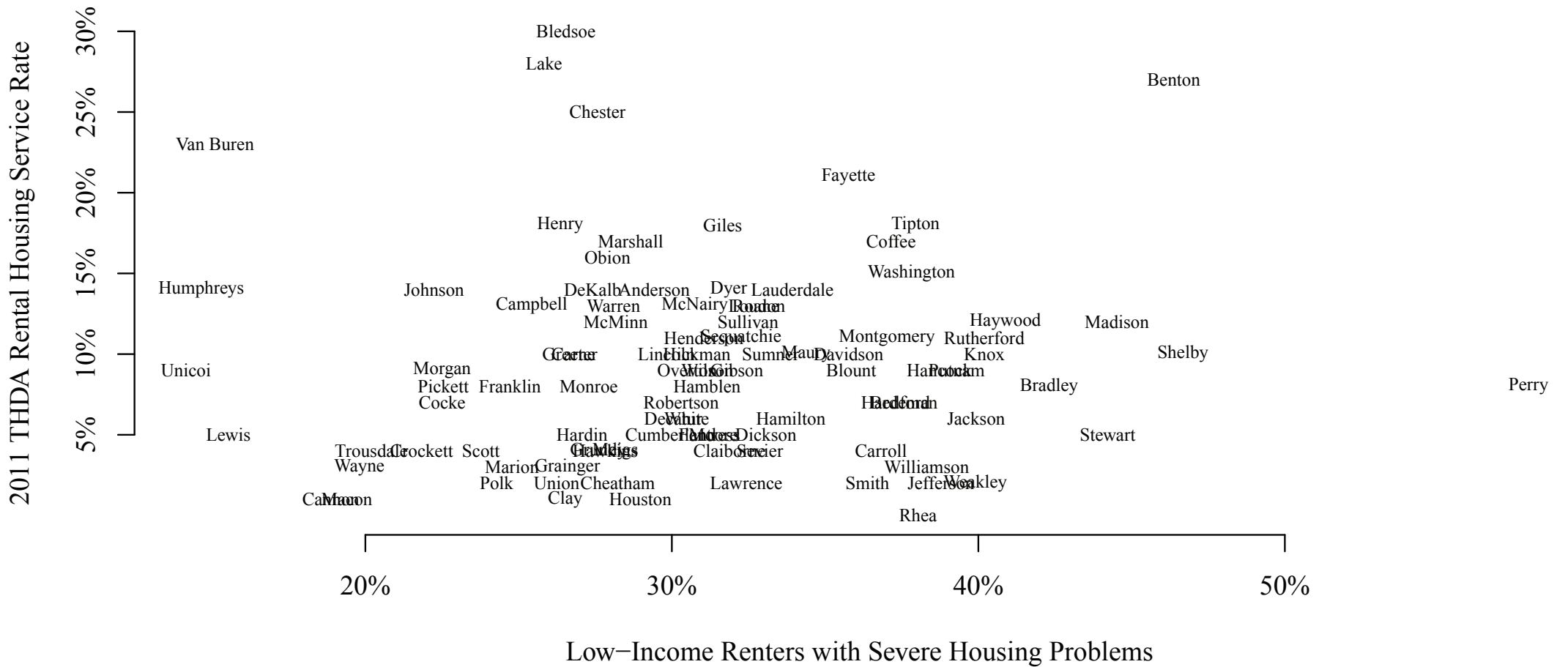


Figure 3.2.3 2011 THDA Rental Housing Service Rate and Percent of Low-Income Renters with Severe Housing Problems by County



Since each county's name is placed on its appropriate need and HSR score, counties with similar values will have overlapping names. This graph is intended to depict outlying values and overall trends. For information on specific counties, please refer to the Appendix.

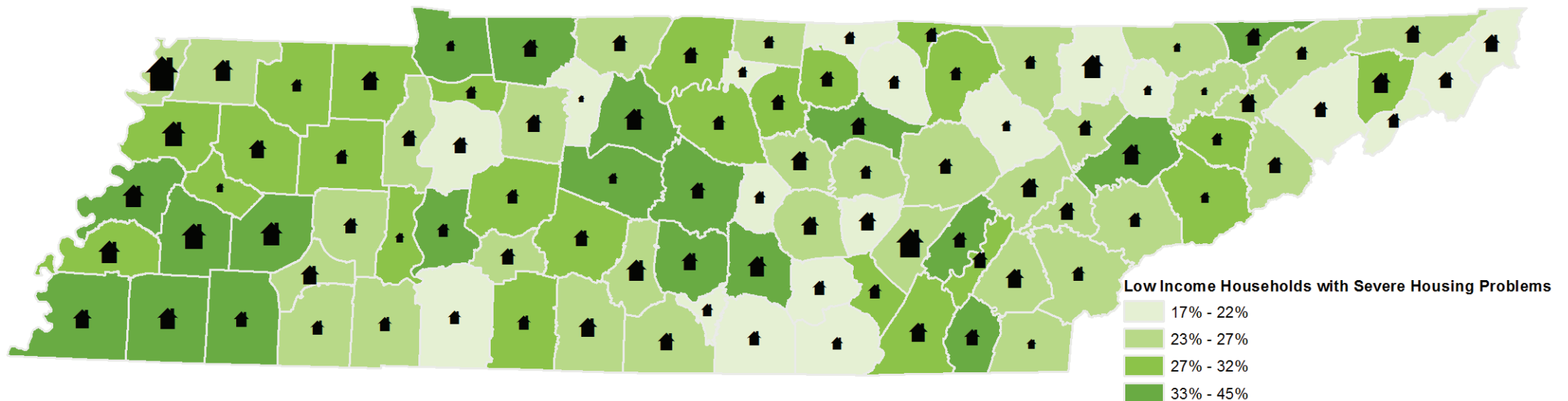
## 3.3 All Housing Programs

THDA is only one of many housing service providers in Tennessee and, while it is important to know how well THDA serves the counties, it is also important to consider the overall housing services each county receives. Thus, in the following charts, the number of housing units provided by USDA Rural Development, Public Housing Authorities (Public Housing and Housing Choice Vouchers), and other HUD multifamily programs were added. The maps and graphs below reflect total households served in 2011 and total renters served (all the programs added were rental).

Map 3.3.1, like the previous maps, shows the percent of low-income households in the county experiencing severe housing problems, however, the overall Housing Service Rate is depicted by the size of the house silhouette on each county. Decatur County had the lowest total HSR at 3.5 percent. Lake had the highest HSR at 49.7 percent.

One of the most substantial changes from Figure 3.1.1 to Figure 3.3.1 was the change in the proportion of households served in Haywood County. Haywood County has the highest rate of housing problems in Tennessee, but has the second highest proportion of households served in the state. It is striking that approximately 30 percent of the low-income households in Haywood County received some sort of housing assistance, while 45 percent of the county's low-income households still had severe housing problems. When overall housing programs are examined, the positive relationship between the Housing Service Rate and housing needs is maintained, and is slightly higher than when just 2011 THDA programs are included ( $r\text{-squared}=0.07$ ). Given the stronger relationship between the Housing Service Rate and housing needs when the other rental programs are included, it appears that the non-THDA rental programs are more targeted towards counties with higher needs than THDA's rental programs.

Map 3.3.1 2011 Total Housing Service Rate and Percent of Low-Income Households with Severe Housing Problems by County







## Renters

The biggest change in the renter graph when non-THDA programs are included is the proportion of households served. Once again there is not a relationship between the proportion of households served and the depth of renter need in each county. Campbell and Bledsoe Counties stand out as having a majority of low-income renters in the county receiving some sort of rental assistance. Decatur and Lake Counties provided the lowest and highest values on the HSR for all rental programs, ranging from eight percent to 82.8 percent respectively.

Map 3.3.2 2011 Total Rental Housing Service Rate and Percent of Low-Income Renters with Severe Housing Problems by County

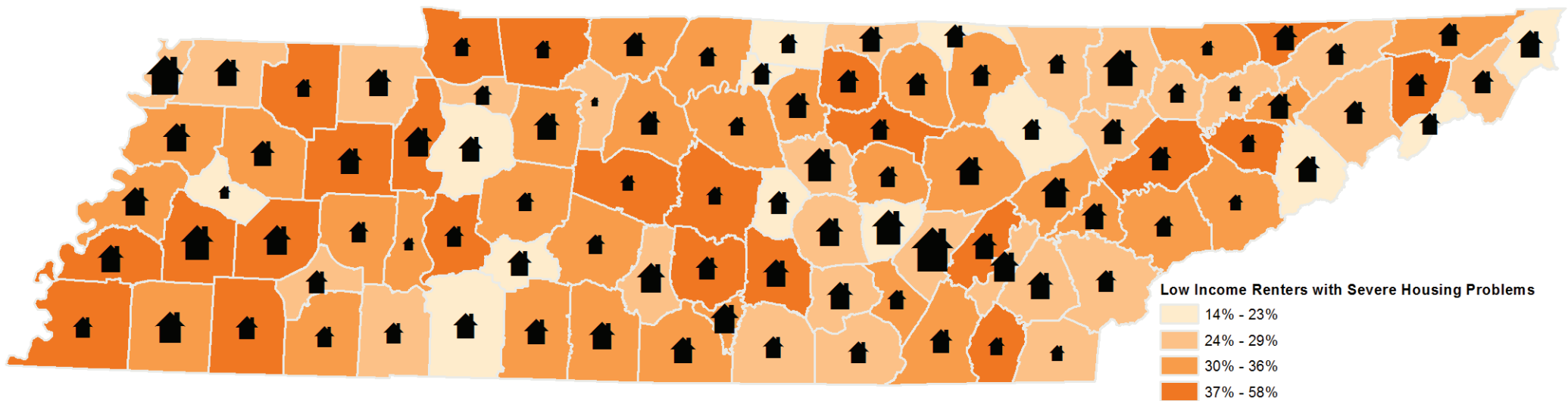
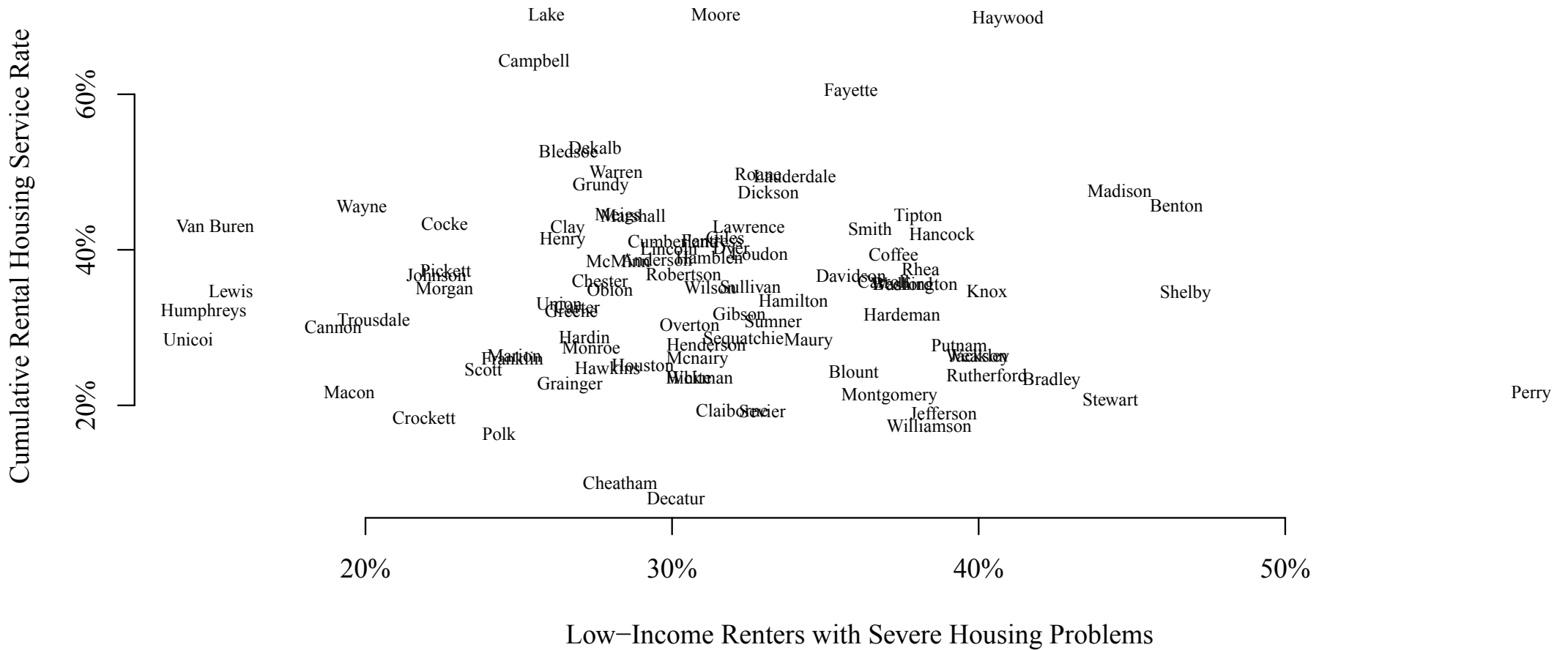


Figure 3.3.2 2011 Total Rental Housing Service Rate and Percent of Low-Income Renters with Severe Housing Problems by County



Since each county's name is placed on its appropriate need and HSR score, counties with similar values will have overlapping names. This graph is intended to depict outlying values and overall trends. For information on specific counties, please refer to the Appendix.

### Conclusion

As has been shown throughout this needs assessment, there is a great array of housing needs across the state: On any given night, there are thousands of people homeless; One in four households experiences some kind of housing problem; There is a drastic shortage of rental units available for households earning less than \$20,000 per year, and; Foreclosures continue to disrupt the homeownership market and destabilize local neighborhoods.

Federal, state, and local organizations have summoned significant resources to combat these and other problems, but they have been insufficient to ensure every Tennessean lives in a safe, sound and affordable home. This needs assessment provides an important first step in trying to identify housing needs and the current housing programs being used to address these needs in order to help THDA and other organizations across the state fulfill their missions. As shown in Part III, there is a relationship between where housing resources are targeted and where needs are highest, but the increased targeting of housing services does not seem to eliminate the needs in a particular county. To get a better understanding of these relationships, more research – and more work – needs to be done.

# Appendix

# A

## All Households

| County    | Total | Low Income Households | # of Low Income Households with Severe Housing Problems | % of Low Income Households with Severe Housing Problems | # of Households Served by THDA in 2011 | Cumulative Households Served by THDA | 2011 THDA Housing Service Rate | Cumulative THDA Housing Service Rate | Total Households Served – All Programs 2011 | 2011 Total Housing Service Rate |
|-----------|-------|-----------------------|---|---|--|--------------------------------------|--------------------------------|--------------------------------------|---|---------------------------------|
| Anderson  | 30850 | 13770                 | 3315  | 24.1%   | 877                                    | 3477                                 | 6.4%                           | 25.3%                                | 2268  | 16.5%                           |
| Bedford   | 15575 | 6905                  | 2300  | 33.3%   | 280                                    | 1338                                 | 4.1%                           | 19.4%                                | 1215  | 17.6%                           |
| Benton    | 7270  | 3050                  | 695   | 22.8%   | 213                                    | 488                                  | 7.0%                           | 16.0%                                | 360   | 11.8%                           |
| Bledsoe   | 4035  | 1905                  | 455   | 23.9%   | 217                                    | 442                                  | 11.4%                          | 23.2%                                | 514   | 27.0%                           |
| Blount    | 46750 | 18810                 | 5020  | 26.7%   | 776                                    | 3959                                 | 4.1%                           | 21.0%                                | 1817  | 9.7%                            |
| Bradley   | 37675 | 14780                 | 5230  | 35.4%   | 834                                    | 3901                                 | 5.6%                           | 26.4%                                | 1921  | 13.0%                           |
| Campbell  | 15790 | 7944                  | 1699  | 21.4%   | 413                                    | 1136                                 | 5.2%                           | 14.3%                                | 2000  | 25.2%                           |
| Cannon    | 5220  | 3055                  | 560   | 18.3%   | 16                                     | 303                                  | 0.5%                           | 9.9%                                 | 290   | 9.5%                            |
| Carroll   | 11575 | 4630                  | 1335  | 28.8%   | 83                                     | 471                                  | 1.8%                           | 10.2%                                | 507   | 11.0%                           |
| Carter    | 23730 | 10900                 | 2170  | 19.9%   | 485                                    | 1445                                 | 4.4%                           | 13.3%                                | 1471  | 13.5%                           |
| Cheatham  | 14470 | 5950                  | 1310  | 22.0%   | 63                                     | 990                                  | 1.1%                           | 16.6%                                | 239   | 4.0%                            |
| Chester   | 6080  | 2790                  | 700   | 25.1%   | 275                                    | 606                                  | 9.9%                           | 21.7%                                | 394   | 14.1%                           |
| Claiborne | 12720 | 5585                  | 1345  | 24.1%   | 97                                     | 548                                  | 1.7%                           | 9.8%                                 | 398   | 7.1%                            |
| Clay      | 3585  | 1695                  | 365   | 21.5%   | 19                                     | 224                                  | 1.1%                           | 13.2%                                | 216   | 12.7%                           |
| Cocke     | 14245 | 7025                  | 1765  | 25.1%   | 218                                    | 814                                  | 3.1%                           | 11.6%                                | 1166  | 16.6%                           |

| County     | Total  | Low Income Households | # of Low Income Households with Severe Housing Problems | % of Low Income Households with Severe Housing Problems | # of Households Served by THDA in 2011 | Cumulative Households Served by THDA | 2011 THDA Housing Service Rate | Cumulative THDA Housing Service Rate | Total Households Served – All Programs 2011 | 2011 Total Housing Service Rate |
|------------|--------|-----------------------|---|---|--|--------------------------------------|--------------------------------|--------------------------------------|---|---------------------------------|
| Coffee     | 20695  | 8515                  | 2845  | 33.4%   | 638                                    | 1627                                 | 7.5%                           | 19.1%                                | 1445  | 17.0%                           |
| Crockett   | 5475   | 2334                  | 704   | 30.2%   | 45                                     | 455                                  | 1.9%                           | 19.5%                                | 200   | 8.6%                            |
| Cumberland | 20765  | 8365                  | 2055  | 24.6%   | 180                                    | 916                                  | 2.2%                           | 11.0%                                | 1163.25                                     | 13.9%                           |
| Davidson   | 252170 | 109760                | 38020   | 34.6%   | 8119                                   | 33978                                | 7.4%                           | 31.0%                                | 25603                                       | 23.3%                           |
| Decatur    | 5000   | 2729                  | 844   | 30.9%   | 72                                     | 158                                  | 2.6%                           | 5.8%                                 | 96  | 3.5%                            |
| DeKalb     | 6605   | 2889                  | 659   | 22.8%   | 141                                    | 404                                  | 4.9%                           | 14.0%                                | 499   | 17.3%                           |
| Dickson    | 18395  | 8795                  | 2220  | 25.2%   | 223                                    | 2000                                 | 2.5%                           | 22.7%                                | 1698  | 19.3%                           |
| Dyer       | 15130  | 6540                  | 2110  | 32.3%   | 543                                    | 1884                                 | 8.3%                           | 28.8%                                | 1486  | 22.7%                           |
| Fayette    | 12560  | 4290                  | 1415  | 33.0%   | 352                                    | 944                                  | 8.2%                           | 22.0%                                | 915   | 21.3%                           |
| Fentress   | 6640   | 3480                  | 1005  | 28.9%   | 67                                     | 472                                  | 1.9%                           | 13.6%                                | 480   | 13.8%                           |
| Franklin   | 16105  | 6730                  | 1500  | 22.3%   | 200                                    | 789                                  | 3.0%                           | 11.7%                                | 633   | 9.4%                            |
| Gibson     | 20430  | 9035                  | 2470  | 27.3%   | 390                                    | 1721                                 | 4.3%                           | 19.0%                                | 1331  | 14.7%                           |
| Giles      | 11700  | 4935                  | 1270  | 25.7%   | 359                                    | 1077                                 | 7.3%                           | 21.8%                                | 791   | 16.0%                           |
| Grainger   | 8485   | 4005                  | 995   | 24.8%   | 47                                     | 456                                  | 1.2%                           | 11.4%                                | 234   | 5.8%                            |
| Greene     | 27365  | 11405                 | 2525  | 22.1%   | 470                                    | 1283                                 | 4.1%                           | 11.2%                                | 1384  | 12.1%                           |
| Grundy     | 5455   | 2945                  | 655   | 22.2%   | 48                                     | 436                                  | 1.6%                           | 14.8%                                | 396   | 13.4%                           |
| Hamblen    | 24535  | 9350                  | 2310  | 24.7%   | 418                                    | 2756                                 | 4.5%                           | 29.5%                                | 1728  | 18.5%                           |
| Hamilton   | 133210 | 52445                 | 16210   | 30.9%   | 2185                                   | 9515                                 | 4.2%                           | 18.1%                                | 9696  | 18.5%                           |
| Hancock    | 2805   | 1685                  | 570   | 33.8%   | 64                                     | 337                                  | 3.8%                           | 20.0%                                | 285   | 16.9%                           |
| Hardeman   | 9540   | 4155                  | 1365  | 32.9%   | 128                                    | 613                                  | 3.1%                           | 14.8%                                | 528   | 12.7%                           |
| Hardin     | 10590  | 5240                  | 1205  | 23.0%   | 135                                    | 701                                  | 2.6%                           | 13.4%                                | 627   | 12.0%                           |
| Hawkins    | 22775  | 10425                 | 2420  | 23.2%   | 178                                    | 1431                                 | 1.7%                           | 13.7%                                | 939   | 9.0%                            |
| Haywood    | 7615   | 3620                  | 1625  | 44.9%   | 232                                    | 996                                  | 6.4%                           | 27.5%                                | 1316  | 36.4%                           |
| Henderson  | 10635  | 4370                  | 1110  | 25.4%   | 199                                    | 613                                  | 4.6%                           | 14.0%                                | 470   | 10.8%                           |
| Henry      | 13545  | 5080                  | 1390  | 27.4%   | 349                                    | 1070                                 | 6.9%                           | 21.1%                                | 772   | 15.2%                           |
| Hickman    | 8245   | 3300                  | 935   | 28.3%   | 146                                    | 676                                  | 4.4%                           | 20.5%                                | 313   | 9.5%                            |
| Houston    | 3270   | 1519                  | 414   | 27.3%   | 15                                     | 165                                  | 1.0%                           | 10.9%                                | 157   | 10.3%                           |
| Humphreys  | 7640   | 3104                  | 534   | 17.2%   | 154                                    | 398                                  | 5.0%                           | 12.8%                                | 360   | 11.6%                           |
| Jackson    | 4445   | 2060                  | 620   | 30.1%   | 53                                     | 225                                  | 2.6%                           | 10.9%                                | 257   | 12.5%                           |
| Jefferson  | 19165  | 7600                  | 2395  | 31.5%   | 102                                    | 991                                  | 1.3%                           | 13.0%                                | 628   | 8.3%                            |
| Johnson    | 7290   | 3485                  | 695   | 19.9%   | 170                                    | 463                                  | 4.9%                           | 13.3%                                | 451   | 12.9%                           |

| County     | Total  | Low Income Households | # of Low Income Households with Severe Housing Problems | % of Low Income Households with Severe Housing Problems | # of Households Served by THDA in 2011 | Cumulative Households Served by THDA | 2011 THDA Housing Service Rate | Cumulative THDA Housing Service Rate | Total Households Served – All Programs 2011 | 2011 Total Housing Service Rate |
|------------|--------|-----------------------|---|---|--|--------------------------------------|--------------------------------|--------------------------------------|---|---------------------------------|
| Knox       | 177175 | 72000                 | 23655   | 32.9%   | 4381                                   | 17252                                | 6.1%                           | 24.0%                                | 13744                                       | 19.1%                           |
| Lake       | 2405   | 1385                  | 315   | 22.7%   | 237                                    | 612                                  | 17.1%                          | 44.2%                                | 688   | 25.1%                           |
| Lauderdale | 9515   | 4415                  | 1525  | 34.5%   | 344                                    | 1107                                 | 7.8%                           | 25.1%                                | 1125  | 25.5%                           |
| Lawrence   | 15400  | 6580                  | 1985  | 30.2%   | 64                                     | 740                                  | 1.0%                           | 11.2%                                | 963   | 14.6%                           |
| Lewis      | 4335   | 2085                  | 480   | 23.0%   | 53                                     | 223                                  | 2.5%                           | 10.7%                                | 310   | 14.9%                           |
| Lincoln    | 13090  | 5235                  | 1320  | 25.2%   | 201                                    | 591                                  | 3.8%                           | 11.3%                                | 776   | 14.8%                           |
| Loudon     | 18075  | 6880                  | 1670  | 24.3%   | 341                                    | 1379                                 | 5.0%                           | 20.0%                                | 962   | 14.0%                           |
| Macon      | 8215   | 3990                  | 965   | 24.2%   | 37                                     | 271                                  | 0.9%                           | 6.8%                                 | 351   | 8.8%                            |
| Madison    | 38365  | 16225                 | 6360  | 39.2%   | 1080                                   | 5693                                 | 6.7%                           | 35.1%                                | 4197  | 25.9%                           |
| Marion     | 11920  | 5545                  | 1230  | 22.2%   | 95                                     | 708                                  | 1.7%                           | 12.8%                                | 488   | 8.8%                            |
| Marshall   | 11555  | 5535                  | 1425  | 25.7%   | 452                                    | 1103                                 | 8.2%                           | 19.9%                                | 1061  | 19.2%                           |
| Maury      | 32090  | 13250                 | 3790  | 28.6%   | 781                                    | 2931                                 | 5.9%                           | 22.1%                                | 1818  | 13.7%                           |
| McMinn     | 20590  | 8805                  | 2160  | 24.5%   | 467                                    | 1199                                 | 5.3%                           | 13.6%                                | 1375  | 15.6%                           |
| McNairy    | 10010  | 4415                  | 1110  | 25.1%   | 197                                    | 521                                  | 4.5%                           | 11.8%                                | 365   | 8.3%                            |
| Meigs      | 4655   | 2069                  | 649   | 31.4%   | 42                                     | 195                                  | 2.0%                           | 9.4%                                 | 286   | 13.8%                           |
| Monroe     | 16140  | 6515                  | 1620  | 24.9%   | 216                                    | 764                                  | 3.3%                           | 11.7%                                | 678   | 10.4%                           |
| Montgomery | 58945  | 19655                 | 6860  | 34.9%   | 1403                                   | 5780                                 | 7.1%                           | 29.4%                                | 2443  | 12.4%                           |
| Moore      | 2325   | 860                   | 165   | 19.2%   | 9                                      | 106                                  | 1.0%                           | 12.3%                                | 123   | 14.3%                           |
| Morgan     | 7515   | 3305                  | 720   | 21.8%   | 94                                     | 484                                  | 2.8%                           | 14.6%                                | 287   | 8.7%                            |
| Obion      | 13200  | 5645                  | 1435  | 25.4%   | 447                                    | 1112                                 | 7.9%                           | 19.7%                                | 930   | 16.5%                           |
| Overton    | 8650   | 3945                  | 830   | 21.0%   | 123                                    | 488                                  | 3.1%                           | 12.4%                                | 380   | 9.6%                            |
| Perry      | 2975   | 1340                  | 480   | 35.8%   | 37                                     | 106                                  | 2.8%                           | 7.9%                                 | 91  | 6.8%                            |
| Pickett    | 2060   | 1220                  | 350   | 28.7%   | 39                                     | 229                                  | 3.2%                           | 18.8%                                | 164   | 13.4%                           |
| Polk       | 6680   | 3345                  | 885   | 26.5%   | 67                                     | 362                                  | 2.0%                           | 10.8%                                | 222   | 6.6%                            |
| Putnam     | 26770  | 11975                 | 4085  | 34.1%   | 584                                    | 2121                                 | 4.9%                           | 17.7%                                | 1714  | 14.3%                           |
| Rhea       | 11745  | 5155                  | 1725  | 33.5%   | 53                                     | 849                                  | 1.0%                           | 16.5%                                | 737   | 14.3%                           |
| Roane      | 21665  | 8850                  | 2225  | 25.1%   | 462                                    | 1453                                 | 5.2%                           | 16.4%                                | 1620  | 18.3%                           |
| Robertson  | 23225  | 9890                  | 2640  | 26.7%   | 335                                    | 2767                                 | 3.4%                           | 28.0%                                | 1508  | 15.2%                           |
| Rutherford | 91130  | 34425                 | 11495   | 33.4%   | 2586                                   | 12434                                | 7.5%                           | 36.1%                                | 4691  | 13.6%                           |
| Scott      | 8460   | 4390                  | 1045  | 23.8%   | 83                                     | 381                                  | 1.9%                           | 8.7%                                 | 464   | 10.6%                           |

| County     | Total  | Low Income Households | # of Low Income Households with Severe Housing Problems | % of Low Income Households with Severe Housing Problems | # of Households Served by THDA in 2011 | Cumulative Households Served by THDA | 2011 THDA Housing Service Rate | Cumulative THDA Housing Service Rate | Total Households Served – All Programs 2011 | 2011 Total Housing Service Rate |
|------------|--------|-----------------------|---|---|--|--------------------------------------|--------------------------------|--------------------------------------|---|---------------------------------|
| Sequatchie | 4210   | 1964                  | 549   | 28.0%   | 105                                    | 413                                  | 5.3%                           | 21.0%                                | 204   | 10.4%                           |
| Sevier     | 31140  | 11855                 | 3535  | 29.8%   | 213                                    | 1325                                 | 1.8%                           | 11.2%                                | 1019  | 8.6%                            |
| Shelby     | 344095 | 142905                | 63780   | 44.6%   | 9803                                   | 42668                                | 6.9%                           | 29.9%                                | 29874                                       | 20.9%                           |
| Smith      | 6825   | 2560                  | 755   | 29.5%   | 45                                     | 317                                  | 1.8%                           | 12.4%                                | 432   | 16.9%                           |
| Stewart    | 4985   | 2180                  | 765   | 35.1%   | 43                                     | 187                                  | 2.0%                           | 8.6%                                 | 160   | 7.3%                            |
| Sullivan   | 67285  | 26720                 | 6795  | 25.4%   | 1439                                   | 4667                                 | 5.4%                           | 17.5%                                | 3798  | 14.2%                           |
| Sumner     | 57715  | 21820                 | 6110  | 28.0%   | 1199                                   | 5562                                 | 5.5%                           | 25.5%                                | 3003  | 13.8%                           |
| Tipton     | 21325  | 7780                  | 2480  | 31.9%   | 728                                    | 2554                                 | 9.4%                           | 32.8%                                | 1672  | 21.5%                           |
| Trousdale  | 2895   | 1400                  | 310   | 22.1%   | 24                                     | 175                                  | 1.7%                           | 12.5%                                | 121   | 8.6%                            |
| Unicoi     | 7295   | 3160                  | 570   | 18.0%   | 114                                    | 443                                  | 3.6%                           | 14.0%                                | 321   | 10.2%                           |
| Union      | 7720   | 4530                  | 965   | 21.3%   | 37                                     | 594                                  | 0.8%                           | 13.1%                                | 418   | 9.2%                            |
| Van Buren  | 2050   | 955                   | 175   | 18.3%   | 65                                     | 130                                  | 6.8%                           | 13.6%                                | 138   | 14.5%                           |
| Warren     | 14985  | 6600                  | 1685  | 25.5%   | 336                                    | 1046                                 | 5.1%                           | 15.8%                                | 1260  | 19.1%                           |
| Washington | 46675  | 16385                 | 5275  | 32.2%   | 1371                                   | 4104                                 | 8.4%                           | 25.0%                                | 3050  | 18.6%                           |
| Wayne      | 5820   | 2750                  | 480   | 17.5%   | 25                                     | 264                                  | 0.9%                           | 9.6%                                 | 366   | 13.3%                           |
| Weakley    | 13860  | 6425                  | 1845  | 28.7%   | 64                                     | 757                                  | 1.0%                           | 11.8%                                | 855   | 13.3%                           |
| White      | 9315   | 4165                  | 1065  | 25.6%   | 112                                    | 481                                  | 2.7%                           | 11.5%                                | 360   | 8.6%                            |
| Williamson | 57490  | 11255                 | 4280  | 38.0%   | 286                                    | 1809                                 | 2.5%                           | 16.1%                                | 905   | 8.0%                            |
| Wilson     | 40150  | 13090                 | 3720  | 28.4%   | 589                                    | 3088                                 | 4.5%                           | 23.6%                                | 1730  | 13.2%                           |

# Owners

| County     | Total  | Low Income Owners | # of Low Income Owners with Severe Housing Problems | % of Low Income Owners with Severe Housing Problems | # of Owners Served by THDA in 2011 | Total Owners Served by THDA | 2011 Owner Housing Service Rate | Cumulative Owner Housing Service Rate |
|------------|--------|-------------------|---|---|------------------------------------|-----------------------------|---------------------------------|---------------------------------------|
| Anderson   | 22090  | 7990              | 1610  | 20.2%   | 29                                 | 1462                        | 0.4%                            | 18.3%                                 |
| Bedford    | 10490  | 3600              | 1060  | 29.4%   | 38                                 | 619                         | 1.1%                            | 17.2%                                 |
| Benton     | 5905   | 2275              | 335   | 14.7%   | 6                                  | 139                         | 0.3%                            | 6.1%                                  |
| Bledsoe    | 3125   | 1210              | 270   | 22.3%   | 7                                  | 24                          | 0.6%                            | 2.0%                                  |
| Blount     | 35885  | 11740             | 2480  | 21.1%   | 98                                 | 2809                        | 0.8%                            | 23.9%                                 |
| Bradley    | 25475  | 7005              | 1935  | 27.6%   | 123                                | 2346                        | 1.8%                            | 33.5%                                 |
| Campbell   | 11510  | 4850              | 910   | 18.8%   | 17                                 | 232                         | 0.4%                            | 4.8%                                  |
| Cannon     | 3955   | 2105              | 380   | 18.1%   | 4                                  | 111                         | 0.2%                            | 5.3%                                  |
| Carroll    | 8930   | 3275              | 835   | 25.5%   | 20                                 | 216                         | 0.6%                            | 6.6%                                  |
| Carter     | 17240  | 6495              | 985   | 15.2%   | 35                                 | 433                         | 0.5%                            | 6.7%                                  |
| Cheatham   | 11535  | 3760              | 690   | 18.4%   | 20                                 | 776                         | 0.5%                            | 20.6%                                 |
| Chester    | 4545   | 1705              | 400   | 23.5%   | 3                                  | 153                         | 0.2%                            | 9.0%                                  |
| Claiborne  | 9975   | 3645              | 725   | 19.9%   | 23                                 | 178                         | 0.6%                            | 4.9%                                  |
| Clay       | 2780   | 1225              | 240   | 19.6%   | 15                                 | 49                          | 1.2%                            | 4.0%                                  |
| Cocke      | 10535  | 4390              | 1170  | 26.7%   | 24                                 | 179                         | 0.5%                            | 4.1%                                  |
| Coffee     | 14930  | 4875              | 1490  | 30.6%   | 12                                 | 696                         | 0.2%                            | 14.3%                                 |
| Crockett   | 3875   | 1380              | 495   | 35.9%   | 4                                  | 176                         | 0.3%                            | 12.8%                                 |
| Cumberland | 16560  | 5635              | 1235  | 21.9%   | 40                                 | 313                         | 0.7%                            | 5.6%                                  |
| Davidson   | 148860 | 43255             | 14185   | 32.8%   | 1213                               | 17676                       | 2.8%                            | 40.9%                                 |
| Decatur    | 3665   | 1670              | 525   | 31.4%   | 11                                 | 21                          | 0.7%                            | 1.3%                                  |
| DeKalb     | 4980   | 1965              | 405   | 20.6%   | 8                                  | 128                         | 0.4%                            | 6.5%                                  |
| Dickson    | 13775  | 5310              | 1065  | 20.1%   | 46                                 | 1197                        | 0.9%                            | 22.5%                                 |
| Dyer       | 9795   | 2860              | 935   | 32.7%   | 14                                 | 1080                        | 0.5%                            | 37.8%                                 |
| Fayette    | 10170  | 2825              | 890   | 31.5%   | 31                                 | 248                         | 1.1%                            | 8.8%                                  |
| Fentress   | 5085   | 2330              | 645   | 27.7%   | 6                                  | 80                          | 0.3%                            | 3.4%                                  |
| Franklin   | 12400  | 4330              | 905   | 20.9%   | 8                                  | 442                         | 0.2%                            | 10.2%                                 |
| Gibson     | 14380  | 4935              | 1150  | 23.3%   | 29                                 | 1079                        | 0.6%                            | 21.9%                                 |
| Giles      | 8840   | 3060              | 675   | 22.1%   | 11                                 | 429                         | 0.4%                            | 14.0%                                 |
| Grainger   | 7045   | 3105              | 755   | 24.3%   | 15                                 | 197                         | 0.5%                            | 6.3%                                  |
| Greene     | 20215  | 7250              | 1415  | 19.5%   | 49                                 | 371                         | 0.7%                            | 5.1%                                  |

| County     | Total  | Low Income Owners | # of Low Income Owners with Severe Housing Problems | % of Low Income Owners with Severe Housing Problems | # of Owners Served by THDA in 2011 | Total Owners Served by THDA | 2011 Owner Housing Service Rate | Cumulative Owner Housing Service Rate |
|------------|--------|-------------------|---|---|------------------------------------|-----------------------------|---------------------------------|---------------------------------------|
| Grundy     | 4375   | 2150              | 435   | 20.2%   | 13                                 | 50                          | 0.6%                            | 2.3%                                  |
| Hamblen    | 17310  | 5090              | 980   | 19.3%   | 65                                 | 1817                        | 1.3%                            | 35.7%                                 |
| Hamilton   | 89200  | 24720             | 6795  | 27.5%   | 406                                | 5763                        | 1.6%                            | 23.3%                                 |
| Hancock    | 1965   | 1015              | 310   | 30.5%   | 3                                  | 23                          | 0.3%                            | 2.3%                                  |
| Hardeman   | 7070   | 2515              | 750   | 29.8%   | 8                                  | 303                         | 0.3%                            | 12.0%                                 |
| Hardin     | 8105   | 3140              | 635   | 20.2%   | 23                                 | 363                         | 0.7%                            | 11.6%                                 |
| Hawkins    | 17385  | 6715              | 1385  | 20.6%   | 18                                 | 1009                        | 0.3%                            | 15.0%                                 |
| Haywood    | 4945   | 1740              | 855   | 49.1%   | 7                                  | 235                         | 0.4%                            | 13.5%                                 |
| Henderson  | 8105   | 2715              | 595   | 21.9%   | 9                                  | 214                         | 0.3%                            | 7.9%                                  |
| Henry      | 10455  | 3245              | 905   | 27.9%   | 15                                 | 385                         | 0.5%                            | 11.9%                                 |
| Hickman    | 6380   | 2070              | 555   | 26.8%   | 23                                 | 337                         | 1.1%                            | 16.3%                                 |
| Houston    | 2450   | 920               | 240   | 26.1%   | 6                                  | 62                          | 0.7%                            | 6.7%                                  |
| Humphreys  | 5885   | 1990              | 370   | 18.6%   | 3                                  | 148                         | 0.2%                            | 7.4%                                  |
| Jackson    | 3350   | 1285              | 310   | 24.1%   | 7                                  | 50                          | 0.5%                            | 3.9%                                  |
| Jefferson  | 14650  | 4460              | 1175  | 26.3%   | 33                                 | 712                         | 0.7%                            | 16.0%                                 |
| Johnson    | 5625   | 2275              | 425   | 18.7%   | 6                                  | 33                          | 0.3%                            | 1.5%                                  |
| Knox       | 119080 | 32930             | 7920  | 24.1%   | 207                                | 9709                        | 0.6%                            | 29.5%                                 |
| Lake       | 1410   | 555               | 100   | 18.0%   | 1                                  | 58                          | 0.2%                            | 10.5%                                 |
| Lauderdale | 6320   | 2180              | 765   | 35.1%   | 18                                 | 323                         | 0.8%                            | 14.8%                                 |
| Lawrence   | 11990  | 4380              | 1270  | 29.0%   | 18                                 | 317                         | 0.4%                            | 7.2%                                  |
| Lewis      | 3265   | 1220              | 345   | 28.3%   | 10                                 | 46                          | 0.8%                            | 3.8%                                  |
| Lincoln    | 10145  | 3345              | 755   | 22.6%   | 16                                 | 111                         | 0.5%                            | 3.3%                                  |
| Loudon     | 14290  | 4475              | 880   | 19.7%   | 12                                 | 592                         | 0.3%                            | 13.2%                                 |
| Macon      | 6185   | 2475              | 670   | 27.1%   | 22                                 | 142                         | 0.9%                            | 5.7%                                  |
| Madison    | 25630  | 7480              | 2460  | 32.9%   | 33                                 | 3595                        | 0.4%                            | 48.1%                                 |
| Marion     | 8995   | 3775              | 790   | 20.9%   | 20                                 | 318                         | 0.5%                            | 8.4%                                  |
| Marshall   | 8570   | 3255              | 770   | 23.7%   | 48                                 | 370                         | 1.5%                            | 11.4%                                 |
| Maury      | 23365  | 7285              | 1735  | 23.8%   | 136                                | 1633                        | 1.9%                            | 22.4%                                 |
| McMinn     | 15230  | 5300              | 1170  | 22.1%   | 23                                 | 274                         | 0.4%                            | 5.2%                                  |
| McNairy    | 8085   | 3085              | 700   | 22.7%   | 21                                 | 199                         | 0.7%                            | 6.5%                                  |
| Meigs      | 3575   | 1435              | 470   | 32.8%   | 5                                  | 40                          | 0.3%                            | 2.8%                                  |
| Monroe     | 12315  | 4085              | 955   | 23.4%   | 12                                 | 271                         | 0.3%                            | 6.6%                                  |
| Montgomery | 38275  | 8575              | 2750  | 32.1%   | 97                                 | 3691                        | 1.1%                            | 43.0%                                 |



| County     | Total  | Low Income Owners | # of Low Income Owners with Severe Housing Problems | % of Low Income Owners with Severe Housing Problems | # of Owners Served by THDA in 2011 | Total Owners Served by THDA | 2011 Owner Housing Service Rate | Cumulative Owner Housing Service Rate |
|------------|--------|-------------------|---|---|------------------------------------|-----------------------------|---------------------------------|---------------------------------------|
| Moore      | 1965   | 685               | 110   | 16.1%   | 0                                  | 22                          | 0.0%                            | 3.2%                                  |
| Morgan     | 6225   | 2530              | 545   | 21.5%   | 17                                 | 150                         | 0.7%                            | 5.9%                                  |
| Obion      | 9115   | 3000              | 695   | 23.2%   | 8                                  | 506                         | 0.3%                            | 16.9%                                 |
| Overton    | 6880   | 2735              | 460   | 16.8%   | 13                                 | 200                         | 0.5%                            | 7.3%                                  |
| Perry      | 2345   | 935               | 245   | 26.2%   | 4                                  | 3                           | 0.4%                            | 0.3%                                  |
| Pickett    | 1485   | 800               | 255   | 31.9%   | 7                                  | 24                          | 0.9%                            | 3.0%                                  |
| Polk       | 5065   | 2175              | 600   | 27.6%   | 31                                 | 111                         | 1.4%                            | 5.1%                                  |
| Putnam     | 17270  | 5955              | 1715  | 28.8%   | 47                                 | 1110                        | 0.8%                            | 18.6%                                 |
| Rhea       | 8715   | 3305              | 1020  | 30.9%   | 43                                 | 592                         | 1.3%                            | 17.9%                                 |
| Roane      | 16775  | 5650              | 1175  | 20.8%   | 27                                 | 429                         | 0.5%                            | 7.6%                                  |
| Robertson  | 17675  | 5940              | 1440  | 24.2%   | 50                                 | 1897                        | 0.8%                            | 31.9%                                 |
| Rutherford | 63015  | 16730             | 4370  | 26.1%   | 466                                | 8390                        | 2.8%                            | 50.1%                                 |
| Scott      | 5890   | 2545              | 605   | 23.8%   | 10                                 | 68                          | 0.4%                            | 2.7%                                  |
| Sequatchie | 3370   | 1299              | 334   | 25.7%   | 15                                 | 185                         | 1.2%                            | 14.2%                                 |
| Sevier     | 21950  | 6665              | 1825  | 27.4%   | 19                                 | 593                         | 0.3%                            | 8.9%                                  |
| Shelby     | 212365 | 59055             | 24580   | 41.6%   | 1081                               | 23216                       | 1.8%                            | 39.3%                                 |
| Smith      | 5415   | 1600              | 405   | 25.3%   | 22                                 | 76                          | 1.4%                            | 4.8%                                  |
| Stewart    | 3995   | 1435              | 435   | 30.3%   | 5                                  | 88                          | 0.3%                            | 6.1%                                  |
| Sullivan   | 50435  | 16170             | 3360  | 20.8%   | 81                                 | 2089                        | 0.5%                            | 12.9%                                 |
| Sumner     | 43160  | 12660             | 3060  | 24.2%   | 180                                | 3306                        | 1.4%                            | 26.1%                                 |
| Tipton     | 16015  | 4085              | 1075  | 26.3%   | 38                                 | 1294                        | 0.9%                            | 31.7%                                 |
| Trousdale  | 2345   | 1030              | 235   | 22.8%   | 6                                  | 68                          | 0.6%                            | 6.6%                                  |
| Unicoi     | 5410   | 2070              | 415   | 20.0%   | 11                                 | 147                         | 0.5%                            | 7.1%                                  |
| Union      | 6140   | 3295              | 640   | 19.4%   | 9                                  | 228                         | 0.3%                            | 6.9%                                  |
| Van Buren  | 1640   | 690               | 135   | 19.6%   | 4                                  | 22                          | 0.6%                            | 3.2%                                  |
| Warren     | 10835  | 4115              | 985   | 23.9%   | 16                                 | 253                         | 0.4%                            | 6.1%                                  |
| Washington | 32040  | 8085              | 2130  | 26.3%   | 111                                | 1695                        | 1.4%                            | 21.0%                                 |
| Wayne      | 4750   | 1945              | 320   | 16.5%   | 1                                  | 37                          | 0.1%                            | 1.9%                                  |
| Weakley    | 9385   | 3185              | 550   | 17.3%   | 7                                  | 252                         | 0.2%                            | 7.9%                                  |
| White      | 7190   | 2725              | 625   | 22.9%   | 20                                 | 282                         | 0.7%                            | 10.3%                                 |
| Williamson | 47860  | 6735              | 2545  | 37.8%   | 118                                | 1108                        | 1.8%                            | 16.5%                                 |
| Wilson     | 32810  | 8480              | 2280  | 26.9%   | 107                                | 1564                        | 1.3%                            | 18.4%                                 |

# Renters

| County     | Total  | Low Income Renters | # of Low Income Renters with Severe Housing Problems | % of Low Income Renters with Severe Housing Problems | # of Renters Served by THDA in 2011 | Cumulative Renters Served by THDA | 2011 THDA Rental Housing Service Rate | Cumulative THDA Housing Service Rate | Total Renters Served – All Programs | Total Rental Housing Service Rate |
|------------|--------|--------------------|--|--|-------------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|
| Anderson   | 8760   | 5780               | 1705   | 29.5%  | 828                                 | 1438                              | 14.0%                                 | 25.0%                                | 2239                                | 38.7%                             |
| Bedford    | 5085   | 3305               | 1240   | 37.5%  | 223                                 | 570                               | 7.0%                                  | 17.0%                                | 1177                                | 35.6%                             |
| Benton     | 1365   | 775                | 360  | 46.5%  | 206                                 | 265                               | 27.0%                                 | 34.0%                                | 354                                 | 45.7%                             |
| Bledsoe    | 915    | 695                | 185  | 26.6%  | 206                                 | 182                               | 30.0%                                 | 26.0%                                | 507                                 | 72.9%                             |
| Blount     | 10865  | 7070               | 2540   | 35.9%  | 613                                 | 871                               | 9.0%                                  | 12.0%                                | 1719                                | 24.3%                             |
| Bradley    | 12200  | 7775               | 3295   | 42.4%  | 631                                 | 1167                              | 8.0%                                  | 15.0%                                | 1798                                | 23.1%                             |
| Campbell   | 4280   | 3094               | 789  | 25.5%  | 388                                 | 619                               | 13.0%                                 | 20.0%                                | 1983                                | 64.1%                             |
| Cannon     | 1265   | 950                | 180  | 18.9%  | 11                                  | 54                                | 1.0%                                  | 6.0%                                 | 286                                 | 30.1%                             |
| Carroll    | 2645   | 1355               | 500  | 36.9%  | 60                                  | 135                               | 4.0%                                  | 10.0%                                | 487                                 | 35.9%                             |
| Carter     | 6490   | 4405               | 1185   | 26.9%  | 440                                 | 781                               | 10.0%                                 | 18.0%                                | 1436                                | 32.6%                             |
| Cheatham   | 2935   | 2190               | 620  | 28.3%  | 39                                  | 136                               | 2.0%                                  | 6.0%                                 | 219                                 | 10.0%                             |
| Chester    | 1535   | 1085               | 300  | 27.6%  | 271                                 | 393                               | 25.0%                                 | 36.0%                                | 391                                 | 36.0%                             |
| Claiborne  | 2745   | 1940               | 620  | 32.0%  | 70                                  | 226                               | 4.0%                                  | 12.0%                                | 375                                 | 19.3%                             |
| Clay       | 805    | 470                | 125  | 26.6%  | 3                                   | 71                                | 1.0%                                  | 15.0%                                | 201                                 | 42.8%                             |
| Cocke      | 3710   | 2635               | 595  | 22.6%  | 190                                 | 513                               | 7.0%                                  | 19.0%                                | 1142                                | 43.3%                             |
| Coffee     | 5765   | 3640               | 1355   | 37.2%  | 624                                 | 866                               | 17.0%                                 | 24.0%                                | 1433                                | 39.4%                             |
| Crockett   | 1600   | 954                | 209  | 21.9%  | 39                                  | 159                               | 4.0%                                  | 17.0%                                | 196                                 | 20.5%                             |
| Cumberland | 4200   | 2730               | 820  | 30.0%  | 135                                 | 300                               | 5.0%                                  | 11.0%                                | 1123.25                             | 41.1%                             |
| Davidson   | 103310 | 66505              | 23835  | 35.8%  | 6425                                | 13090                             | 10.0%                                 | 20.0%                                | 24390                               | 36.7%                             |
| Decatur    | 1330   | 1059               | 319  | 30.1%  | 60                                  | 60                                | 6.0%                                  | 6.0%                                 | 85                                  | 8.0%                              |
| DeKalb     | 1625   | 924                | 254  | 27.5%  | 131                                 | 191                               | 14.0%                                 | 21.0%                                | 491                                 | 53.1%                             |
| Dickson    | 4615   | 3485               | 1155   | 33.1%  | 167                                 | 661                               | 5.0%                                  | 19.0%                                | 1652                                | 47.4%                             |
| Dyer       | 5330   | 3680               | 1175   | 31.9%  | 510                                 | 670                               | 14.0%                                 | 18.0%                                | 1472                                | 40.0%                             |
| Fayette    | 2385   | 1465               | 525  | 35.8%  | 314                                 | 561                               | 21.0%                                 | 38.0%                                | 884                                 | 60.3%                             |
| Fentress   | 1555   | 1150               | 360  | 31.3%  | 60                                  | 269                               | 5.0%                                  | 23.0%                                | 474                                 | 41.2%                             |
| Franklin   | 3705   | 2400               | 595  | 24.8%  | 188                                 | 288                               | 8.0%                                  | 12.0%                                | 625                                 | 26.0%                             |
| Gibson     | 6050   | 4100               | 1320   | 32.2%  | 350                                 | 462                               | 9.0%                                  | 11.0%                                | 1302                                | 31.8%                             |
| Giles      | 2855   | 1875               | 595  | 31.7%  | 346                                 | 510                               | 18.0%                                 | 27.0%                                | 780                                 | 41.6%                             |
| Grainger   | 1435   | 900                | 240  | 26.7%  | 28                                  | 128                               | 3.0%                                  | 14.0%                                | 219                                 | 24.3%                             |

| County     | Total | Low Income Renters | # of Low Income Renters with Severe Housing Problems | % of Low Income Renters with Severe Housing Problems | # of Renters Served by THDA in 2011 | Cumulative Renters Served by THDA | 2011 THDA Rental Housing Service Rate | Cumulative THDA Housing Service Rate | Total Renters Served – All Programs | Total Rental Housing Service Rate |
|------------|-------|--------------------|--|--|-------------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|
| Greene     | 7150  | 4155               | 1110   | 26.7%  | 420                                 | 738                               | 10.0%                                 | 18.0%                                | 1335                                | 32.1%                             |
| Grundy     | 1080  | 795                | 220  | 27.7%  | 35                                  | 155                               | 4.0%                                  | 19.0%                                | 383                                 | 48.2%                             |
| Hamblen    | 7225  | 4260               | 1330   | 31.2%  | 323                                 | 788                               | 8.0%                                  | 18.0%                                | 1663                                | 39.0%                             |
| Hamilton   | 44010 | 27725              | 9415   | 34.0%  | 1601                                | 3298                              | 6.0%                                  | 12.0%                                | 9290                                | 33.5%                             |
| Hancock    | 840   | 670                | 260  | 38.8%  | 61                                  | 150                               | 9.0%                                  | 22.0%                                | 282                                 | 42.1%                             |
| Hardeman   | 2470  | 1640               | 615  | 37.5%  | 116                                 | 236                               | 7.0%                                  | 14.0%                                | 520                                 | 31.7%                             |
| Hardin     | 2490  | 2100               | 570  | 27.1%  | 107                                 | 264                               | 5.0%                                  | 13.0%                                | 604                                 | 28.8%                             |
| Hawkins    | 5390  | 3710               | 1035   | 27.9%  | 155                                 | 217                               | 4.0%                                  | 6.0%                                 | 921                                 | 24.8%                             |
| Haywood    | 2675  | 1880               | 770  | 41.0%  | 223                                 | 604                               | 12.0%                                 | 32.0%                                | 1309                                | 69.6%                             |
| Henderson  | 2530  | 1655               | 515  | 31.1%  | 183                                 | 292                               | 11.0%                                 | 18.0%                                | 461                                 | 27.9%                             |
| Henry      | 3090  | 1835               | 485  | 26.4%  | 333                                 | 493                               | 18.0%                                 | 27.0%                                | 757                                 | 41.3%                             |
| Hickman    | 1865  | 1230               | 380  | 30.9%  | 117                                 | 198                               | 10.0%                                 | 16.0%                                | 290                                 | 23.6%                             |
| Houston    | 820   | 599                | 174  | 29.0%  | 8                                   | 50                                | 1.0%                                  | 8.0%                                 | 151                                 | 25.2%                             |
| Humphreys  | 1760  | 1114               | 164  | 14.7%  | 151                                 | 199                               | 14.0%                                 | 18.0%                                | 357                                 | 32.0%                             |
| Jackson    | 1095  | 775                | 310  | 40.0%  | 43                                  | 99                                | 6.0%                                  | 13.0%                                | 250                                 | 32.3%                             |
| Jefferson  | 4515  | 3140               | 1220   | 38.9%  | 59                                  | 151                               | 2.0%                                  | 5.0%                                 | 595                                 | 18.9%                             |
| Johnson    | 1665  | 1210               | 270  | 22.3%  | 164                                 | 204                               | 14.0%                                 | 17.0%                                | 445                                 | 36.8%                             |
| Knox       | 58095 | 39070              | 15735  | 40.3%  | 4048                                | 6910                              | 10.0%                                 | 18.0%                                | 13537                               | 34.6%                             |
| Lake       | 995   | 830                | 215  | 25.9%  | 233                                 | 417                               | 28.0%                                 | 50.0%                                | 687                                 | 82.8%                             |
| Lauderdale | 3195  | 2235               | 760  | 34.0%  | 323                                 | 647                               | 14.0%                                 | 29.0%                                | 1107                                | 49.5%                             |
| Lawrence   | 3410  | 2200               | 715  | 32.5%  | 44                                  | 337                               | 2.0%                                  | 15.0%                                | 945                                 | 43.0%                             |
| Lewis      | 1065  | 865                | 135  | 15.6%  | 43                                  | 91                                | 5.0%                                  | 11.0%                                | 300                                 | 34.7%                             |
| Lincoln    | 2945  | 1890               | 565  | 29.9%  | 183                                 | 351                               | 10.0%                                 | 19.0%                                | 760                                 | 40.2%                             |
| Loudon     | 3785  | 2405               | 790  | 32.8%  | 320                                 | 550                               | 13.0%                                 | 23.0%                                | 950                                 | 39.5%                             |
| Macon      | 2030  | 1515               | 295  | 19.5%  | 11                                  | 58                                | 1.0%                                  | 4.0%                                 | 329                                 | 21.7%                             |
| Madison    | 12730 | 8745               | 3900   | 44.6%  | 1014                                | 1940                              | 12.0%                                 | 22.0%                                | 4164                                | 47.6%                             |
| Marion     | 2925  | 1770               | 440  | 24.9%  | 61                                  | 138                               | 3.0%                                  | 8.0%                                 | 468                                 | 26.4%                             |
| Marshall   | 2985  | 2280               | 655  | 28.7%  | 397                                 | 570                               | 17.0%                                 | 25.0%                                | 1013                                | 44.4%                             |
| Maury      | 8725  | 5965               | 2055   | 34.5%  | 607                                 | 1154                              | 10.0%                                 | 19.0%                                | 1682                                | 28.2%                             |
| McMinn     | 5360  | 3505               | 990  | 28.2%  | 426                                 | 626                               | 12.0%                                 | 18.0%                                | 1352                                | 38.6%                             |
| McNairy    | 1925  | 1330               | 410  | 30.8%  | 171                                 | 235                               | 13.0%                                 | 18.0%                                | 344                                 | 25.9%                             |

| County     | Total  | Low Income Renters | # of Low Income Renters with zSevere Housing Problems | % of Low Income Renters with Severe Housing Problems | # of Renters Served by THDA in 2011 | Cumulative Renters Served by THDA | 2011 THDA Rental Housing Service Rate | Cumulative THDA Housing Service Rate | Total Renters Served – All Programs | Total Rental Housing Service Rate |
|------------|--------|--------------------|---|--|-------------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|
| Meigs      | 1080   | 634                | 179   | 28.2%  | 28                                  | 52                                | 4.0%                                  | 8.0%                                 | 281                                 | 44.3%                             |
| Monroe     | 3825   | 2430               | 665   | 27.4%  | 198                                 | 304                               | 8.0%                                  | 13.0%                                | 666                                 | 27.4%                             |
| Montgomery | 20670  | 11080              | 4110  | 37.1%  | 1236                                | 1904                              | 11.0%                                 | 17.0%                                | 2346                                | 21.2%                             |
| Moore      | 360    | 175                | 55  | 31.4%  | 9                                   | 66                                | 5.0%                                  | 38.0%                                | 123                                 | 70.3%                             |
| Morgan     | 1290   | 775                | 175   | 22.6%  | 73                                  | 182                               | 9.0%                                  | 23.0%                                | 270                                 | 34.8%                             |
| Obion      | 4080   | 2645               | 740   | 28.0%  | 430                                 | 501                               | 16.0%                                 | 19.0%                                | 922                                 | 34.9%                             |
| Overton    | 1770   | 1210               | 370   | 30.6%  | 108                                 | 178                               | 9.0%                                  | 15.0%                                | 367                                 | 30.3%                             |
| Perry      | 630    | 405                | 235   | 58.0%  | 33                                  | 33                                | 8.0%                                  | 8.0%                                 | 87                                  | 21.5%                             |
| Pickett    | 575    | 420                | 95  | 22.6%  | 32                                  | 88                                | 8.0%                                  | 21.0%                                | 157                                 | 37.4%                             |
| Polk       | 1615   | 1170               | 285   | 24.4%  | 28                                  | 76                                | 2.0%                                  | 6.0%                                 | 191                                 | 16.3%                             |
| Putnam     | 9505   | 6020               | 2370  | 39.4%  | 517                                 | 909                               | 9.0%                                  | 15.0%                                | 1667                                | 27.7%                             |
| Rhea       | 3035   | 1850               | 705   | 38.1%  | 0                                   | 115                               | 0.0%                                  | 6.0%                                 | 694                                 | 37.5%                             |
| Roane      | 4890   | 3200               | 1050  | 32.8%  | 431                                 | 783                               | 13.0%                                 | 24.0%                                | 1593                                | 49.8%                             |
| Robertson  | 5550   | 3950               | 1200  | 30.4%  | 268                                 | 707                               | 7.0%                                  | 18.0%                                | 1458                                | 36.9%                             |
| Rutherford | 28110  | 17695              | 7125  | 40.3%  | 1867                                | 3289                              | 11.0%                                 | 19.0%                                | 4225                                | 23.9%                             |
| Scott      | 2570   | 1845               | 440   | 23.8%  | 68                                  | 162                               | 4.0%                                  | 9.0%                                 | 454                                 | 24.6%                             |
| Sequatchie | 840    | 665                | 215   | 32.3%  | 70                                  | 134                               | 11.0%                                 | 20.0%                                | 189                                 | 28.4%                             |
| Sevier     | 9190   | 5190               | 1710  | 32.9%  | 183                                 | 527                               | 4.0%                                  | 10.0%                                | 1000                                | 19.3%                             |
| Shelby     | 131730 | 83850              | 39200   | 46.8%  | 8133                                | 18760                             | 10.0%                                 | 22.0%                                | 28793                               | 34.3%                             |
| Smith      | 1410   | 960                | 350   | 36.5%  | 22                                  | 166                               | 2.0%                                  | 17.0%                                | 410                                 | 42.7%                             |
| Stewart    | 995    | 745                | 330   | 44.3%  | 35                                  | 61                                | 5.0%                                  | 8.0%                                 | 155                                 | 20.8%                             |
| Sullivan   | 16850  | 10550              | 3435  | 32.6%  | 1316                                | 2353                              | 12.0%                                 | 22.0%                                | 3717                                | 35.2%                             |
| Sumner     | 14550  | 9160               | 3050  | 33.3%  | 920                                 | 1971                              | 10.0%                                 | 22.0%                                | 2823                                | 30.8%                             |
| Tipton     | 5310   | 3695               | 1405  | 38.0%  | 682                                 | 1092                              | 18.0%                                 | 30.0%                                | 1634                                | 44.2%                             |
| Trousdale  | 550    | 370                | 75  | 20.3%  | 16                                  | 49                                | 4.0%                                  | 13.0%                                | 115                                 | 31.1%                             |
| Unicoi     | 1885   | 1090               | 155   | 14.2%  | 102                                 | 160                               | 9.0%                                  | 15.0%                                | 310                                 | 28.4%                             |
| Union      | 1580   | 1235               | 325   | 26.3%  | 25                                  | 207                               | 2.0%                                  | 17.0%                                | 409                                 | 33.1%                             |
| Van Buren  | 405    | 265                | 40  | 15.1%  | 61                                  | 61                                | 23.0%                                 | 23.0%                                | 134                                 | 50.6%                             |
| Warren     | 4155   | 2485               | 700   | 28.2%  | 318                                 | 694                               | 13.0%                                 | 28.0%                                | 1244                                | 50.1%                             |
| Washington | 14635  | 8300               | 3145  | 37.9%  | 1231                                | 2077                              | 15.0%                                 | 25.0%                                | 2939                                | 35.4%                             |
| Wayne      | 1070   | 805                | 160   | 19.9%  | 23                                  | 159                               | 3.0%                                  | 20.0%                                | 365                                 | 45.3%                             |

| <b>County</b> | <b>Total</b> | <b>Low Income Renters</b> | <b># of Low Income Renters with zSevere Housing Problems</b> | <b>% of Low Income Renters with Severe Housing Problems</b> | <b># of Renters Served by THDA in 2011</b> | <b>Cumulative Renters Served by THDA</b> | <b>2011 THDA Rental Housing Service Rate</b> | <b>Cumulative THDA Housing Service Rate</b> | <b>Total Renters Served – All Programs</b> | <b>Total Rental Housing Service Rate</b> |
|---------------|--------------|---------------------------|--|---|--|--|--|---|--|--|
| Weakley       | 4475         | 3240                      | 1295   | 40.0%   | 57   | 395                                      | 2.0%   | 12.0%                                       | 848  | 26.2%                                    |
| White         | 2125         | 1440                      | 440  | 30.6%   | 84   | 132                                      | 6.0%   | 9.0%  | 340  | 23.6%                                    |
| Williamson    | 9630         | 4520                      | 1735   | 38.4%   | 133  | 379                                      | 3.0%   | 8.0%  | 787  | 17.4%                                    |
| Wilson        | 7340         | 4610                      | 1440   | 31.2%   | 416  | 1213                                     | 9.0%   | 26.0%                                       | 1623                                       | 35.2%                                    |



**Tennessee Housing  
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404 James Robertson Parkway, Suite 1200

Nashville, TN 37243-0900

615-815-2200 • [www.thda.org](http://www.thda.org)

