



2017

Investments & Impacts

Tennessee Housing Development Agency



2017 Investments & Impacts Report

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Introduction

Introduction

By Ralph M. Perrey, THDA Executive Director

Thank you for taking an interest in the investments and impacts of the Tennessee Housing Development Agency (THDA) in calendar year 2017. In this report, which we previously called the program summary, you will see how thousands of Tennesseans who need housing assistance were helped this year through programs administered by THDA and our partners in all 95 counties.

Last year THDA made homeownership possible for 2,922 Tennessee families through our Great Choice Home Loan program. We also managed a wide range of grant programs under the Tennessee Housing Trust Fund, maintained a network of homebuyer education counseling partners, and administered federal programs on the state level. All told, THDA was directly responsible for \$628 million in economic activity in 2017, with a total estimated economic impact of \$1.1 billion. Our activities created more than 7,477 jobs.

The detailed charts of our investments listed by county, congressional district, and statewide in this report highlight the effect that THDA, is having on communities throughout Tennessee.



Acknowledgements

The Investments and Impacts Report was prepared by Dr. Hulya Arik of THDA's Research and Planning Division. The layout was designed by Charmaine McNeilly, THDA Communication Division. Special thanks go to THDA Program Divisions, THDA Information Technology Division, as well as others in the Research and Planning Division for their assistance in gathering the information needed to complete this report.

How to Use The Investments and Impacts Report

The Investments and Impacts Report provides a comprehensive account of THDA's activities during calendar year 2017. The Economic Impact Report highlights the ripple effects of THDA programs on local and state economies. This is followed by descriptions of each of THDA's programs and then statewide data and graphs. After the statewide data, THDA's 2017 impact is broken out by congressional district and then by all 95 Tennessee counties. Lastly, the Methodology explains how every number is calculated for each program. Click on the map on any of the Congressional District or County pages to visit our new interactive online mapping tool.

Economic Impact

Affordable housing's benefits expand beyond those individuals and families who can live in safe, sound, affordable homes thanks to the programs administered by Tennessee Housing Development Agency (THDA). In addition to benefitting individuals and families, because of the economic multipliers, or the "ripple" effect, THDA's affordable housing programs impact all industries in the economy, going far beyond the specific unit or the neighborhood in which THDA program money is spent, and create additional jobs, income, and spending in the state and local economies and add to state and local revenues.

In this study, we developed a comprehensive framework to estimate the economic impact of THDA activities in providing safe, sound, affordable housing options to households of low- and moderate-income. To this end, we reviewed THDA programs, both loans and grants, to determine the scope and the monetary flows of each program's activities. Affordable housing programs are not limited to subsidies provided to bring housing costs down so that low- and moderate-income households can afford. In this economic impact analysis, in addition to subsidy programs such as the Low-Income Housing Tax Credit (LIHTC) Program and the Section 8 Rental Housing Programs, we also considered the impacts of programs and policies that reduced housing-related expenses (such as energy costs) and programs that provided sound mortgage products to low- and moderate-income households, programs that provided shelter for homeless and the programs that helped the current homeowners keep their homes (such as mortgage assistance, foreclosure counseling and repair/rehab programs).

Economic Impact of THDA-Related Activities in 2017

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

Business revenue

- The total contribution of THDA-related activities to Tennessee's economy was estimated at \$1.1 billion in 2017.
 - Of this total, \$628 million was directly injected into the economy by THDA-related activities.
 - Every \$100 of THDA-related activities generated an additional \$74 in the business revenues.

Personal income

- THDA-related activities generated \$349 million in wages and salaries in 2017.
 - Every \$100 of personal income produced an additional \$78 of wages and salaries in the local economy.

Employment / Job Creation

- THDA-related activities created 7,477 jobs in 2017.
 - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 85 additional jobs throughout the local economy.

State and local taxes

- The THDA-related activities accounted for \$35 million in state and local taxes in 2017.

*To read the complete **Economic Impact of THDA Activities on the Tennessee Economy 2017** report please visit thda.org/research-planning/program-summary.*

¹ We used the IMPLAN input-output model to calculate these "ripple" effects.

THDA Program Descriptions

Appalachian Renovation Loan Program (ARLP)

The Appalachian Renovation Loan Program (ARLP) will improve homeownership for the residents of the most distressed and at-risk counties of the Appalachian region counties. The program goal is to help provide safe, healthy and sound housing to residents within the Appalachian region through loans for repairs or improvements.

Blight Elimination Program (BEP)

The Hardest Hit Fund Blight Elimination Program (BEP) assists with the removal of blighted properties in targeted areas within Tennessee. THDA works in partnership with approved land banks and non-profit partners to strategically target residential single-family properties for demolition, site improvement, and acceptable reuse. The BEP is designed to reduce foreclosures, promote neighborhood stabilization, and maintain property values through the demolition of vacant, abandoned, blighted residential structures, and subsequent greening/improvement of the remaining parcels within the targeted areas. This program is funded by the U.S. Department of the Treasury's Hardest Hit Fund.

Community Investment Tax Credit (CITC)

Financial institutions may obtain a credit against their franchise - excise tax liability when qualified loans, investments, grants, or contributions are extended to eligible non-profit organizations, development districts, public housing authorities, or THDA for activities that create or preserve affordable housing, help low-income Tennesseans obtain affordable housing, or build the capacity of eligible non-profit organizations that improve housing opportunities for low income Tennesseans. Households served are those who are at or below 80% of the area median income as determined by the U.S. Department of Housing and Urban Development (HUD) for the Housing Choice Voucher Program.

Emergency Solutions Grant Program (ESG)

THDA administers the federally-funded Emergency Solutions Grant (ESG) Program on behalf of the State of Tennessee to improve the housing stability of individuals and families who are homeless or threatened with homelessness. Funds may be used to help meet the costs of operating and maintaining emergency shelters, to provide essential services, to undertake street outreach, and to provide emergency intervention assistance to prevent homelessness, and rapid re-housing services to move families quickly to permanent housing. ESG funds are awarded competitively to nonprofit organizations and local governments across the state of Tennessee.

Foreclosure Prevention Program

As part of the 2013 National Mortgage Settlement with the nation's largest servicers, Tennessee's Attorney General allocated funding for THDA's Foreclosure Prevention Program. Since then, THDA has awarded over 1.9 million of these funds to nonprofit agency offices across the state to provide free and confidential counseling services for Tennesseans facing financial difficulties that may lead them to default and foreclosure. THDA has partnered with NeighborWorks® America to provide certification training. THDA's certified foreclosure prevention counselors possess a strong knowledge in the area of mortgage default and/or foreclosure intervention counseling, specifically relating to current industry practices of loss mitigation to include loan repayment, forbearance, modification, refinance, loan assumption, short sale, deed-in-lieu, community referrals and other remedies available to the homeowner to avoid foreclosure. THDA's Foreclosure Prevention Program was previously funded through the National Foreclosure Mitigation Counseling grant program. THDA maintains a list of certified counselors on our website, www.thda.org.

THDA Program Descriptions

HHF-Downpayment Assistance Loans

The Hardest Hit Fund Down Payment Assistance (HHF-DPA) program offers \$15,000 in down payment assistance to Great Choice eligible homebuyers who purchase a home in targeted neighborhoods across the state that were hard hit by the downturn and have been slower to recover. By stimulating home sales in these areas, the program is designed to protect the families already living in there from blight, falling property values, and risk of foreclosure.

HOME Program

THDA administers the federally-funded HOME Program on behalf of the State of Tennessee to promote the production, preservation and rehabilitation of housing for homeownership by individuals and families of low income. THDA's HOME funds are awarded annually through a competitive application process to cities, counties, and nonprofit organizations serving communities that do not receive their own allocation of HOME funds from the U.S. Department of Housing and Urban Development. Additionally, Community Housing Development Organizations (CHDOs) serving any community in Tennessee may also receive funding through the State's HOME program.

Homebuyer Education Program

Since the home purchase process can be costly and complex, THDA recognizes the value of homebuyer education. Homebuyer education helps to create sustainable homeowners, which is why THDA requires it for all mortgage applicants utilizing down payment assistance (i.e Great Choice Plus and Homeownership for the Brave) and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA supplies approved providers with materials to teach first-time homebuyer education classes and hosts annual trainings which allow providers to obtain and maintain their certification. THDA also maintains a calendar of approved classes on its website and a county-specific list of certified homebuyer educators who can help consumers as they consider purchasing a home.

Homeownership Loan Program

Since its inception in 1973, THDA has helped more than 114,000 households become homeowners through its Single Family Homeownership Loan Programs. THDA offers affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders: Great Choice, Great Choice Plus, and the Homeownership for the Brave. Great Choice offers a competitive interest rate on a 30-year fixed rate mortgage. If a borrower needs downpayment and/or closing costs assistance they can receive the Great Choice Plus second mortgage to accompany the Great Choice first mortgage. Great Choice Plus offers up to five percent of the sales price at a zero percent interest rate, deferred payment, 30 year loan. Homeownership for the Brave offers a .5 percent discount to the Great Choice interest rate for those eligible veterans, active duty military and national guardsmen. New Start loans, delivered only through nonprofit housing providers for households of very low income, are designed to promote the construction of new houses and carry a zero percent interest rate. Prior to October 2016 Great Choice Plus offered up to four percent of the sales price at a zero percent interest rate, deferred payment, 15 year loan.

THDA Program Descriptions

Keep My Tennessee Home

The Keep My Tennessee Home Program (Tennessee's Hardest Hit Fund) provided forgivable loans to unemployed or substantially underemployed homeowners who, through no fault of their own, were financially unable to make their mortgage payments and were in danger of losing their homes to foreclosure or to homeowners who had experienced a divorce or death of a spouse. Tennessee was one of 18 states plus the District of Columbia that received Hardest Hit Funds due to having an unemployment rate that was higher than the national average. THDA committed all funds allocated to mortgage assistance in 2014. THDA continues to make mortgage payments for eligible borrowers through the program.

Low Income Home Energy Assistance Program (LIHEAP)

THDA administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) that assists households below 150% of the federal poverty standards to meet their home energy needs and improve the energy efficiency of their homes. LIHEAP provides regular and crisis assistance across Tennessee in partnership with local community service agencies and local governments. Priority in energy assistance, as well as the level of assistance, is based on the energy burden, income, household size, and the presence of in the household of, the elderly, individuals with disabilities, and young children. LIHEAP funds are also provided to meet the health and safety needs of homes receiving assistance under the State's Weatherization Assistance Program (WAP).

Low-Income Housing Tax Credit (LIHTC)

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

Medical Hardship Program

In 2013, Tennessee participated in a state-federal mortgage servicing settlement with the nation's largest servicers. Thirty-five million dollars from the National Mortgage Settlement was allocated by Tennessee's Attorney General to THDA's Keep My Tennessee Home Program. From these funds, \$25 million dollars was used to create the AG Medical Hardship Program. This program provides mortgage and mortgage related assistance to persons fighting foreclosure as a result of a long-term medical hardship. THDA committed all funds for the Medical Hardship Program in 2014. THDA continues to make mortgage payments for eligible borrowers through the program.

Multifamily Tax-Exempt Bond Authority

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

THDA Program Descriptions

Reinstatement Only Program (ROP)

The Reinstatement Only Program (ROP) will provide assistance to homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home.

Section 8 Project-Based Rental Assistance (Contract Administration)

The Section 8 Contract Administration and Compliance Division manages the Housing Assistance Payment contracts between HUD and Section 8 property owners across the State. To complete this work, THDA processes monthly payments to owners, oversees annual contract renewals and rent adjustments with property agents, review and approve special claims, contract opt-outs and terminations, handles issue calls from residents, and conducts Management and Occupancy Reviews (MORS). In return, Section 8 property owner-agents provide safe, decent and affordable housing units at 380 properties to an estimated 30,000 elderly, disabled and/or low-income Tennessee households. Unlike the “Section 8 Housing Choice Voucher” program these Performance-Based HUD subsidies do not follow tenants directly, but rather are tied to units at specific properties under long-term contracts with HUD.

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

The Housing Choice Voucher (HCV) program provides monthly rental assistance to eligible participants who are elderly, disabled, or of very low income. This HUD-funded program enables eligible households or individuals to obtain decent, safe, and sanitary housing by paying a portion of rental costs. Participants are able to find their own housing in the private market, including single-family homes, townhouses, and apartments. The housing subsidy is paid to the landlord directly by THDA on behalf of the participating household. The household then pays the difference when applicable between the actual rent charged by the landlord and the amount subsidized by the program. THDA serves households through the HCV program in 72 Tennessee counties. The program is administered in the remaining counties by other public housing agencies (PHAs). A list of these public housing agencies may be found at www.hud.gov/offices/pih/pha/contacts/states/tn.cfm.

With the Family Self Sufficiency (FSS) program, THDA works with households and interested parties to create step-by-step plans that lead to economic independence in a five-year time period. The purpose of the FSS program is to facilitate access to supportive services that households could use to become free of public assistance. All participating Housing Choice Voucher (HCV) households have the option to participate.

THDA’s Homeownership Voucher Program offers a mortgage subsidy to low income households that currently receive Housing Choice Voucher (HCV) Rental Assistance. The subsidy factors are the same as the rental program. There is a consideration for additional expenses related to homeownership. THDA’s assistance allows households of low income to purchase a home they would otherwise not be able to. The mortgage assistance payment is paid directly to the lender or loan servicing company. The households must complete both pre-purchase and post-purchase counseling.

THDA Program Descriptions

Take Credit

The Take Credit Program is a Mortgage Credit Certificate (“MCC”) program administered by THDA. An MCC is not a loan. An MCC permits an eligible homebuyer a federal tax credit up to a maximum of \$2,000 per year based on the mortgage interest paid by the homebuyer. The tax credit may be used to lower a homebuyer’s income tax liability each year the home remains owner-occupied by the homebuyer.

Tennessee Housing Trust Fund (THTF)

The Tennessee Housing Trust Fund (THTF) expands housing options for very low income Tennesseans by leveraging THDA funds with private sector investment and matching funds from local grantees. The THTF resources are used to assist the following programs:

- The Competitive Grants Program provides grants for the rehabilitation or construction of affordable rental housing for very low income families and individuals. Applications are accepted through two funding rounds annually.
- The Challenge Grant Program provides initial seed funding to support the fundraising efforts of nonprofit organizations to implement housing activities that represent unique milestones, are part of a broad community initiative, or are part of a significant expansion of work outside the normal day to day activities of the organization.
- Habitat for Humanity of Tennessee receives funding, which it distributes to local affiliates for new construction of single family homes.
- The Emergency Repair Program provides grants of up to \$10,000 to elderly or disabled homeowners to repair or replace essential systems and/or critical structural problems.
- The Housing Modification and Ramps Program is administered by United Cerebral Palsy of Middle Tennessee in partnership with collaborating agencies, volunteers from worship centers, civic clubs, and other area groups across Tennessee to build ramps and improve the accessibility of homes for low income individuals with disabilities.
- The Rebuild and Recover Program provides resources to local communities impacted by a weather-related incident that does not rise to the level of a presidential or state declared disaster.

Additionally, the THTF provides funding to Habitat for Humanity of Tennessee to support the construction of single family homes across the state.

Weatherization Assistance Program (WAP)

THDA administers the federally funded Weatherization Assistance Program (WAP) that assists households with incomes at or below 200 percent of the federal poverty standards to reduce their fuel costs while contributing to national energy conservation through increased energy efficiency and consumer education. Examples of common weatherization measures that may be provided are weather stripping, air sealing, caulking, replacement of inefficient HVAC units, and adding of insulation to attics, walls, and floors. The program is administered with LIHEAP Weatherization resources to eliminate health and safety issues of assisted units.

Tennessee Program Totals

Homeownership and Maintenance

The Great Choice and New Start **Homeownership Loan Programs** created 2,922 homeowners, with first loans totaling \$368.1 million. In addition, 1,381 downpayment assistance second loans in the amount of \$9.9 million were funded in the same period. A new downpayment assistance program through the **Hardest Hit Fund (HHF-DPA)** provided \$22.1 million in forgivable loans to 1,474 borrowers.

The **Take Credit Program** issued 49 Mortgage Credit Certificates allowing these homebuyers up to \$2,000 per year in income tax credits. The **Homebuyer Education Program** provided area agencies \$654,550 to counsel 2,786 families in their home purchase. The STEP IN Program provided pre-purchase education opportunities to 133 state employees, which has aided in the savings of \$9,842.

The **Reinstatement Only Program (ROP)** program committed \$120,000 in forgivable loans and issued \$14,650 to one household.

The **Foreclosure Prevention Program**, funded through the Attorney General counseling fund, provided \$320,250 to non-profits to assist 639 homeowners in preventing and mitigating the impact of foreclosure. The **Attorney General Legal Assistance Program** provided \$1.4 million in free legal assistance to homeowners who faced the risk of foreclosure or foreclosure.

The **HOME** Program awarded \$10.6 million to local governments and non-profit organizations to provide rehabilitation and homeownership services to 198 households.

Tennessee's **Housing Trust Fund** supports several homeownership and home maintenance programs.

- The **Housing Modification and Ramps** program provided \$158,161 to make 136 homes accessible for persons with disabilities.
- The **Emergency Repair Program** provided \$2 million in home repair assistance for 301 eligible elderly or disabled households.
- The **Habitat for Tennessee Program** provided \$533,352 to local Habitat affiliates to help 32 low-income home buyers.
- The **Challenge Grant Program** provided \$500,000 to a nonprofit organization to improve housing conditions for 235 households.

The **Appalachian Renovation Loan Program (ARLP)** awarded grants to nonprofits in the amount of \$300,000 to repair and improve home for 12 residents of Appalachian counties.

Lenders received **Community Investment Tax Credits** on \$7.7 million in below market loans or contributions made to eligible non-profit agencies to create or preserve 207 units of owner-occupied affordable housing.

The **Blight Elimination Program** provided \$215,868 to demolish 13 properties across the state to allow for green space or affordable housing.

The **Weatherization Assistance Program** used \$4 million to help 404 low-income homeowners reduce their energy bills by making their homes more energy efficient. Of these homeowners, 364 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$14.5 million to non-profits serving Tennessee to assist 29,252 low-income homeowners with their heating and cooling expenses.

Tennessee Program Totals

Rental Development and Assistance Programs

The **Housing Trust Fund's Competitive Grants Program** awarded \$4.3 million to 10 non-profit organizations to develop affordable rental housing across Tennessee, serving 242 households.

Low Income Housing Tax Credits in the amount of \$298.6 million were allocated to create or rehabilitate 4,230 affordable rental units.

Developers used \$198.1 million in **Multi-Family Bond Authority** to create or rehabilitate 2,408 rental apartments.

Lenders received **Community Investment Tax Credits** on \$54.7 million in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 983 households through a range of housing services and to create or preserve 937 units of affordable rental housing.

Section 8 Rental Assistance helped 39,730 households with \$208.6 million in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$36.3 million aided 7,016 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 47 families receiving housing choice vouchers utilized \$208,313 in voucher assistance to make mortgage payments rather than rental payments.
 - The **Family Self Sufficiency Program** helped 225 Housing Choice Voucher Program participants work toward self-sufficiency through education, training, and case management. The escrow component of the program helped the participants save a total of \$330,332 in escrow/savings. 25 participants graduated from the program and received a total of \$120,912 in escrow disbursements.
- **Project-based** assistance of \$172.1 million helped 32,667 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

The **Weatherization Assistance Program** used \$873,542 to help 121 low-income renters reduce their energy bills by making their homes more energy efficient. Of these households, 112 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$26.1 million to non-profits serving Tennessee to assist 56,226 low-income renters with paying heating and cooling expenses.

Homelessness Assistance and Prevention

The **Emergency Solutions Grant Program** awarded \$2.8 million to non-profits serving Tennessee to support area emergency shelters, transitional housing facilities, rapid re-housing assistance, street outreach services, and Homeless Management Information Systems (HMIS).

State programs are in **red**. Federal programs are in **blue**.

Tennessee Program Totals

Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2,922	\$368.1M	118,533	\$7,885.8M
Downpayment Loans, 2013	1,381	\$9.9M	7,058	\$38.8M
HHF-Downpayment Assistance Loans, 2017	1,474	\$22.1M	1,474	\$22.1M
Take Credit Program, 2016	49	--	61	--
Homebuyer Education Program, 2003	2,786	\$654,550	20,716	\$4.8M
Keep My Tennessee Home, 2011 - Disbursed	504	\$1.9M	7,355	\$182.6M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	260	\$1.2M	838	\$23.8M
Reinstatement Only Program, 2017 - Disbursed	1	\$14,650	1	\$14,650
Blight Elimination Program, 2015	13	\$215,868	16	\$273,380
Foreclosure Prevention, 2008	639	\$320,250	17,706	\$7.7M
HOME, 1992	198	\$10.6M	11,939	\$354.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	971	\$7.9M	8,839	\$73.2M
<i>Competitive Grants</i>	242	\$4.3M	2,558	\$44.1M
<i>Challenge Grant</i>	235	\$500,000	235	\$500,000
<i>Habitat for Tennessee</i>	32	\$533,352	91	\$2.2M
<i>Emergency Repair</i>	301	\$2M	2,999	\$17.2M
<i>Housing Modification and Ramps</i>	136	\$158,161	1,662	\$1.3M
<i>Rebuild and Recover</i>	25	\$393,750	49	\$2.1M
<i>ARLP, 2017 - Allocated</i>	12	\$300,000	12	\$300,000
<i>Community Investment Tax Credits, 2005</i>	1,263	\$65.6M	14,141	\$464.3M
<i>Homeownership</i>	207	\$7.7M	--	--
<i>Rental</i>	983	\$54.7M	--	--
<i>Other</i>	73	\$3.2M	--	--
Low Income Housing Tax Credits, 1987	4,230	\$298.6M	65,676	\$3,508.7M
Multi-Family Bond Authority, 1993	2,408	\$198.1M	27,932	\$1,218.2M
Section 8 Rental Assistance, 1978	39,730	\$208.6M	--	--
Tenant-Based Rental	7,016	\$36.3M	--	--
Tenant Based Homeownership	47	\$208,313	--	--
Project-Based	32,667	\$172.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$2.8M	--	--
Weatherization Assistance Program, 1976	525	\$4.9M	1,837	\$12.1M
Homeownership	404	\$4M	--	--
Rental	121	\$873,542	--	--
Low-Income Home Energy Assistance Program, 1981	85,478	\$40.6M	374,362	\$180.1M
Homeownership	29,252	\$14.5M	--	--
Rental	56,226	\$26.1M	--	--

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

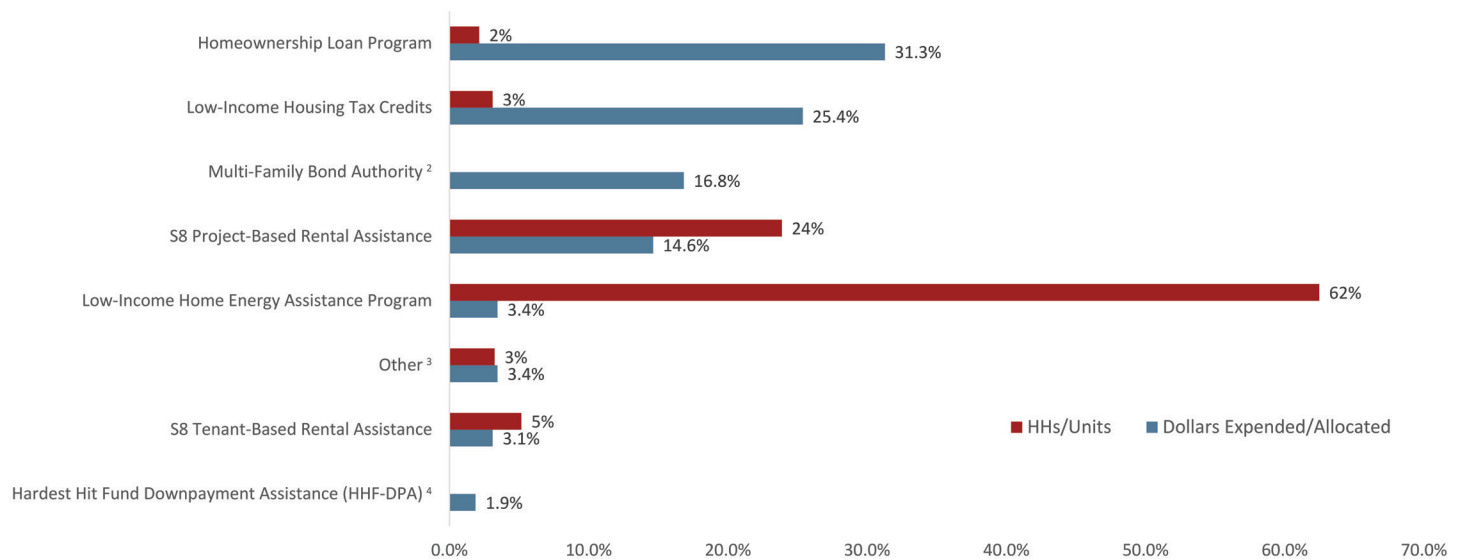
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Tennessee in 2017 was \$1,090.3M.

Tennessee Summary Graphs

Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2017¹



- 1 THDA Programs with number of households/units one percent or less of total households/units or dollars expended/allocated one percent or less of total dollars expended/allocated are combined under “Other” category, which includes Weatherization Assistance, Take Credit, Second Mortgage Loans, Reinstatement Only Program, Medical Hardship, Housing Trust Fund, Homebuyer Education, HOME, Hardest Hit Fund, Foreclosure Prevention, ESG, CITC, Blight Elimination and Appalachian Renovation Loan Programs
- 2 Statewide, 2,408 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.
- 3 For some programs under “Other” Programs category, either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for the reasons explained below: (1) Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC. (2) The number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report, so it is not included in this graph. (3) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (4) Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.
- 4 Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Program, 2017¹

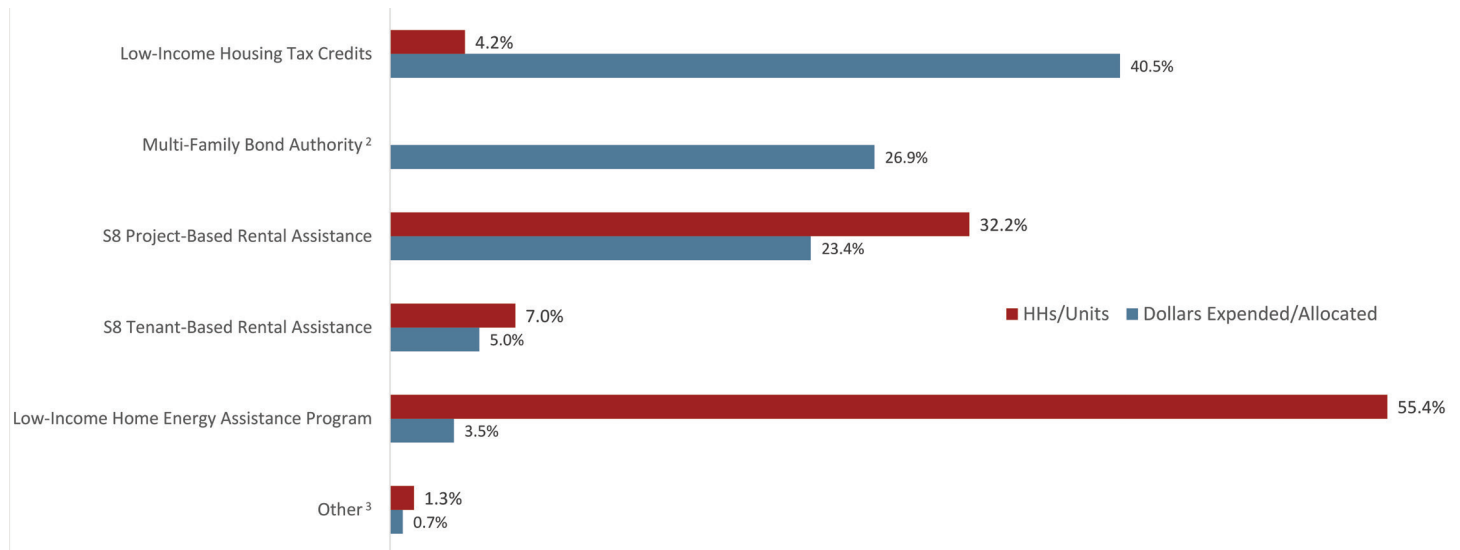
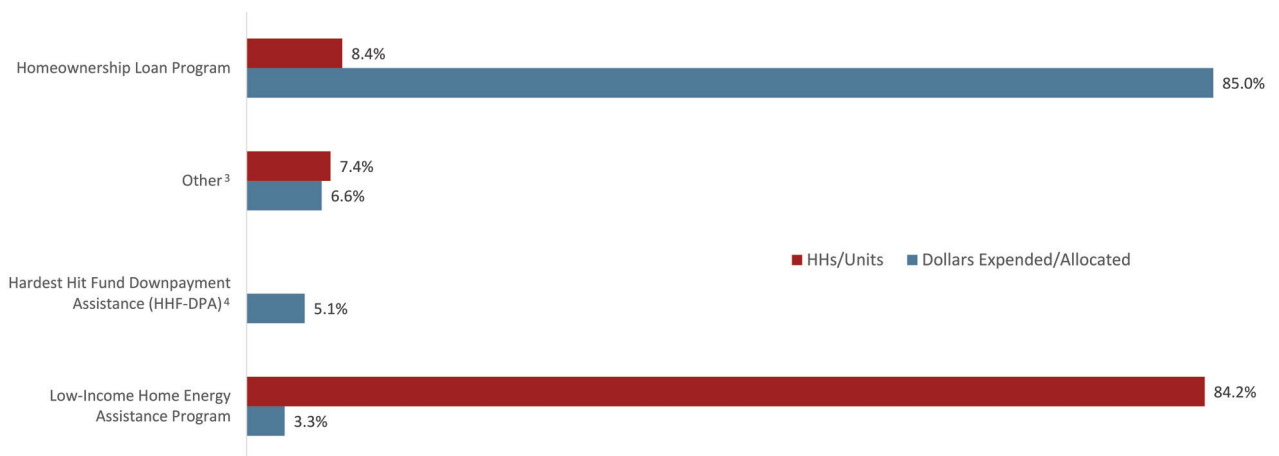


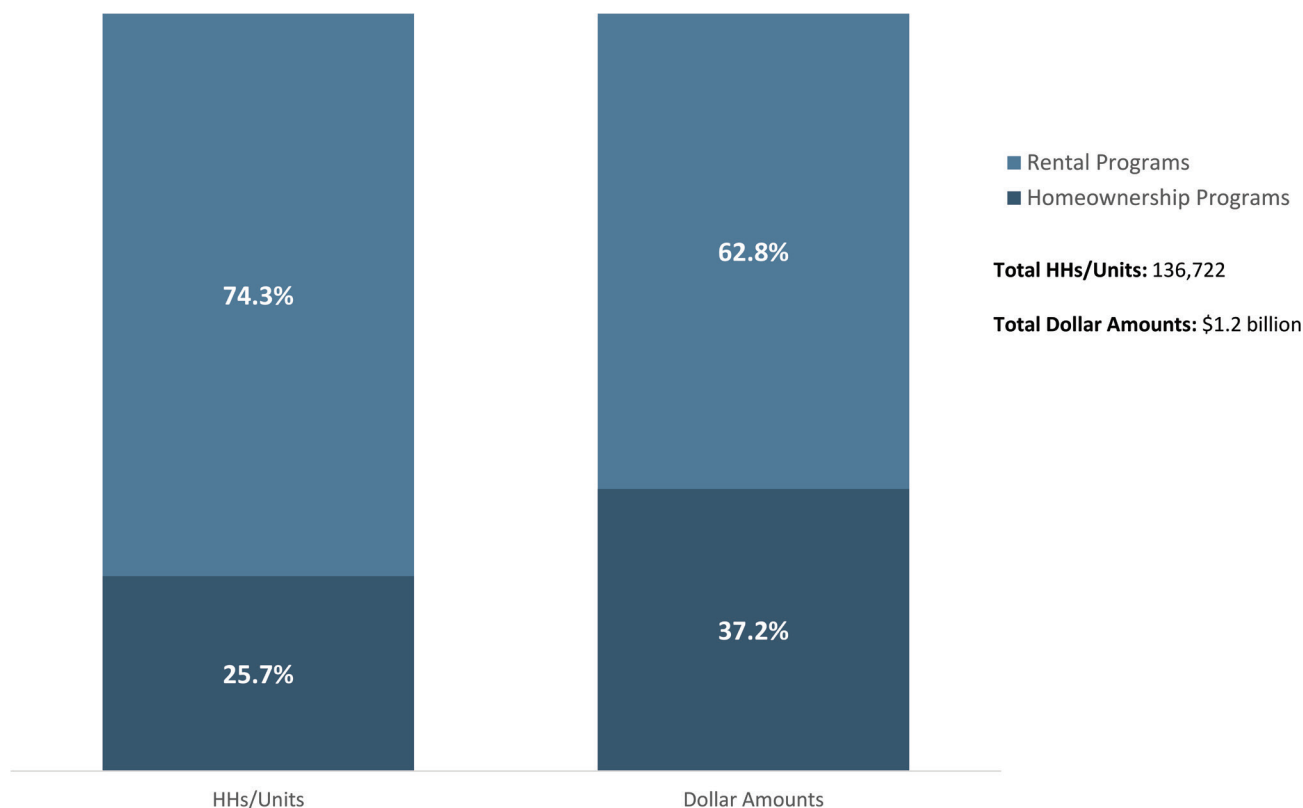
Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Programs, 2017¹



- 1 THDA Programs with number of households/units one percent or less of total households/units or dollars expended/allocated one percent or less of total dollars expended/allocated are combined under "Other" category, which includes Weatherization Assistance, Take Credit, Second Mortgage Loans, Reinstatement Only Program, Medical Hardship, Housing Trust Fund, Homebuyer Education, HOME, Hardest Hit Fund, Foreclosure Prevention, ESG, CITC, Blight Elimination and Appalachian Renovation Loan Programs.
- 2 Statewide, 2,408 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.
- 3 For some programs under "Other" Programs category, either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for the reasons explained below: (1) Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC. (2) The number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report, so it is not included in this graph. (3) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (4) Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.
- 4 Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

Tennessee Summary Graphs

Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2017



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

The number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report, so it is not included in this graph.

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

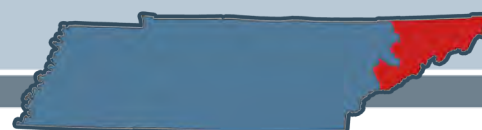
Statewide, 2,408 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

Second Mortgage Loans and HHF Downpayment Assistance Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in homeownership loan program, those borrowers are excluded to prevent double counting

The image features an abstract geometric design composed of various-sized squares and rectangles in shades of red, blue, and grey. These shapes are scattered across the white background, with a notable concentration in the upper and lower portions. A solid light blue horizontal band spans the width of the image, serving as a backdrop for the title text. The text 'Congressional Districts' is rendered in a dark blue, sans-serif font, centered within this band. The overall aesthetic is modern and minimalist, using a limited color palette to create a structured yet dynamic visual field.

Congressional Districts

Congressional District 1



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	213	\$19.9M	9,013	\$476.9M
Downpayment Loans, 2013	130	\$653,865	416	\$1.8M
HHF-Downpayment Assistance Loans, 2017	78	\$1.2M	78	\$1.2M
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	201	\$42,600	1,212	\$268,825
Keep My Tennessee Home, 2011 - Disbursed	50	\$149,417	589	\$13.1M
<i>*Medical Hardship Program, 2012 -- Disbursed</i>	32	\$151,685	83	\$2.2M
Foreclosure Prevention, 2008	25	\$10,500	1,189	\$435,900
HOME, 1992	42	\$2.5M	1,821	\$58.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	84	\$1.6M	937	\$9.9M
<i>Competitive Grants</i>	24	\$1M	150	\$5.9M
<i>Habitat for Tennessee</i>	3	\$50,018	9	\$146,598
<i>Emergency Repair</i>	29	\$107,674	483	\$2.3M
<i>Housing Modification and Ramps</i>	3	\$7,259	93	\$83,912
<i>Rebuild and Recover</i>	25	\$393,750	29	\$833,064
ARLP, 2017 - Allocated	11	\$275,000	11	\$275,000
<i>Community Investment Tax Credits, 2005</i>	153	\$10.1M	929	\$41.6M
<i>Homeownership</i>	50	\$3.4M	--	--
<i>Rental</i>	78	\$6.6M	--	--
<i>Other</i>	25	\$100,000	--	--
Low Income Housing Tax Credits, 1987	380	\$35.9M	5,670	\$357.8M
Multi-Family Bond Authority, 1993	--	--	1,080	\$36.4M
Section 8 Rental Assistance, 1978	3,783	\$15.7M	--	--
Tenant-Based Rental	39	\$155,949	--	--
Project-Based	3,744	\$15.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$754,575	--	--
Weatherization Assistance Program, 1976	61	\$596,152	219	\$1.5M
Homeownership	50	\$504,086	--	--
Rental	11	\$92,065	--	--
Low-Income Home Energy Assistance Program, 1981	11,256	\$5.3M	49,556	\$23.3M
Homeownership	4,835	\$2.3M	--	--
Rental	6,421	\$3M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 1 in 2017 was \$38.4M.

Congressional District 2



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	416	\$45.9M	15,447	\$974.3M
Downpayment Loans, 2013	179	\$1.1M	887	\$4.3M
HHF-Downpayment Assistance Loans, 2017	226	\$3.4M	226	\$3.4M
Take Credit Program, 2016	2	--	4	--
Homebuyer Education Program, 2003	399	\$88,850	2,435	\$563,875
Keep My Tennessee Home, 2011 - Disbursed	53	\$211,300	693	\$16.3M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	23	\$131,156	72	\$1.9M
Foreclosure Prevention, 2008	13	\$5,400	857	\$299,550
HOME, 1992	5	\$500,000	1,090	\$33.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	66	\$1.1M	686	\$7.6M
<i>Competitive Grants</i>	37	\$890,000	247	\$5.4M
<i>Habitat for Tennessee</i>	9	\$149,994	16	\$263,240
<i>Emergency Repair</i>	10	\$62,651	191	\$957,091
<i>Housing Modification and Ramps</i>	10	\$7,027	98	\$67,212
<i>Rebuild and Recover</i>	--	--	2	\$80,000
ARLP, 2017 - Allocated	1	\$25,000	1	\$25,000
<i>Community Investment Tax Credits, 2005</i>	187	\$20.1M	1,317	\$57.9M
<i>Homeownership</i>	20	\$2M	--	--
<i>Rental</i>	167	\$17.6M	--	--
<i>Other</i>	--	\$550,000	--	--
Low Income Housing Tax Credits, 1987	907	\$42.3M	6,634	\$384.9M
Multi-Family Bond Authority, 1993	687	\$31.4M	2,971	\$123.9M
Section 8 Rental Assistance, 1978	4,948	\$26.9M	--	--
Tenant-Based Rental	431	\$2.5M	--	--
Tenant Based Homeownership	11	\$44,608	--	--
Project-Based	4,506	\$24.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$385,000	--	--
Weatherization Assistance Program, 1976	92	\$771,200	303	\$1.9M
Homeownership	82	\$675,931	--	--
Rental	10	\$95,269	--	--
Low-Income Home Energy Assistance Program, 1981	9,871	\$4.8M	43,844	\$20.9M
Homeownership	3,341	\$1.7M	--	--
Rental	6,530	\$3.1M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 2 in 2017 was \$130.1M.

Congressional District 3



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	384	\$40.4M	12,157	\$745.9M
Downpayment Loans, 2013	185	\$1M	947	\$4.4M
HHF-Downpayment Assistance Loans, 2017	194	\$2.9M	194	\$2.9M
Take Credit Program, 2016	6	--	7	--
Homebuyer Education Program, 2003	375	\$84,050	2,218	\$507,875
Keep My Tennessee Home, 2011 - Disbursed	49	\$191,745	780	\$17.9M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	23	\$93,068	85	\$2.4M
Blight Elimination Program, 2015	2	\$48,001	3	\$62,976
Foreclosure Prevention, 2008	10	\$4,650	2,047	\$837,150
HOME, 1992	10	\$750,000	2,396	\$58.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	102	\$538,608	1,375	\$8M
<i>Competitive Grants</i>	--	--	178	\$4.1M
<i>Habitat for Tennessee</i>	7	\$116,662	13	\$209,826
<i>Emergency Repair</i>	61	\$376,983	536	\$2.2M
<i>Housing Modification and Ramps</i>	34	\$44,963	447	\$372,944
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>ARLP, 2017 - Allocated</i>	1	\$25,000	1	\$25,000
<i>Community Investment Tax Credits, 2005</i>	478	\$5.8M	1,372	\$39.8M
<i>Homeownership</i>	34	\$440,685	--	--
<i>Rental</i>	444	\$4.9M	--	--
<i>Other</i>	--	\$516,446	--	--
Low Income Housing Tax Credits, 1987	357	\$18.8M	6,165	\$324.3M
Multi-Family Bond Authority, 1993	357	\$26.5M	2,125	\$99.9M
Section 8 Rental Assistance, 1978	4,284	\$19.3M	--	--
Tenant-Based Rental	201	\$935,485	--	--
Tenant Based Homeownership	3	\$11,484	--	--
Project-Based	4,080	\$18.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$192,590	--	--
Weatherization Assistance Program, 1976	52	\$558,415	335	\$2.2M
Homeownership	49	\$530,601	--	--
Rental	3	\$27,814	--	--
Low-Income Home Energy Assistance Program, 1981	9,787	\$4.6M	50,628	\$24.8M
Homeownership	3,731	\$1.8M	--	--
Rental	6,056	\$2.8M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 3 in 2017 was \$75.1M.

Congressional District 4



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	565	\$82.7M	16,613	\$1,359.3M
Downpayment Loans, 2013	323	\$2.6M	1,492	\$8.9M
HHF-Downpayment Assistance Loans, 2017	238	\$3.6M	238	\$3.6M
Take Credit Program, 2016	5	--	5	--
Homebuyer Education Program, 2003	546	\$128,000	4,123	\$968,125
Keep My Tennessee Home, 2011 - Disbursed	58	\$207,876	874	\$21.6M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	33	\$138,911	88	\$2.7M
Reinstatement Only Program, 2017 - Disbursed	1	\$14,650	1	\$14,650
Foreclosure Prevention, 2008	111	\$55,800	2,478	\$1.1M
HOME, 1992	57	\$2.3M	2,071	\$56M
<i>Tennessee's Housing Trust Fund, 2007</i>	101	\$1.1M	1,366	\$8M
<i>Competitive Grants</i>	14	\$455,000	197	\$2.9M
<i>Habitat for Tennessee</i>	11	\$183,346	20	\$331,472
<i>Emergency Repair</i>	59	\$396,266	566	\$2.9M
<i>Housing Modification and Ramps</i>	17	\$20,434	370	\$301,402
<i>Rebuild and Recover</i>	--	--	13	\$615,230
<i>Community Investment Tax Credits, 2005</i>	600	\$15.3M	1,872	\$72.5M
<i>Homeownership</i>	66	\$624,185	--	--
<i>Rental</i>	534	\$14.2M	--	--
<i>Other</i>	--	\$516,446	--	--
Low Income Housing Tax Credits, 1987	420	\$45.5M	7,522	\$443.3M
Multi-Family Bond Authority, 1993	--	--	1,484	\$75.7M
Section 8 Rental Assistance, 1978	4,169	\$20.2M	--	--
Tenant-Based Rental	1,120	\$4.9M	--	--
Tenant Based Homeownership	9	\$44,117	--	--
Project-Based	3,040	\$15.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$377,000	--	--
Weatherization Assistance Program, 1976	65	\$727,227	344	\$2.2M
Homeownership	60	\$667,983	--	--
Rental	5	\$59,244	--	--
Low-Income Home Energy Assistance Program, 1981	8,189	\$3.8M	36,642	\$17.6M
Homeownership	3,515	\$1.7M	--	--
Rental	4,674	\$2.1M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 4 in 2017 was \$125.4M.

Congressional District 5



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	354	\$59.3M	19,534	\$1,515M
Downpayment Loans, 2013	216	\$1.9M	1,460	\$9.2M
HHF-Downpayment Assistance Loans, 2017	113	\$1.7M	113	\$1.7M
Take Credit Program, 2016	28	--	36	--
Homebuyer Education Program, 2003	336	\$78,900	4,433	\$1.1M
Keep My Tennessee Home, 2011 - Disbursed	73	\$292,869	1,264	\$33.9M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	31	\$158,620	134	\$4.1M
Foreclosure Prevention, 2008	180	\$98,850	3,859	\$2M
HOME, 1992	--	--	364	\$11.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	208	\$1.5M	1,018	\$10.5M
<i>Competitive Grants</i>	141	\$1.3M	509	\$9.2M
<i>Habitat for Tennessee</i>	6	\$99,996	12	\$196,596
<i>Emergency Repair</i>	16	\$65,758	153	\$776,628
<i>Housing Modification and Ramps</i>	45	\$55,400	330	\$265,830
<i>Community Investment Tax Credits, 2005</i>	131	\$3.4M	5,728	\$132.9M
<i>Homeownership</i>	66	\$380,000	--	--
<i>Rental</i>	17	\$1M	--	--
<i>Other</i>	48	\$2M	--	--
Low Income Housing Tax Credits, 1987	1,148	\$87.9M	11,845	\$572.4M
Multi-Family Bond Authority, 1993	896	\$99.5M	7,851	\$403.2M
Section 8 Rental Assistance, 1978	5,719	\$36.7M	--	--
Tenant-Based Rental	114	\$762,430	--	--
Tenant Based Homeownership	3	\$16,668	--	--
Project-Based	5,602	\$35.9M	--	--
Weatherization Assistance Program, 1976	50	\$627,045	268	\$1.8M
Homeownership	41	\$460,258	--	--
Rental	9	\$166,786	--	--
Low-Income Home Energy Assistance Program, 1981	6,869	\$3.2M	33,588	\$15.4M
Homeownership	1,414	\$739,805	--	--
Rental	5,455	\$2.5M	--	--

U.S. Congressional District 5 includes a portion or the entirety of the following counties: Cheatham, Davidson, and Dickson.

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 5 in 2017 was \$186.7M.

Congressional District 6



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	257	\$41.4M	11,419	\$875.4M
Downpayment Loans, 2013	184	\$1.6M	696	\$4.6M
HHF-Downpayment Assistance Loans, 2017	60	\$900,000	60	\$900,000
Take Credit Program, 2016	6	--	7	--
Homebuyer Education Program, 2003	244	\$53,400	2,156	\$475,775
Keep My Tennessee Home, 2011 - Disbursed	41	\$145,392	670	\$17M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	17	\$77,423	62	\$1.8M
Foreclosure Prevention, 2008	50	\$29,250	1,142	\$566,700
HOME, 1992	28	\$1M	1,977	\$57.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	81	\$576,213	744	\$4.4M
<i>Competitive Grants</i>	--	--	16	\$461,330
<i>Habitat for Tennessee</i>	1	\$16,666	4	\$63,248
<i>Emergency Repair</i>	65	\$542,903	388	\$2.9M
<i>Housing Modification and Ramps</i>	15	\$16,644	151	\$116,233
<i>Community Investment Tax Credits, 2005</i>	70	\$9.1M	1,148	\$66.2M
<i>Rental</i>	70	\$9.1M	--	--
Low Income Housing Tax Credits, 1987	90	\$10.4M	6,882	\$364.6M
Multi-Family Bond Authority, 1993	--	--	1,867	\$101.6M
Section 8 Rental Assistance, 1978	3,506	\$17.8M	--	--
Tenant-Based Rental	1,776	\$9.9M	--	--
Tenant Based Homeownership	12	\$53,669	--	--
Project-Based	1,718	\$7.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$140,000	--	--
Weatherization Assistance Program, 1976	92	\$940,160	331	\$2.1M
Homeownership	82	\$844,860	--	--
Rental	10	\$95,301	--	--
Low-Income Home Energy Assistance Program, 1981	8,559	\$4.2M	35,239	\$17.6M
Homeownership	3,735	\$1.9M	--	--
Rental	4,824	\$2.3M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 6 in 2017 was \$159.2M.

Congressional District 7



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	352	\$43.6M	9,491	\$607.7M
Downpayment Loans, 2013	155	\$1.1M	664	\$3.8M
HHF-Downpayment Assistance Loans, 2017	196	\$2.9M	196	\$2.9M
Take Credit Program, 2016	5	--	5	--
Homebuyer Education Program, 2003	329	\$78,450	1,899	\$430,575
Keep My Tennessee Home, 2011 - Disbursed	29	\$125,336	505	\$12.4M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	29	\$146,343	72	\$2.2M
Foreclosure Prevention, 2008	37	\$17,550	1,396	\$608,100
HOME, 1992	26	\$1M	1,457	\$53.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	85	\$1.3M	939	\$8.1M
<i>Competitive Grants</i>	40	\$1.1M	272	\$4.4M
<i>Habitat for Tennessee</i>	2	\$33,332	5	\$79,914
<i>Emergency Repair</i>	36	\$209,067	435	\$2.4M
<i>Housing Modification and Ramps</i>	7	\$5,499	95	\$91,215
<i>Rebuild and Recover</i>	--	--	5	\$600,000
<i>Community Investment Tax Credits, 2005</i>	59	\$3M	754	\$35.6M
<i>Homeownership</i>	37	\$1.6M	--	--
<i>Rental</i>	22	\$1.4M	--	--
Low Income Housing Tax Credits, 1987	321	\$29.4M	4,612	\$304.3M
Multi-Family Bond Authority, 1993	134	\$13M	534	\$25.9M
Section 8 Rental Assistance, 1978	3,961	\$20M	--	--
Tenant-Based Rental	2,115	\$10.9M	--	--
Tenant Based Homeownership	8	\$30,040	--	--
Project-Based	1,838	\$9.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$628,000	--	--
Weatherization Assistance Program, 1976	61	\$579,382	234	\$1.5M
Homeownership	43	\$412,349	--	--
Rental	18	\$167,033	--	--
Low-Income Home Energy Assistance Program, 1981	8,693	\$4.3M	39,334	\$19M
Homeownership	3,826	\$1.9M	--	--
Rental	4,867	\$2.3M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 7 in 2017 was \$54M.

Congressional District 8



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	584	\$60.2M	30,956	\$1,738.4M
Downpayment Loans, 2013	123	\$695,913	981	\$4.6M
HHF-Downpayment Assistance Loans, 2017	454	\$6.8M	454	\$6.8M
Take Credit Program, 2016	2	--	2	--
Homebuyer Education Program, 2003	553	\$144,050	3,519	\$816,473
Keep My Tennessee Home, 2011 - Disbursed	174	\$628,134	2,294	\$57.7M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	87	\$376,249	275	\$7.6M
Blight Elimination Program, 2015	11	\$167,867	13	\$210,404
Foreclosure Prevention, 2008	228	\$105,450	5,569	\$2.3M
HOME, 1992	30	\$2.6M	1,669	\$56.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	319	\$995,992	1,888	\$15.2M
<i>Competitive Grants</i>	--	--	416	\$7.4M
<i>Challenge Grants</i>	235	\$500,000	235	\$500,000
<i>Habitat for Tennessee</i>	--	--	24	\$1.1M
<i>Emergency Repair</i>	70	\$481,858	681	\$4.6M
<i>Housing Modification and Ramps</i>	14	\$14,135	222	\$155,851
<i>Community Investment Tax Credits, 2005</i>	71	\$2M	1,849	\$36.4M
<i>Rental</i>	71	\$2M	--	--
Low Income Housing Tax Credits, 1987	797	\$43.9M	19,089	\$900.8M
Multi-Family Bond Authority, 1993	334	\$27.8M	10,518	\$370M
Section 8 Rental Assistance, 1978	11,151	\$59.5M	--	--
Tenant-Based Rental	1,765	\$8.8M	--	--
Tenant Based Homeownership	5	\$18,258	--	--
Project-Based	9,381	\$50.7M	--	--
Emergency Solutions Grant Program, 1988	--	\$469,500	--	--
Weatherization Assistance Program, 1976	85	\$449,611	270	\$1.5M
Homeownership	27	\$248,502	--	--
Rental	58	\$201,109	--	--
Low-Income Home Energy Assistance Program, 1981	26,447	\$12.4M	105,170	\$51.2M
Homeownership	6,681	\$3.3M	--	--
Rental	19,766	\$9.1M	--	--

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

See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in U.S. Congressional District 8 in 2017 was \$195.7M.

Congressional District 9



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	365	\$39.3M	20,863	\$1,211.5M
Downpayment Loans, 2013	59	\$354,128	637	\$3.1M
HHF-Downpayment Assistance Loans, 2017	300	\$4.5M	300	\$4.5M
Homebuyer Education Program, 2003	342	\$93,800	2,701	\$633,573
Keep My Tennessee Home, 2011 - Disbursed	144	\$531,213	1,887	\$48.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	73	\$327,805	228	\$6.5M
Blight Elimination Program, 2015	9	\$117,867	11	\$160,404
Foreclosure Prevention, 2008	208	\$96,000	5,102	\$2.1M
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	250	\$548,134	818	\$7.9M
<i>Competitive Grants</i>	--	--	313	\$5.2M
<i>Challenge Grants</i>	235	\$500,000	235	\$500,000
<i>Habitat for Tennessee</i>	--	--	23	\$1.1M
<i>Emergency Repair</i>	11	\$45,246	160	\$1.1M
<i>Housing Modification and Ramps</i>	4	\$2,888	86	\$48,849
<i>Community Investment Tax Credits, 2005</i>	59	\$1.6M	1,363	\$30.8M
<i>Rental</i>	59	\$1.6M	--	--
Low Income Housing Tax Credits, 1987	652	\$37.3M	14,555	\$648M
Multi-Family Bond Authority, 1993	279	\$23.8M	9,405	\$325.3M
Section 8 Rental Assistance, 1978	6,697	\$37.7M	--	--
Tenant-Based Rental	313	\$1.8M	--	--
Tenant Based Homeownership	1	\$6,054	--	--
Project-Based	6,383	\$35.9M	--	--
Weatherization Assistance Program, 1976	56	\$184,081	120	\$559,481
Rental	56	\$184,081	--	--
Low-Income Home Energy Assistance Program, 1981	18,619	\$8.8M	67,511	\$33.5M
Homeownership	3,860	\$2M	--	--
Rental	14,759	\$6.8M	--	--

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

See Methodology on page 126 for calculation details.

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

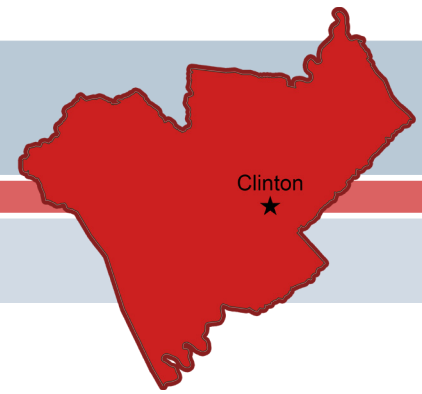
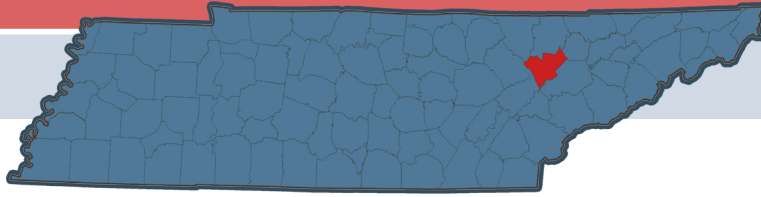
Italics denote State of Tennessee programs. All others are federal programs.

The estimated economic impact of THDA-related activities in U.S. Congressional District 9 in 2017 was \$158.1M.

The image features an abstract geometric design composed of various-sized squares and rectangles in three primary colors: red, blue, and grey. These shapes are scattered across the white background, with some overlapping. A prominent horizontal light grey band spans the width of the image, serving as a backdrop for the word "Counties".

Counties

Anderson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	62	\$6.1M	1,622	\$92.9M
Downpayment Loans, 2013	46	\$228,473	115	\$512,173
HHF-Downpayment Assistance Loans, 2017	15	\$225,000	15	\$225,000
Homebuyer Education Program, 2003	59	\$11,550	243	\$54,125
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,669	52	\$1.1M
*Medical Hardship Program, 2012 - Disbursed	4	\$19,891	6	\$121,357
Blight Elimination Program, 2015	2	\$48,001	2	\$48,001
Foreclosure Prevention, 2008	2	\$1,050	21	\$6,600
HOME, 1992	--	--	582	\$9.1M
Tennessee's Housing Trust Fund, 2007	11	\$62,259	66	\$430,284
Competitive Grants	--	--	3	\$185,110
Emergency Repair	11	\$62,259	56	\$226,557
Housing Modification and Ramps	--	--	4	\$2,972
Community Investment Tax Credits, 2005	--	--	18	\$6,876
Low Income Housing Tax Credits, 1987	--	--	762	\$45.5M
Multi-Family Bond Authority, 1993	--	--	273	\$10.3M
Section 8 Rental Assistance, 1978	795	\$3.5M	--	--
Tenant-Based Rental	138	\$719,666	--	--
Tenant Based Homeownership	2	\$7,843	--	--
Project-Based	655	\$2.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$55,590	--	--
Weatherization Assistance Program, 1976	5	\$45,740	31	\$201,302
Homeownership	3	\$31,926	--	--
Rental	2	\$13,814	--	--
Low-Income Home Energy Assistance Program, 1981	938	\$422,340	4,656	\$2.3M
Homeownership	355	\$162,870	--	--
Rental	583	\$259,470	--	--

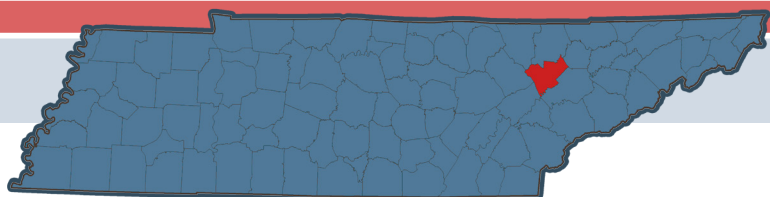
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Anderson County in 2017 was \$7.2M

Bedford County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.3M	590	\$36.1M
Downpayment Loans, 2013	10	\$63,975	29	\$147,599
Homebuyer Education Program, 2003	8	\$1,800	74	\$14,725
Keep My Tennessee Home, 2011 - Disbursed	--	--	43	\$1.1M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,390	3	\$99,166
Foreclosure Prevention, 2008	5	\$3,300	92	\$46,050
HOME, 1992	15	\$500,000	107	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$27,276	18	\$194,863
<i>Competitive Grants</i>	--	--	4	\$90,000
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,332
<i>Emergency Repair</i>	1	\$10,610	9	\$64,881
<i>Community Investment Tax Credits, 2005</i>	--	--	27	\$989,816
Low Income Housing Tax Credits, 1987	--	--	411	\$30M
Section 8 Rental Assistance, 1978	268	\$1.1M	--	--
Tenant-Based Rental	131	\$537,290	--	--
Project-Based	137	\$566,634	--	--
Weatherization Assistance Program, 1976	2	\$14,248	41	\$201,977
Homeownership	2	\$14,248	--	--
Low-Income Home Energy Assistance Program, 1981	646	\$305,632	2,661	\$1.3M
Homeownership	264	\$126,451	--	--
Rental	382	\$179,181	--	--

See Methodology on page 126 for calculation details.

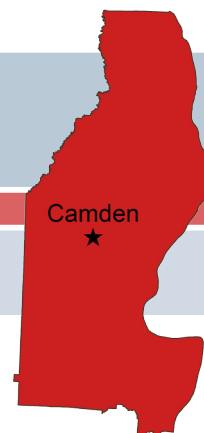
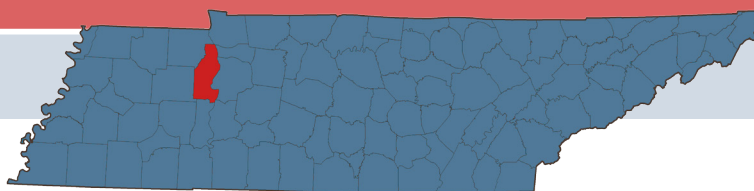
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Bedford County in 2017 was \$1.4M.

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Benton County



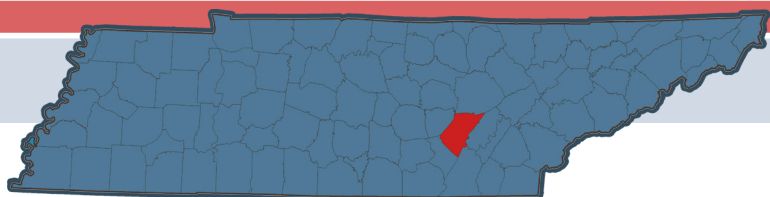
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$85,000	129	\$5.3M
Downpayment Loans, 2013	1	\$4,250	1	\$4,250
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	--	7	\$121,440
Foreclosure Prevention, 2008	--	--	11	\$5,100
HOME, 1992	--	--	61	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,060	38	\$485,536
<i>Competitive Grants</i>	--	--	4	\$290,730
<i>Emergency Repair</i>	2	\$11,060	22	\$149,804
<i>Housing Modification and Ramps</i>	--	--	4	\$8,654
<i>Community Investment Tax Credits, 2005</i>	--	--	101	\$478,764
Low Income Housing Tax Credits, 1987	--	--	189	\$12.4M
Multi-Family Bond Authority, 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	87	\$337,168	--	--
Tenant-Based Rental	11	\$22,586	--	--
Project-Based	76	\$314,582	--	--
Emergency Solutions Grant Program, 1988	--	\$83,000	--	--
Weatherization Assistance Program, 1976	2	\$10,961	12	\$73,153
Homeownership	1	\$4,698	--	--
Rental	1	\$6,263	--	--
Low-Income Home Energy Assistance Program, 1981	315	\$151,917	1,343	\$673,226
Homeownership	161	\$76,911	--	--
Rental	154	\$75,006	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Benton County in 2017 was \$254,600.

Bledsoe County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	22	\$1.5M
Downpayment Loans, 2013	--	--	2	\$7,700
Homebuyer Education Program, 2003	--	--	4	\$950
Keep My Tennessee Home, 2011 - Disbursed	1	\$730	15	\$295,498
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$6,969	5	\$141,861
Foreclosure Prevention, 2008	--	--	19	\$8,400
HOME, 1992	--	--	108	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$8,210	99	\$768,252
<i>Competitive Grants</i>	--	--	55	\$643,050
<i>Emergency Repair</i>	1	\$8,210	11	\$73,842
<i>Housing Modification and Ramps</i>	--	--	22	\$16,798
<i>Community Investment Tax Credits, 2005</i>	--	--	48	\$464,850
Low Income Housing Tax Credits, 1987	--	--	24	\$296,640
Project-Based Section 8 Rental Assistance, 1978	146	\$789,513	--	--
Weatherization Assistance Program, 1976	2	\$27,726	44	\$238,921
Homeownership	2	\$27,726	--	--
Low-Income Home Energy Assistance Program, 1981	289	\$127,644	1,304	\$605,459
Homeownership	160	\$70,476	--	--
Rental	129	\$57,168	--	--

See Methodology on page 126 for calculation details.

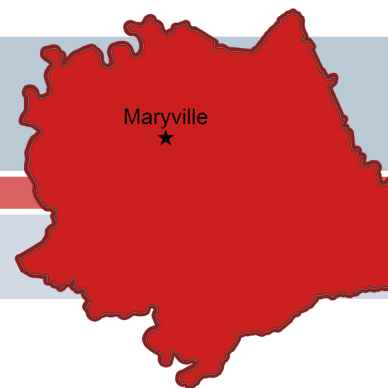
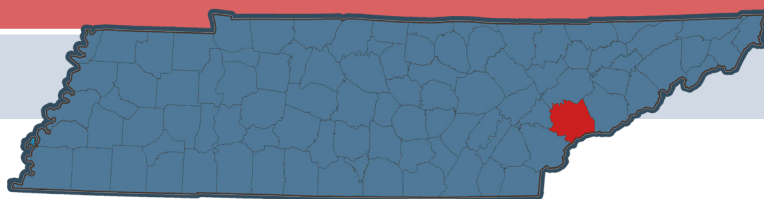
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Bledsoe County in 2017 was \$137,857.

[Click on the map to visit our interactive online mapping tool.](#)

Blount County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	25	\$2.9M	2,975	\$175.3M
Downpayment Loans, 2013	25	\$147,602	99	\$476,623
Homebuyer Education Program, 2003	26	\$4,800	365	\$81,050
Keep My Tennessee Home, 2011 - Disbursed	3	\$10,342	76	\$1.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$6,320	5	\$186,270
Foreclosure Prevention, 2008	1	\$450	52	\$17,400
HOME, 1992	--	--	185	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$7,027	65	\$90,494
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	--	--	5	\$16,989
<i>Housing Modification and Ramps</i>	10	\$7,027	54	\$34,521
<i>Community Investment Tax Credits, 2005</i>	8	\$1M	183	\$11.4M
<i>Homeownership</i>	8	\$1M	--	--
Low Income Housing Tax Credits, 1987	--	--	560	\$40.7M
Section 8 Rental Assistance, 1978	379	\$1.6M	--	--
Tenant-Based Rental	61	\$278,181	--	--
Tenant Based Homeownership	3	\$9,554	--	--
Project-Based	315	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$135,000	--	--
Weatherization Assistance Program, 1976	8	\$66,035	43	\$238,966
Homeownership	7	\$52,109	--	--
Rental	1	\$13,926	--	--
Low-Income Home Energy Assistance Program, 1981	1,088	\$532,333	5,495	\$2.7M
Homeownership	495	\$251,183	--	--
Rental	593	\$281,150	--	--

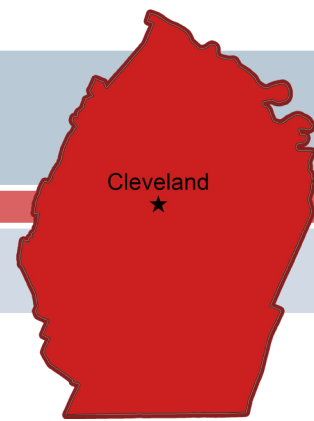
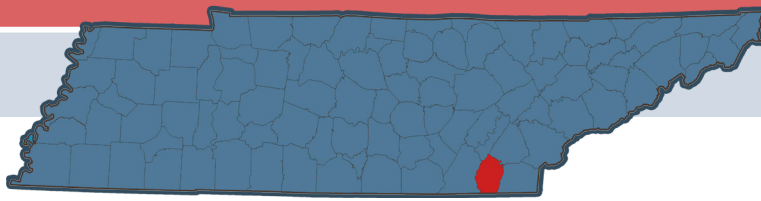
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Blount County in 2017 was \$7.3M.

Bradley County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	102	\$10.4M	2,662	\$169.2M
Downpayment Loans, 2013	19	\$100,226	179	\$761,035
HHF-Downpayment Assistance Loans, 2017	81	\$1.2M	81	\$1.2M
Homebuyer Education Program, 2003	100	\$24,100	566	\$130,125
Keep My Tennessee Home, 2011 - Disbursed	10	\$46,878	89	\$1.9M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$8,515	11	\$323,064
Foreclosure Prevention, 2008	1	\$450	217	\$86,400
HOME, 1992	--	--	216	\$6.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	30	\$154,910	352	\$1.5M
<i>Competitive Grants</i>	--	--	14	\$664,504
<i>Habitat for Tennessee</i>	3	\$49,998	6	\$96,580
<i>Emergency Repair</i>	19	\$97,212	200	\$620,010
<i>Housing Modification and Ramps</i>	8	\$7,700	123	\$100,954
<i>Community Investment Tax Credits, 2005</i>	454	\$2.9M	598	\$15M
<i>Homeownership</i>	34	\$440,685	--	--
<i>Rental</i>	420	\$2M	--	--
<i>Other</i>	--	\$516,446	--	--
Low Income Housing Tax Credits, 1987	--	--	1,040	\$54.6M
Multi-Family Bond Authority, 1993	--	--	306	\$12.4M
Project-Based Section 8 Rental Assistance, 1978	670	\$2.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$52,000	--	--
Weatherization Assistance Program, 1976	12	\$137,223	54	\$371,455
Homeownership	12	\$137,223	--	--
Low-Income Home Energy Assistance Program, 1981	1,272	\$604,471	6,427	\$3.2M
Homeownership	442	\$217,524	--	--
Rental	830	\$386,947	--	--

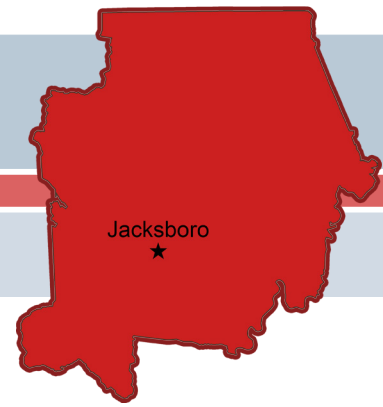
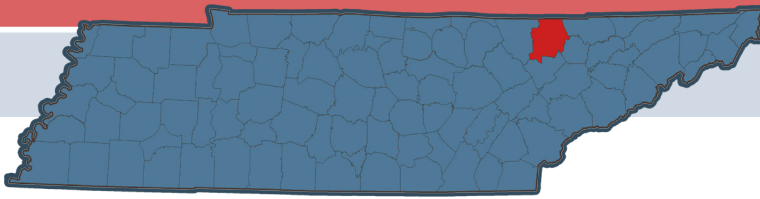
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Bradley County in 2017 was \$13.2M.

Campbell County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$461,778	239	\$11.8M
Downpayment Loans, 2013	5	\$23,515	14	\$58,343
Homebuyer Education Program, 2003	5	\$850	28	\$5,200
Keep My Tennessee Home, 2011 - Disbursed	1	\$3,413	18	\$327,918
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$9,061	2	\$45,962
Foreclosure Prevention, 2008	--	--	11	\$4,200
HOME, 1992	--	--	265	\$7.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$31,547	102	\$1.7M
<i>Competitive Grants</i>	--	--	17	\$1.1M
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	3	\$14,881	30	\$139,690
<i>Housing Modification and Ramps</i>	--	--	3	\$2,635
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>ARLP, 2017 - Allocated</i>	1	\$25,000	1	\$25,000
<i>Community Investment Tax Credits, 2005</i>	--	--	17	\$400,000
Low Income Housing Tax Credits, 1987	--	--	231	\$10.7M
Section 8 Rental Assistance, 1978	342	\$1.4M	--	--
Tenant-Based Rental	3	\$8,827	--	--
Project-Based	339	\$1.4M	--	--
Weatherization Assistance Program, 1976	3	\$43,412	29	\$200,707
Homeownership	3	\$43,412	--	--
Low-Income Home Energy Assistance Program, 1981	717	\$337,365	3,914	\$1.9M
Homeownership	401	\$184,899	--	--
Rental	316	\$152,466	--	--

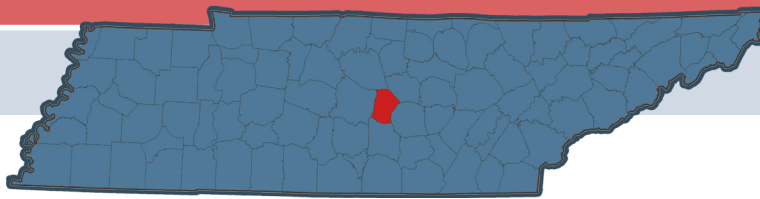
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Campbell County in 2017 was \$622,964.

Cannon County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$1.2M	120	\$9.5M
Downpayment Loans, 2013	9	\$61,600	15	\$81,372
Homebuyer Education Program, 2003	7	\$1,450	27	\$4,925
Keep My Tennessee Home, 2011 - Disbursed	1	\$546	9	\$262,419
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$655	3	\$50,562
Foreclosure Prevention, 2008	--	--	17	\$7,950
HOME, 1992	--	--	66	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,700	9	\$47,733
<i>Emergency Repair</i>	1	\$11,700	4	\$26,861
<i>Housing Modification and Ramps</i>	--	--	1	\$576
<i>Community Investment Tax Credits, 2005</i>	--	--	80	\$131,553
Low Income Housing Tax Credits, 1987	--	--	43	\$619,690
Section 8 Rental Assistance, 1978	4	\$24,139	--	--
Tenant-Based Rental	4	\$24,139	--	--
Weatherization Assistance Program, 1976	2	\$28,875	41	\$227,458
Homeownership	2	\$28,875	--	--
Low-Income Home Energy Assistance Program, 1981	203	\$102,504	791	\$412,081
Homeownership	104	\$50,712	--	--
Rental	99	\$51,792	--	--

See Methodology on page 126 for calculation details.

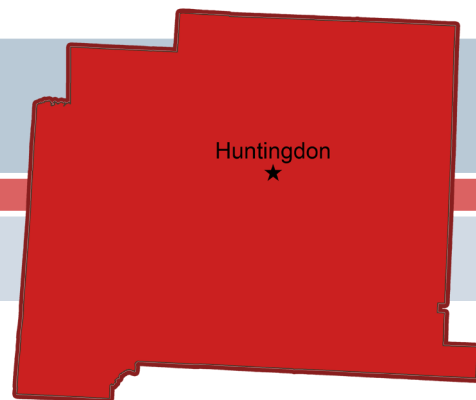
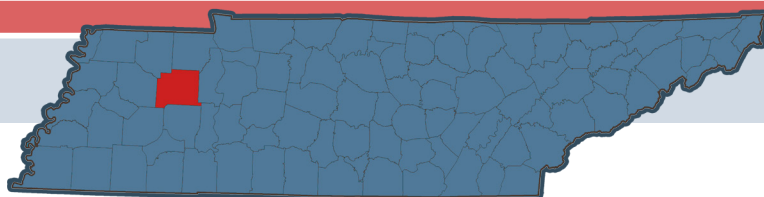
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Cannon County in 2017 was \$134,013.

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Carroll County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$156,389	219	\$8.5M
Downpayment Loans, 2013	2	\$7,963	5	\$18,019
Homebuyer Education Program, 2003	2	\$300	9	\$1,850
Keep My Tennessee Home, 2011 - Disbursed	2	\$5,414	16	\$312,629
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$1,145	2	\$22,611
Foreclosure Prevention, 2008	1	\$900	9	\$4,800
HOME, 1992	--	--	82	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$17,731	76	\$423,002
<i>Emergency Repair</i>	2	\$17,282	45	\$344,879
<i>Housing Modification and Ramps</i>	1	\$449	16	\$7,832
<i>Community Investment Tax Credits, 2005</i>	--	--	29	\$72,409
Low Income Housing Tax Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority, 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	57	\$297,317	--	--
Tenant-Based Rental	8	\$25,878	--	--
Project-Based	49	\$271,439	--	--
Weatherization Assistance Program, 1976	1	\$3,481	13	\$77,549
Homeownership	1	\$3,481	--	--
Low-Income Home Energy Assistance Program, 1981	536	\$229,617	2,761	\$1.2M
Homeownership	262	\$112,721	--	--
Rental	274	\$116,897	--	--

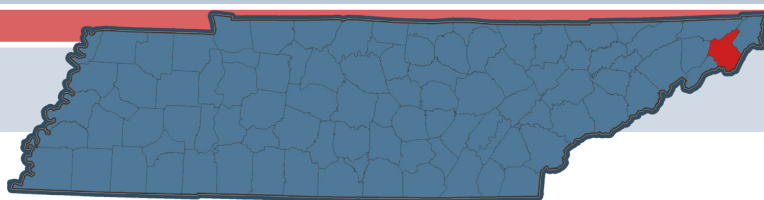
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Carroll County in 2017 was \$240,188.

Carter County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$478,162	407	\$22M
Downpayment Loans, 2013	4	\$18,865	6	\$25,441
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	3	\$450	51	\$9,500
Keep My Tennessee Home, 2011 - Disbursed	4	\$11,110	52	\$991,741
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$20,212	6	\$199,185
Foreclosure Prevention, 2008	--	--	66	\$19,800
HOME, 1992	10	\$500,000	196	\$7.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$15,476	86	\$358,421
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	3	\$15,476	62	\$261,034
<i>Housing Modification and Ramps</i>	--	--	7	\$6,112
<i>Community Investment Tax Credits, 2005</i>	9	\$1M	121	\$5.8M
<i>Homeownership</i>	9	\$1M	--	--
Low Income Housing Tax Credits, 1987	--	--	383	\$23.9M
Multi-Family Bond Authority, 1993	--	--	100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	369	\$1.6M	--	--
Weatherization Assistance Program, 1976	5	\$37,518	19	\$126,538
Homeownership	4	\$33,069	--	--
Rental	1	\$4,449	--	--
Low-Income Home Energy Assistance Program, 1981	1,053	\$482,919	5,125	\$2.3M
Homeownership	509	\$235,833	--	--
Rental	544	\$247,086	--	--

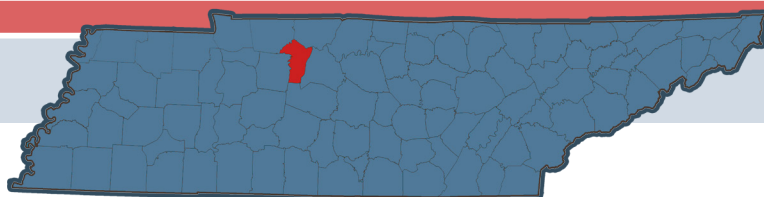
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Carter County in 2017 was \$2.3M.

Cheatham County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	16	\$2.9M	780	\$56.1M
Downpayment Loans, 2013	15	\$147,935	51	\$355,910
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	13	\$2,650	109	\$23,700
Keep My Tennessee Home, 2011 - Disbursed	4	\$10,621	50	\$1.3M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	2	\$80,387
Foreclosure Prevention, 2008	4	\$2,850	112	\$61,800
HOME, 1992	--	--	84	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$9,685	25	\$99,082
<i>Emergency Repair</i>	1	\$4,186	12	\$67,275
<i>Housing Modification and Ramps</i>	1	\$5,499	7	\$8,386
Low Income Housing Tax Credits, 1987	--	--	138	\$5.9M
Multi-Family Bond Authority, 1993	--	--	41	\$1.8M
Section 8 Rental Assistance, 1978	30	\$202,279	--	--
Tenant-Based Rental	30	\$202,279	--	--
Weatherization Assistance Program, 1976	5	\$52,338	48	\$264,272
Homeownership	4	\$41,187	--	--
Rental	1	\$11,152	--	--
Low-Income Home Energy Assistance Program, 1981	236	\$124,119	1,029	\$545,858
Homeownership	110	\$59,302	--	--
Rental	126	\$64,816	--	--

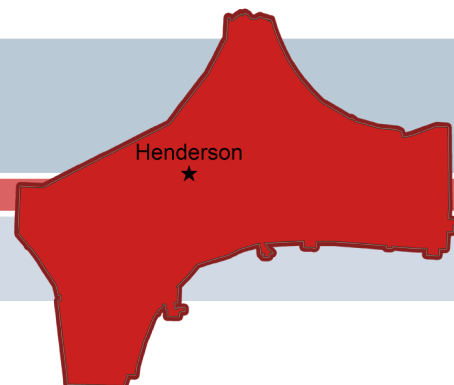
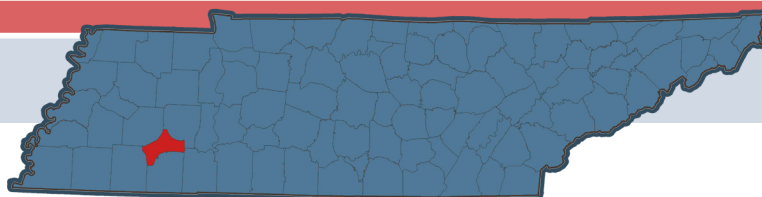
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cheatham County in 2017 was \$648,115.

Chester County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$97,206	163	\$8.8M
Downpayment Loans, 2013	1	\$4,950	5	\$18,930
Homebuyer Education Program, 2003	1	\$250	8	\$1,850
Keep My Tennessee Home, 2011 - Disbursed	--	--	9	\$153,409
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$19,170
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	45	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,792	26	\$399,573
<i>Competitive Grants</i>	--	--	10	\$335,000
<i>Emergency Repair</i>	2	\$11,792	7	\$41,309
<i>Housing Modification and Ramps</i>	--	--	2	\$969
Low Income Housing Tax Credits, 1987	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	280	\$1.6M	--	--
Tenant-Based Rental	47	\$224,571	--	--
Project-Based	233	\$1.4M	--	--
Weatherization Assistance Program, 1976	1	\$7,106	14	\$95,598
Homeownership	1	\$7,106	--	--
Low-Income Home Energy Assistance Program, 1981	227	\$129,670	1,109	\$593,709
Homeownership	111	\$64,663	--	--
Rental	116	\$65,007	--	--

See Methodology on page 126 for calculation details.

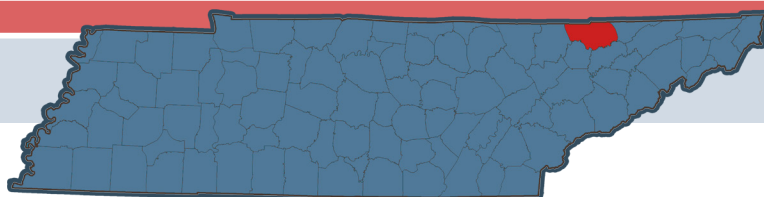
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Chester County in 2017 was \$244,775.

Click on the map to visit our interactive online mapping tool.

Claiborne County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$260,611	154	\$8.8M
Downpayment Loans, 2013	2	\$7,150	6	\$20,950
Homebuyer Education Program, 2003	2	\$400	15	\$3,275
Keep My Tennessee Home, 2011 - Disbursed	4	\$25,221	34	\$788,868
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$8,740	6	\$76,691
Foreclosure Prevention, 2008	1	\$450	88	\$36,600
HOME, 1992	--	--	92	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$6,679	85	\$364,686
<i>Emergency Repair</i>	1	\$6,679	24	\$85,837
<i>Housing Modification and Ramps</i>	--	--	14	\$7,679
<i>Community Investment Tax Credits, 2005</i>	18	\$305,465	36	\$356,685
<i>Rental</i>	18	\$305,465	--	--
Low Income Housing Tax Credits, 1987	--	--	212	\$12.9M
Section 8 Rental Assistance, 1978	30	\$117,098	--	--
Tenant-Based Rental	1	\$3,385	--	--
Project-Based	29	\$113,713	--	--
Weatherization Assistance Program, 1976	2	\$33,042	27	\$180,147
Homeownership	2	\$33,042	--	--
Low-Income Home Energy Assistance Program, 1981	483	\$222,090	2,987	\$1.4M
Homeownership	314	\$140,705	--	--
Rental	169	\$81,385	--	--

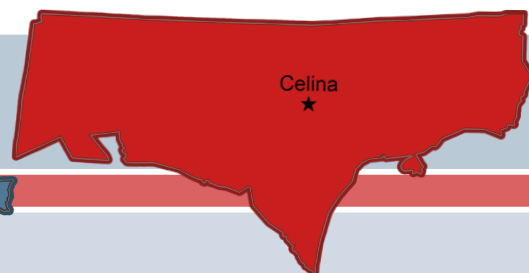
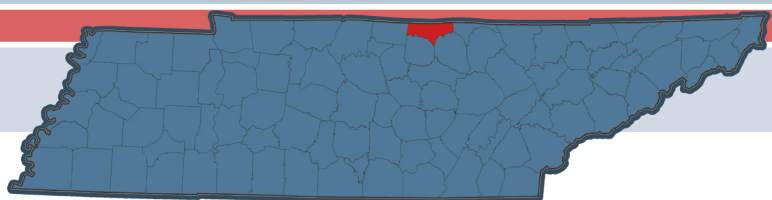
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Claiborne County in 2017 was \$1.6M.

Clay County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2M
Homebuyer Education Program, 2003	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$108,226
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	2	\$36,637
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	85	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,700	48	\$357,859
<i>Emergency Repair</i>	1	\$11,700	37	\$300,810
<i>Housing Modification and Ramps</i>	--	--	2	\$1,667
Low Income Housing Tax Credits, 1987	--	--	110	\$5M
Section 8 Rental Assistance, 1978	6	\$19,702	--	--
Tenant-Based Rental	6	\$19,702	--	--
Weatherization Assistance Program, 1976	3	\$42,009	41	\$228,617
Rental	3	\$42,009	--	--
Low-Income Home Energy Assistance Program, 1981	238	\$128,304	1,011	\$516,156
Homeownership	132	\$71,701	--	--
Rental	106	\$56,602	--	--

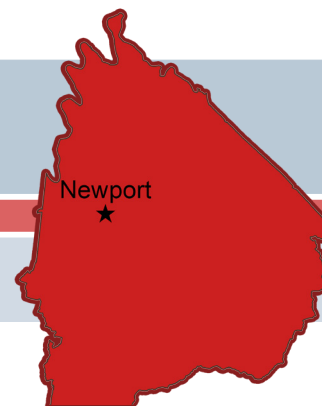
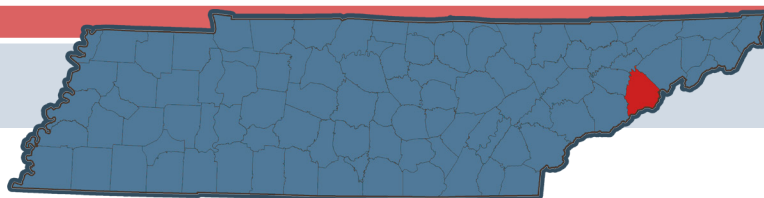
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Clay County in 2017 was \$2M.

Cocke County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	28	\$2.4M	187	\$11.4M
Downpayment Loans, 2013	4	\$13,352	17	\$52,358
HHF-Downpayment Assistance Loans, 2017	24	\$360,000	24	\$360,000
Homebuyer Education Program, 2003	27	\$6,650	49	\$11,500
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,928	27	\$609,706
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$12,325	2	\$52,531
Foreclosure Prevention, 2008	2	\$900	68	\$27,600
HOME, 1992	6	\$500,000	131	\$4.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	15	\$34,259	36	\$153,558
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	15	\$34,259	26	\$107,332
<i>Housing Modification and Ramps</i>	--	--	3	\$1,974
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$175,764
Low Income Housing Tax Credits, 1987	--	--	355	\$12.9M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Section 8 Rental Assistance, 1978	164	\$620,938	--	--
Tenant-Based Rental	2	\$3,922	--	--
Project-Based	162	\$617,016	--	--
Weatherization Assistance Program, 1976	2	\$21,048	33	\$210,806
Homeownership	1	\$12,148	--	--
Rental	1	\$8,899	--	--
Low-Income Home Energy Assistance Program, 1981	885	\$435,042	3,437	\$1.7M
Homeownership	518	\$249,261	--	--
Rental	367	\$185,781	--	--

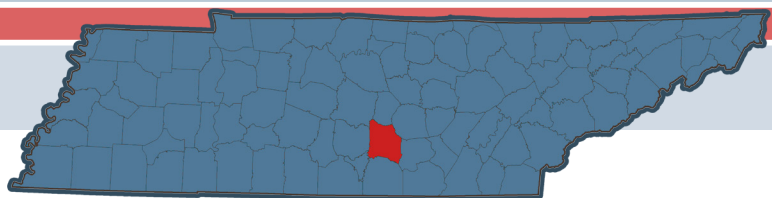
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cocke County in 2017 was \$2M.

Coffee County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	11	\$1.4M	702	\$34.1M
Downpayment Loans, 2013	11	\$73,665	22	\$118,573
Homebuyer Education Program, 2003	10	\$2,300	36	\$7,350
Keep My Tennessee Home, 2011 - Disbursed	2	\$10,792	18	\$407,983
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$5,184	4	\$132,932
Foreclosure Prevention, 2008	--	--	38	\$15,750
HOME, 1992	--	--	95	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$16,666	34	\$205,480
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	--	--	24	\$163,077
<i>Housing Modification and Ramps</i>	--	--	3	\$2,386
<i>Community Investment Tax Credits, 2005</i>	70	\$9.1M	118	\$10.4M
<i>Rental</i>	70	\$9.1M	--	--
Low Income Housing Tax Credits, 1987	70	\$8.6M	409	\$28.6M
Multi-Family Bond Authority, 1993	--	--	310	\$12.2M
Section 8 Rental Assistance, 1978	540	\$2.4M	--	--
Tenant-Based Rental	60	\$168,084	--	--
Tenant Based Homeownership	1	\$6,205	--	--
Project-Based	479	\$2.2M	--	--
Weatherization Assistance Program, 1976	5	\$46,988	50	\$275,246
Homeownership	5	\$46,988	--	--
Low-Income Home Energy Assistance Program, 1981	806	\$368,925	3,239	\$1.5M
Homeownership	302	\$144,539	--	--
Rental	504	\$224,386	--	--

See Methodology on page 126 for calculation details.

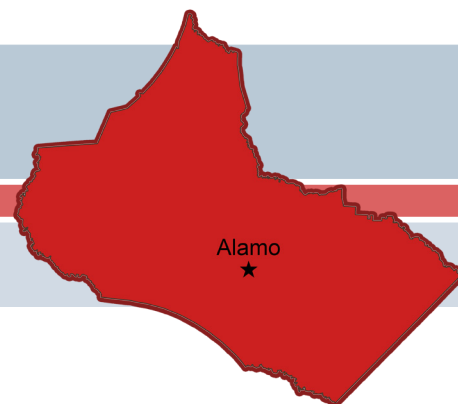
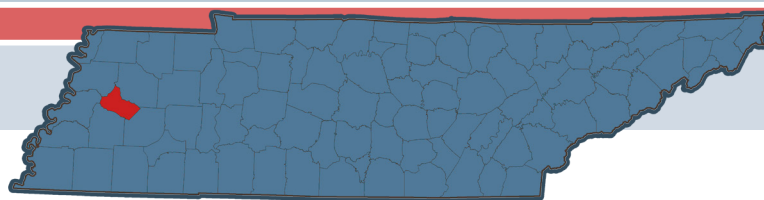
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Coffee County in 2017 was \$25.6M.

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Crockett County



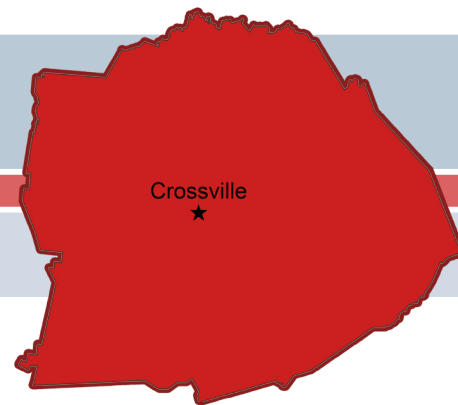
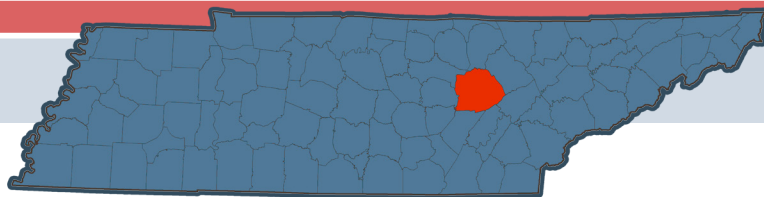
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1M	201	\$11.9M
Downpayment Loans, 2013	10	\$52,183	18	\$87,243
Homebuyer Education Program, 2003	11	\$2,450	23	\$5,200
Keep My Tennessee Home, 2011 - Disbursed	2	\$6,818	18	\$329,734
Foreclosure Prevention, 2008	--	--	7	\$3,000
HOME, 1992	--	--	104	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$6,500	27	\$159,047
<i>Emergency Repair</i>	1	\$6,500	15	\$109,589
<i>Housing Modification and Ramps</i>	--	--	1	\$911
Low Income Housing Tax Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	41	\$126,905	--	--
Tenant-Based Rental	12	\$36,555	--	--
Project-Based	29	\$90,350	--	--
Weatherization Assistance Program, 1976	--	--	31	\$157,325
Low-Income Home Energy Assistance Program, 1981	276	\$135,682	1,502	\$700,941
Homeownership	132	\$66,750	--	--
Rental	144	\$68,931	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Crockett County in 2017 was \$200,262.

Cumberland County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$712,016	350	\$24.9M
Downpayment Loans, 2013	7	\$36,422	19	\$85,104
Homebuyer Education Program, 2003	8	\$1,500	60	\$13,300
Keep My Tennessee Home, 2011 - Disbursed	4	\$12,181	23	\$646,027
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$37,969
Foreclosure Prevention, 2008	1	\$450	32	\$10,350
HOME, 1992	--	--	230	\$5.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$24,405	68	\$813,976
<i>Competitive Grants</i>	--	--	16	\$461,330
<i>Emergency Repair</i>	3	\$23,726	35	\$289,665
<i>Housing Modification and Ramps</i>	1	\$680	5	\$3,313
<i>Community Investment Tax Credits, 2005</i>	--	--	164	\$3.6M
Low Income Housing Tax Credits, 1987	--	--	416	\$25.5M
Multi-Family Bond Authority, 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	73	\$306,195	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	13	\$91,446	61	\$307,123
Homeownership	11	\$76,502	--	--
Rental	2	\$14,944	--	--
Low-Income Home Energy Assistance Program, 1981	732	\$335,314	3,166	\$1.5M
Homeownership	397	\$188,125	--	--
Rental	335	\$147,189	--	--

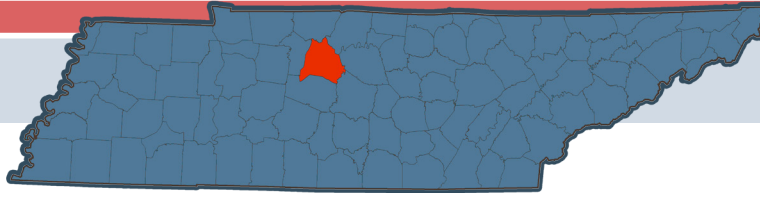
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cumberland County in 2017 was \$712,933.

Davidson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	327	\$54.8M	17,549	\$1,374.1M
Downpayment Loans, 2013	190	\$1.7M	1,368	\$8.6M
HHF-Downpayment Assistance Loans, 2017	113	\$1.7M	113	\$1.7M
Take Credit Program, 2016	27	--	35	--
Homebuyer Education Program, 2003	312	\$73,900	4,225	\$1M
Keep My Tennessee Home, 2011 - Disbursed	64	\$264,069	1,154	\$31M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	29	\$142,468	127	\$3.9M
Foreclosure Prevention, 2008	170	\$91,950	3,664	\$1.9M
HOME, 1992	--	--	162	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	196	\$1.5M	922	\$10.1M
<i>Competitive Grants</i>	141	\$1.3M	497	\$9.1M
<i>Habitat for Tennessee</i>	5	\$83,330	10	\$163,244
<i>Emergency Repair</i>	12	\$50,232	111	\$540,754
<i>Housing Modification and Ramps</i>	38	\$46,593	303	\$244,196
<i>Community Investment Tax Credits, 2005</i>	131	\$3.4M	5,727	\$132.9M
<i>Homeownership</i>	66	\$380,000	--	--
<i>Rental</i>	17	\$1M	--	--
<i>Other</i>	48	\$2M	--	--
Low Income Housing Tax Credits, 1987	1,148	\$87.9M	11,155	\$538.8M
Multi-Family Bond Authority, 1993	896	\$99.5M	7,622	\$391.4M
Section 8 Rental Assistance, 1978	5,566	\$35.8M	--	--
Tenant-Based Rental	90	\$560,151	--	--
Tenant Based Homeownership	3	\$16,668	--	--
Project-Based	5,473	\$35.2M	--	--
Weatherization Assistance Program, 1976	45	\$574,706	216	\$1.5M
Homeownership	37	\$419,071	--	--
Rental	8	\$155,635	--	--
Low-Income Home Energy Assistance Program, 1981	6,083	\$2.8M	30,103	\$13.7M
Homeownership	1,115	\$594,243	--	--
Rental	4,968	\$2.2M	--	--

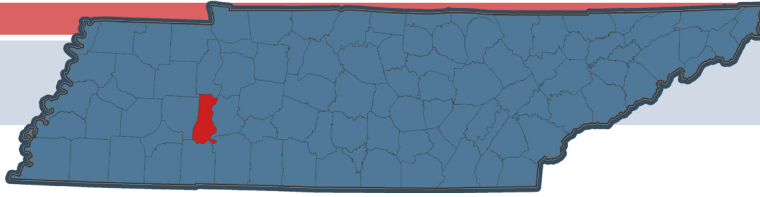
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Davidson County in 2017 was \$184M.

Decatur County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	26	\$1.1M
Homebuyer Education Program, 2003	--	--	3	\$750
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$133,112
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	63	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	20	\$157,865
<i>Emergency Repair</i>	--	--	16	\$151,101
<i>Housing Modification and Ramps</i>	--	--	2	\$1,542
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$234,798
Project-Based Section 8 Rental Assistance, 1978	59	\$169,419	--	--
Weatherization Assistance Program, 1976	1	\$4,956	14	\$86,804
Homeownership	1	\$4,956	--	--
Low-Income Home Energy Assistance Program, 1981	177	\$103,011	830	\$462,633
Homeownership	109	\$61,432	--	--
Rental	68	\$41,578	--	--

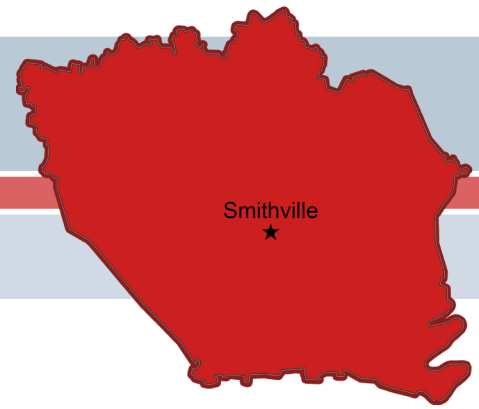
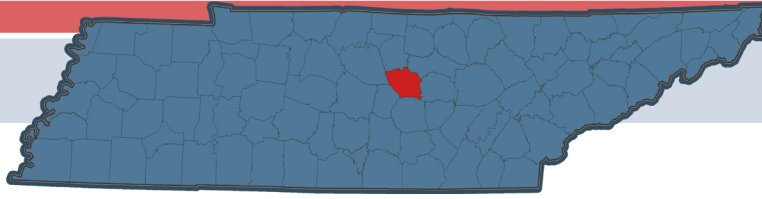
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Decatur County in 2017 was \$99,721.

Click on the map to visit our interactive online mapping tool.

DeKalb County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$639,015	139	\$10.2M
Downpayment Loans, 2013	5	\$32,565	16	\$80,574
Homebuyer Education Program, 2003	6	\$1,200	34	\$7,375
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,484	16	\$325,132
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,998	1	\$26,439
Foreclosure Prevention, 2008	1	\$900	21	\$11,700
HOME, 1992	--	--	71	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$24,330	25	\$171,809
<i>Emergency Repair</i>	2	\$23,230	11	\$100,109
<i>Housing Modification and Ramps</i>	1	\$1,100	2	\$1,867
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$202,750
Low Income Housing Tax Credits, 1987	--	--	68	\$4M
Section 8 Rental Assistance, 1978	92	\$436,219	--	--
Tenant-Based Rental	12	\$36,184	--	--
Project-Based	80	\$400,035	--	--
Weatherization Assistance Program, 1976	2	\$15,181	44	\$209,456
Homeownership	2	\$15,181	--	--
Low-Income Home Energy Assistance Program, 1981	319	\$158,792	1,226	\$618,055
Homeownership	168	\$84,131	--	--
Rental	151	\$74,661	--	--

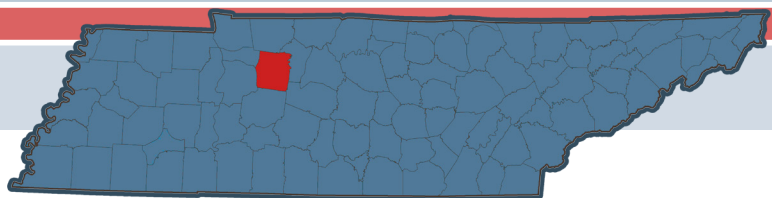
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in DeKalb County in 2017 was \$268,423.

Dickson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	11	\$1.6M	1,205	\$84.8M
Downpayment Loans, 2013	11	\$87,170	41	\$219,680
Homebuyer Education Program, 2003	11	\$2,350	99	\$21,825
Keep My Tennessee Home, 2011 - Disbursed	5	\$18,179	60	\$1.6M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$16,152	5	\$107,974
Foreclosure Prevention, 2008	6	\$4,050	83	\$41,250
HOME, 1992	--	--	118	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$31,314	71	\$269,691
<i>Competitive Grants</i>	--	--	12	\$30,000
<i>Habitat for Tennessee</i>	1	\$16,666	2	\$33,352
<i>Emergency Repair</i>	3	\$11,340	30	\$168,599
<i>Housing Modification and Ramps</i>	6	\$3,308	20	\$13,248
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$3,000
Low Income Housing Tax Credits, 1987	--	--	552	\$27.7M
Multi-Family Bond Authority, 1993	--	--	188	\$10M
Project-Based Section 8 Rental Assistance, 1978	148	\$684,537	--	--
Weatherization Assistance Program, 1976	--	--	4	\$18,408
Low-Income Home Energy Assistance Program, 1981	550	\$246,094	2,456	\$1.1M
Homeownership	189	\$86,260	--	--
Rental	361	\$159,835	--	--

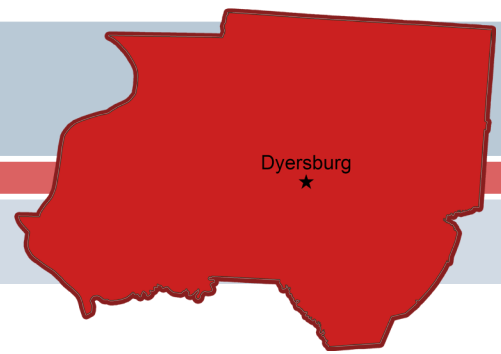
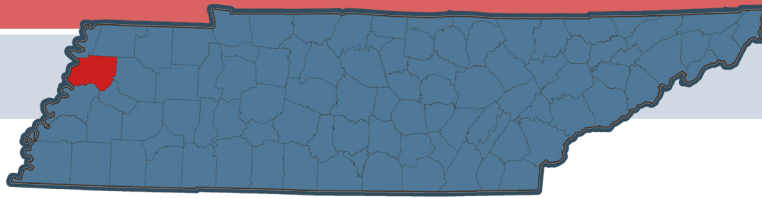
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Dickson County in 2017 was \$521,300.

Dyer County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$227,796	1,099	\$53.4M
Downpayment Loans, 2013	3	\$11,600	17	\$61,433
Homebuyer Education Program, 2003	3	\$650	38	\$7,000
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,499	27	\$531,398
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,298	2	\$43,223
Foreclosure Prevention, 2008	1	\$450	12	\$4,200
HOME, 1992	6	\$500,000	97	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$57,136	120	\$420,417
<i>Habitat for Tennessee</i>	--	--	1	\$13,250
<i>Emergency Repair</i>	8	\$53,621	42	\$301,611
<i>Housing Modification and Ramps</i>	5	\$3,515	63	\$42,144
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,545
Low Income Housing Tax Credits, 1987	90	\$3.6M	250	\$9.2M
Section 8 Rental Assistance, 1978	432	\$1.9M	--	--
Tenant-Based Rental	79	\$291,337	--	--
Tenant Based Homeownership	1	\$1,960	--	--
Project-Based	352	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$36,500	--	--
Weatherization Assistance Program, 1976	2	\$20,682	34	\$190,293
Homeownership	2	\$20,682	--	--
Low-Income Home Energy Assistance Program, 1981	777	\$342,252	3,613	\$1.7M
Homeownership	236	\$106,164	--	--
Rental	541	\$236,088	--	--

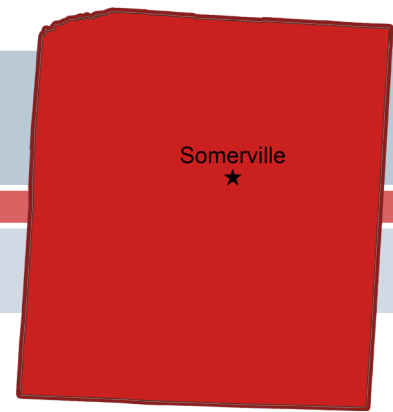
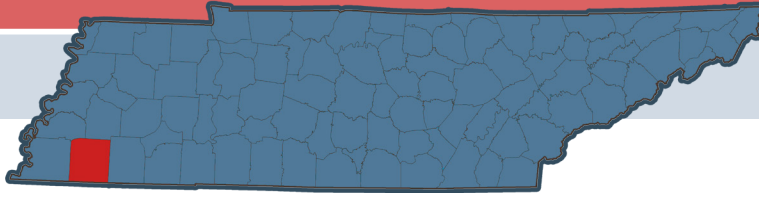
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Dyer County in 2017 was \$1.5M.

Fayette County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.3M	243	\$26.8M
Downpayment Loans, 2013	10	\$68,943	25	\$156,221
Homebuyer Education Program, 2003	11	\$2,250	69	\$14,150
Keep My Tennessee Home, 2011 - Disbursed	5	\$23,523	46	\$1.2M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,355	7	\$179,187
Foreclosure Prevention, 2008	7	\$2,700	87	\$36,150
HOME, 1992	--	--	96	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$42,419	75	\$437,945
<i>Emergency Repair</i>	4	\$42,419	39	\$231,360
Low Income Housing Tax Credits, 1987	--	--	343	\$15M
Multi-Family Bond Authority, 1993	--	--	40	\$1.5M
Section 8 Rental Assistance, 1978	313	\$1.5M	--	--
Tenant-Based Rental	72	\$397,173	--	--
Project-Based	241	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$85,000	--	--
Weatherization Assistance Program, 1976	1	\$22,663	35	\$214,042
Homeownership	1	\$22,663	--	--
Low-Income Home Energy Assistance Program, 1981	360	\$184,002	1,695	\$862,201
Homeownership	191	\$101,436	--	--
Rental	169	\$82,566	--	--

See Methodology on page 126 for calculation details.

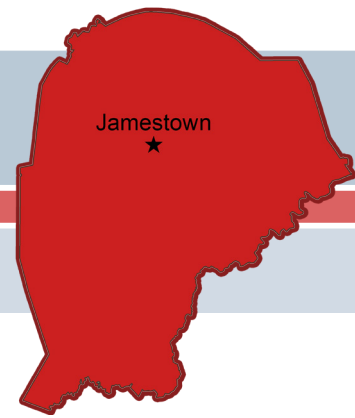
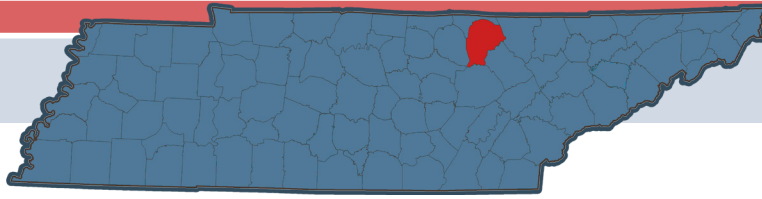
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Fayette County in 2017 was \$8.5M.

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Fentress County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$184,353	86	\$3.8M
Downpayment Loans, 2013	1	\$5,350	3	\$9,490
Homebuyer Education Program, 2003	1	\$150	6	\$1,350
Keep My Tennessee Home, 2011 - Disbursed	1	\$10,436	17	\$389,758
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,054	2	\$63,030
Foreclosure Prevention, 2008	--	--	4	\$2,550
HOME, 1992	--	--	129	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$28,280	33	\$207,732
<i>Emergency Repair</i>	3	\$28,280	20	\$146,936
<i>Housing Modification and Ramps</i>	--	--	2	\$1,184
<i>Community Investment Tax Credits, 2005</i>	--	--	42	\$965,000
Low Income Housing Tax Credits, 1987	--	--	291	\$9.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.1M
Section 8 Rental Assistance, 1978	8	\$26,820	--	--
Tenant-Based Rental	7	\$23,577	--	--
Tenant Based Homeownership	1	\$3,243	--	--
Weatherization Assistance Program, 1976	5	\$49,620	48	\$260,708
Homeownership	4	\$37,776	--	--
Rental	1	\$11,843	--	--
Low-Income Home Energy Assistance Program, 1981	501	\$246,504	2,068	\$983,187
Homeownership	313	\$153,489	--	--
Rental	188	\$93,015	--	--

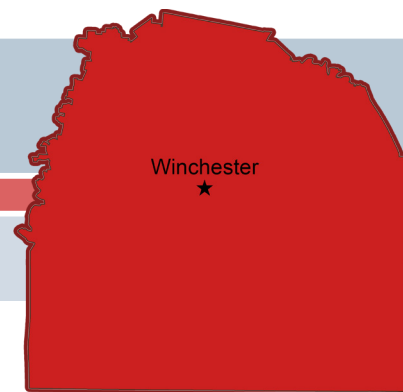
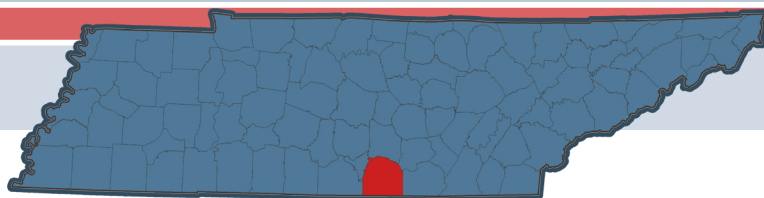
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Fentress County in 2017 was \$1.1M.

Franklin County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$755,558	446	\$21.6M
Downpayment Loans, 2013	7	\$37,576	16	\$73,112
Homebuyer Education Program, 2003	7	\$1,450	30	\$5,925
Keep My Tennessee Home, 2011 - Disbursed	1	\$4,017	19	\$470,488
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$90,394
Foreclosure Prevention, 2008	1	\$450	38	\$15,300
HOME, 1992	--	--	67	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$1,100	29	\$123,939
<i>Emergency Repair</i>	--	--	17	\$84,372
<i>Housing Modification and Ramps</i>	1	\$1,100	1	\$1,100
Low Income Housing Tax Credits, 1987	--	--	100	\$8.3M
Section 8 Rental Assistance, 1978	197	\$821,052	--	--
Tenant-Based Rental	6	\$23,954	--	--
Project-Based	191	\$797,098	--	--
Weatherization Assistance Program, 1976	6	\$64,162	41	\$264,908
Homeownership	6	\$64,162	--	--
Low-Income Home Energy Assistance Program, 1981	585	\$274,006	2,504	\$1.2M
Homeownership	352	\$160,172	--	--
Rental	233	\$113,834	--	--

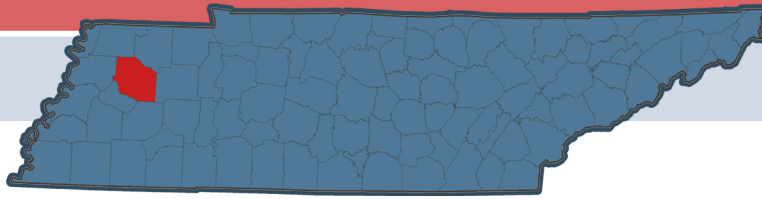
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Franklin County in 2017 was \$464,338.

Gibson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$534,693	1,104	\$51.3M
Downpayment Loans, 2013	7	\$27,320	28	\$105,058
Homebuyer Education Program, 2003	8	\$1,400	52	\$12,300
Keep My Tennessee Home, 2011 - Disbursed	4	\$14,524	40	\$796,155
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$5,403	7	\$124,158
Foreclosure Prevention, 2008	2	\$1,650	30	\$12,900
HOME, 1992	--	--	143	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$104,051	198	\$1.3M
<i>Competitive Grants</i>	--	--	34	\$325,000
<i>Emergency Repair</i>	13	\$104,051	100	\$708,294
<i>Housing Modification and Ramps</i>	--	--	10	\$10,589
<i>Community Investment Tax Credits, 2005</i>	--	--	74	\$652,343
Low Income Housing Tax Credits, 1987	--	--	209	\$11.2M
Multi-Family Bond Authority, 1993	--	--	49	\$1.8M
Section 8 Rental Assistance, 1978	308	\$1.3M	--	--
Tenant-Based Rental	89	\$279,287	--	--
Project-Based	219	\$1.1M	--	--
Weatherization Assistance Program, 1976	3	\$28,538	26	\$165,452
Homeownership	2	\$17,773	--	--
Rental	1	\$10,765	--	--
Low-Income Home Energy Assistance Program, 1981	841	\$378,280	4,117	\$1.8M
Homeownership	317	\$144,647	--	--
Rental	524	\$233,633	--	--

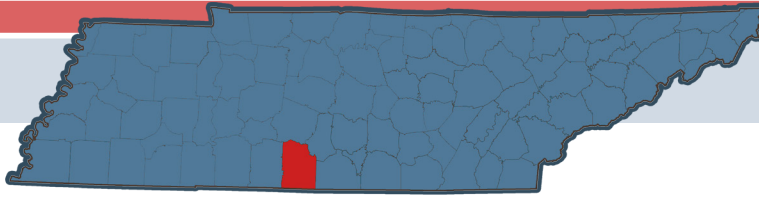
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Gibson County in 2017 was \$704,267.

Giles County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$444,999	395	\$18.6M
Downpayment Loans, 2013	4	\$22,690	7	\$34,242
Homebuyer Education Program, 2003	4	\$1,000	17	\$2,900
Keep My Tennessee Home, 2011 - Disbursed	--	--	14	\$288,878
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$39,255
Foreclosure Prevention, 2008	1	\$450	51	\$22,350
HOME, 1992	--	--	96	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$10,681	46	\$189,082
<i>Emergency Repair</i>	3	\$10,681	33	\$157,047
<i>Housing Modification and Ramps</i>	--	--	3	\$2,002
<i>Community Investment Tax Credits, 2005</i>	--	--	20	\$1M
Low Income Housing Tax Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	328	\$1.4M	--	--
Tenant-Based Rental	126	\$441,373	--	--
Project-Based	202	\$950,926	--	--
Weatherization Assistance Program, 1976	5	\$55,939	37	\$217,543
Homeownership	4	\$43,310	--	--
Rental	1	\$12,629	--	--
Low-Income Home Energy Assistance Program, 1981	495	\$229,930	2,098	\$1M
Homeownership	211	\$104,515	--	--
Rental	284	\$125,415	--	--

See Methodology on page 126 for calculation details.

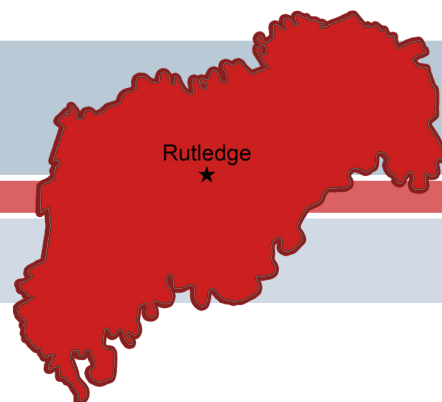
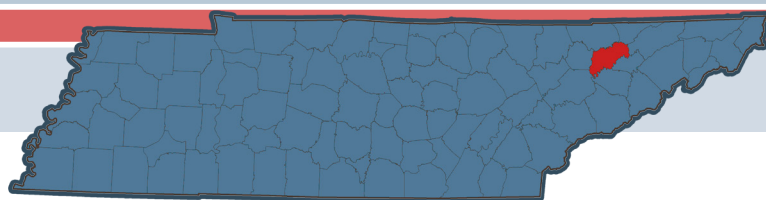
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Giles County in 2017 was \$596,684.

[Click on the map to visit our interactive online mapping tool.](#)

Grainger County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$877,357	178	\$10.4M
Downpayment Loans, 2013	9	\$39,935	23	\$91,869
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	11	\$1,850	37	\$8,275
Keep My Tennessee Home, 2011 - Disbursed	2	\$1,800	20	\$595,901
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	5	\$81,379
Foreclosure Prevention, 2008	1	\$450	110	\$47,100
HOME, 1992	5	\$500,000	108	\$4.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$10,907	43	\$418,249
<i>Competitive Grants</i>	--	--	4	\$236,350
<i>Emergency Repair</i>	1	\$10,907	19	\$85,287
<i>Community Investment Tax Credits, 2005</i>	--	--	5	\$780,382
Low Income Housing Tax Credits, 1987	--	--	100	\$7.7M
Section 8 Rental Assistance, 1978	114	\$382,547	--	--
Tenant-Based Rental	1	\$5,830	--	--
Project-Based	113	\$376,717	--	--
Weatherization Assistance Program, 1976	2	\$21,379	24	\$137,026
Homeownership	2	\$21,379	--	--
Low-Income Home Energy Assistance Program, 1981	451	\$236,817	1,766	\$936,261
Homeownership	297	\$145,243	--	--
Rental	154	\$91,573	--	--

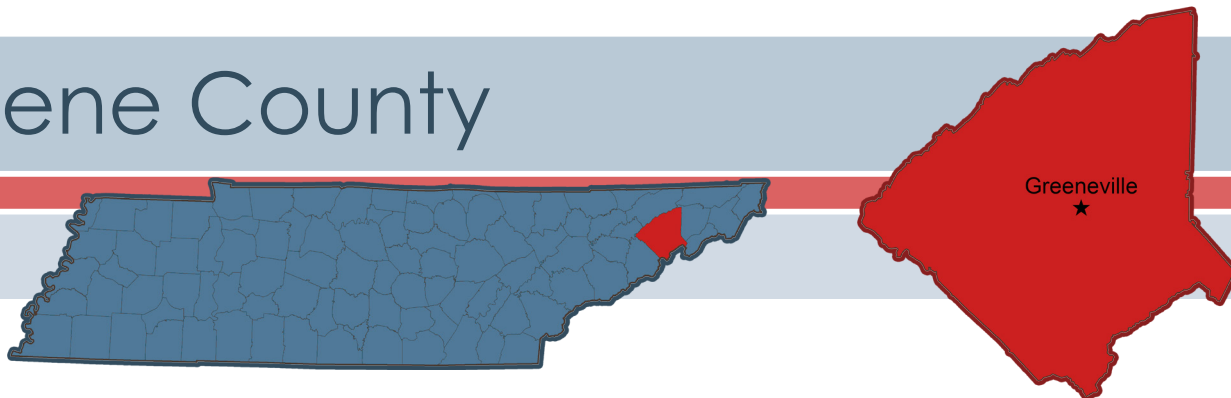
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Grainger County in 2017 was \$822,112.

Greene County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	22	\$2.1M	393	\$21M
Downpayment Loans, 2013	22	\$104,920	56	\$223,774
Homebuyer Education Program, 2003	24	\$4,800	90	\$20,175
Keep My Tennessee Home, 2011 - Disbursed	6	\$14,750	37	\$799,226
<i>*Medical Hardship Program, 2012 - Disbursed</i>	5	\$18,544	9	\$268,146
Foreclosure Prevention, 2008	--	--	81	\$24,450
HOME, 1992	10	\$500,000	173	\$5.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$5,500	70	\$605,442
<i>Competitive Grants</i>	--	--	5	\$290,625
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	--	--	26	\$141,101
<i>Housing Modification and Ramps</i>	1	\$5,500	3	\$11,990
<i>Community Investment Tax Credits, 2005</i>	3	\$68,034	14	\$1.8M
<i>Homeownership</i>	3	\$68,034	--	--
Low Income Housing Tax Credits, 1987	--	--	346	\$20.8M
Project-Based Section 8 Rental Assistance, 1978	359	\$1.5M	--	--
Weatherization Assistance Program, 1976	5	\$45,335	22	\$130,818
Homeownership	3	\$30,173	--	--
Rental	2	\$15,162	--	--
Low-Income Home Energy Assistance Program, 1981	921	\$443,070	4,484	\$2.1M
Homeownership	389	\$189,147	--	--
Rental	532	\$253,923	--	--

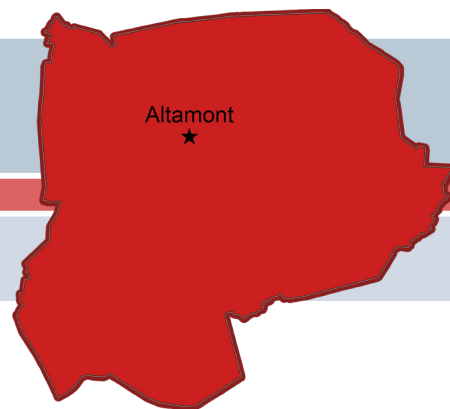
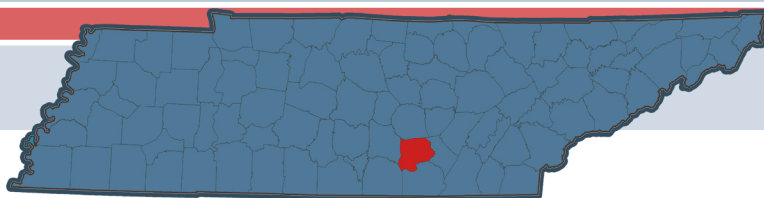
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Greene County in 2017 was \$1.5M.

Grundy County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$112,917	48	\$2.1M
Downpayment Loans, 2013	1	\$5,750	3	\$14,590
Homebuyer Education Program, 2003	1	\$250	4	\$1,000
Keep My Tennessee Home, 2011 - Disbursed	2	\$1,988	11	\$246,699
Foreclosure Prevention, 2008	--	--	44	\$18,000
HOME, 1992	--	--	203	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$20,152	85	\$411,434
<i>Emergency Repair</i>	3	\$20,152	35	\$204,111
<i>Housing Modification and Ramps</i>	--	--	7	\$5,598
Low Income Housing Tax Credits, 1987	--	--	120	\$5.2M
Project-Based Section 8 Rental Assistance, 1978	35	\$122,502	--	--
Weatherization Assistance Program, 1976	1	\$11,722	42	\$211,767
Homeownership	1	\$11,722	--	--
Low-Income Home Energy Assistance Program, 1981	351	\$158,169	1,630	\$768,465
Homeownership	261	\$117,738	--	--
Rental	90	\$40,431	--	--

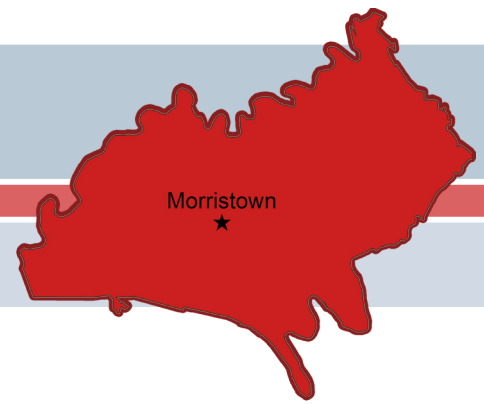
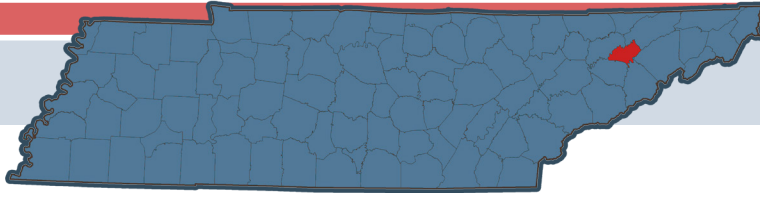
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Grundy County in 2017 was \$144,176.

Click on the map to visit our interactive online mapping tool.

Hamblen County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	26	\$2.2M	1,710	\$88.8M
Downpayment Loans, 2013	7	\$35,575	50	\$198,735
HHF-Downpayment Assistance Loans, 2017	19	\$285,000	19	\$285,000
Homebuyer Education Program, 2003	23	\$5,450	149	\$33,100
Keep My Tennessee Home, 2011 - Disbursed	5	\$16,107	65	\$1.3M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	5	\$25,727	10	\$278,085
Foreclosure Prevention, 2008	11	\$4,950	283	\$112,500
HOME, 1992	--	--	129	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,802	42	\$204,240
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	1	\$7,802	29	\$143,613
<i>Housing Modification and Ramps</i>	--	--	2	\$1,560
<i>Community Investment Tax Credits, 2005</i>	--	--	97	\$4.9M
Low Income Housing Tax Credits, 1987	--	--	784	\$46.3M
Multi-Family Bond Authority, 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	272	\$1.1M	--	--
Tenant-Based Rental	8	\$27,846	--	--
Project-Based	264	\$1M	--	--
Emergency Solutions Grant Program, 1988	--	\$60,000	--	--
Weatherization Assistance Program, 1976	3	\$30,009	34	\$243,291
Homeownership	2	\$18,869	--	--
Rental	1	\$11,140	--	--
Low-Income Home Energy Assistance Program, 1981	1,337	\$631,649	4,805	\$2.3M
Homeownership	416	\$205,646	--	--
Rental	921	\$426,003	--	--

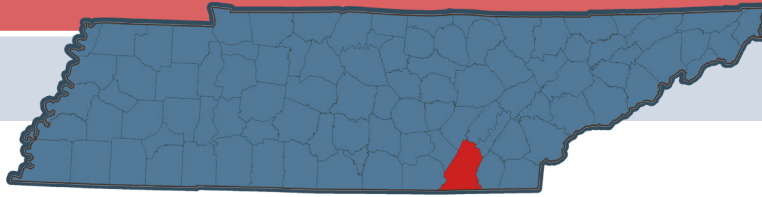
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hamblen County in 2017 was \$1.3M.

Hamilton County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	171	\$19M	5,961	\$375.1M
Downpayment Loans, 2013	85	\$510,002	505	\$2.5M
HHF-Downpayment Assistance Loans, 2017	84	\$1.3M	84	\$1.3M
Take Credit Program, 2016	6	--	7	--
Homebuyer Education Program, 2003	170	\$39,550	1,077	\$253,700
Keep My Tennessee Home, 2011 - Disbursed	23	\$91,779	474	\$11.3M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	12	\$43,852	56	\$1.6M
Blight Elimination Program, 2015	--	--	1	\$14,975
Foreclosure Prevention, 2008	7	\$3,150	1,575	\$653,850
HOME, 1992	--	--	277	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	19	\$112,526	302	\$2.3M
<i>Competitive Grants</i>	--	--	37	\$1.6M
<i>Habitat for Tennessee</i>	3	\$49,998	6	\$96,580
<i>Emergency Repair</i>	5	\$51,007	79	\$453,458
<i>Housing Modification and Ramps</i>	11	\$11,520	165	\$129,205
<i>Community Investment Tax Credits, 2005</i>	24	\$2.9M	642	\$23.2M
<i>Rental</i>	24	\$2.9M	--	--
Low Income Housing Tax Credits, 1987	357	\$18.8M	2,518	\$144.3M
Multi-Family Bond Authority, 1993	357	\$26.5M	1,241	\$62.1M
Project-Based Section 8 Rental Assistance, 1978	1,503	\$7.2M	--	--
Weatherization Assistance Program, 1976	10	\$108,881	107	\$663,276
Homeownership	9	\$94,881	--	--
Rental	1	\$14,000	--	--
Low-Income Home Energy Assistance Program, 1981	3,433	\$1.6M	18,850	\$9.2M
Homeownership	634	\$326,089	--	--
Rental	2,799	\$1.3M	--	--

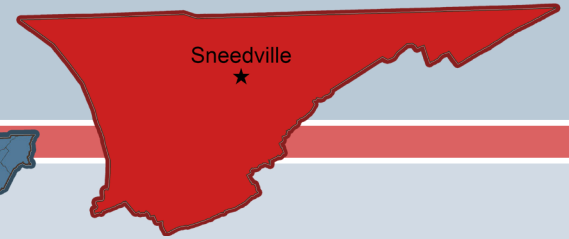
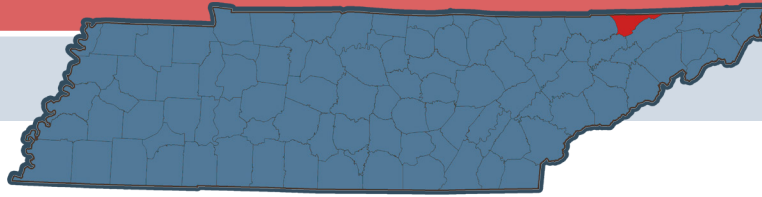
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hamilton County in 2017 was \$30.1M.

Hancock County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	20	\$1M
Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	1	\$5,456	5	\$114,853
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$893
Foreclosure Prevention, 2008	1	\$150	12	\$3,900
HOME, 1992	--	--	135	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$197,977
<i>Emergency Repair</i>	--	--	23	\$105,067
<i>Housing Modification and Ramps</i>	--	--	2	\$1,926
<i>ARLP, 2017 - Allocated</i>	11	\$275,000	11	\$275,000
<i>Community Investment Tax Credits, 2005</i>	51	\$5.5M	67	\$5.5M
<i>Rental</i>	51	\$5.5M	--	--
Low Income Housing Tax Credits, 1987	96	\$8.9M	185	\$10.2M
Project-Based Section 8 Rental Assistance, 1978	62	\$294,083	--	--
Weatherization Assistance Program, 1976	2	\$22,697	6	\$40,960
Homeownership	2	\$22,697	--	--
Low-Income Home Energy Assistance Program, 1981	493	\$255,270	2,203	\$1.2M
Homeownership	260	\$132,581	--	--
Rental	233	\$122,690	--	--

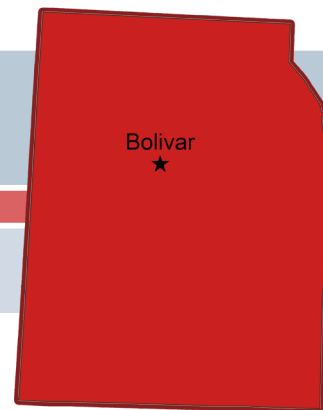
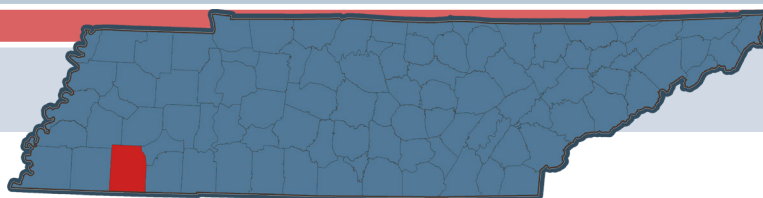
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hancock County in 2017 was \$1.9M.

Hardeman County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$245,470	299	\$11.1M
Downpayment Loans, 2013	2	\$11,600	4	\$19,646
Homebuyer Education Program, 2003	2	\$500	6	\$1,475
Keep My Tennessee Home, 2011 - Disbursed	4	\$13,808	16	\$369,349
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$7,029	2	\$55,114
Foreclosure Prevention, 2008	5	\$2,400	30	\$12,900
HOME, 1992	--	--	67	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	38	\$185,225
<i>Emergency Repair</i>	--	--	19	\$107,188
<i>Housing Modification and Ramps</i>	--	--	3	\$1,244
Low Income Housing Tax Credits, 1987	--	--	233	\$16M
Section 8 Rental Assistance, 1978	121	\$575,168	--	--
Tenant-Based Rental	68	\$313,742	--	--
Project-Based	53	\$261,426	--	--
Weatherization Assistance Program, 1976	2	\$23,906	19	\$137,001
Homeownership	2	\$23,906	--	--
Low-Income Home Energy Assistance Program, 1981	457	\$222,098	2,214	\$1.1M
Homeownership	248	\$120,130	--	--
Rental	209	\$101,968	--	--

See Methodology on page 126 for calculation details.

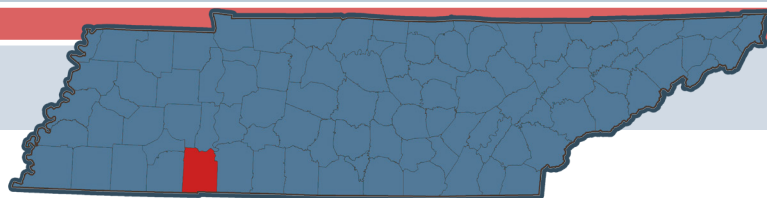
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Hardeman County in 2017 was \$241,187.

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Hardin County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$86,406	359	\$13.1M
Downpayment Loans, 2013	1	\$4,400	3	\$14,605
Homebuyer Education Program, 2003	--	--	10	\$2,225
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$118,240
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$124,546
Foreclosure Prevention, 2008	--	--	3	\$1,350
HOME, 1992	--	--	76	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	18	\$82,859
<i>Emergency Repair</i>	--	--	7	\$40,035
<i>Housing Modification and Ramps</i>	--	--	2	\$973
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$152,980
Low Income Housing Tax Credits, 1987	--	--	249	\$13.6M
Multi-Family Bond Authority, 1993	--	--	44	\$1.6M
Section 8 Rental Assistance, 1978	90	\$403,591	--	--
Tenant-Based Rental	22	\$67,139	--	--
Project-Based	68	\$336,452	--	--
Weatherization Assistance Program, 1976	2	\$14,207	18	\$117,011
Homeownership	2	\$14,207	--	--
Low-Income Home Energy Assistance Program, 1981	429	\$228,605	2,226	\$1.1M
Homeownership	249	\$129,613	--	--
Rental	180	\$98,992	--	--

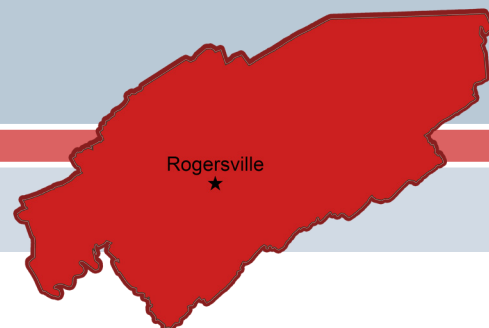
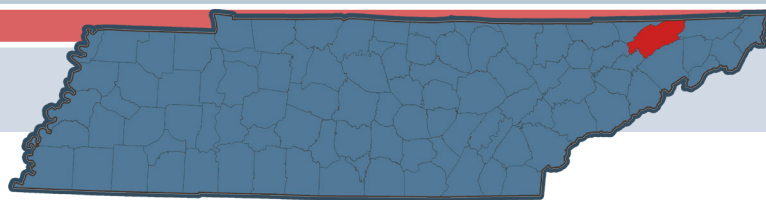
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hardin County in 2017 was \$270,627.

Hawkins County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$642,052	979	\$45.5M
Downpayment Loans, 2013	5	\$26,025	24	\$95,156
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
Homebuyer Education Program, 2003	5	\$950	52	\$10,675
Keep My Tennessee Home, 2011 - Disbursed	4	\$10,701	38	\$797,368
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$7,047	5	\$111,294
Foreclosure Prevention, 2008	2	\$900	102	\$39,000
HOME, 1992	--	--	174	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$18,445	153	\$691,916
<i>Competitive Grants</i>	--	--	2	\$100,000
<i>Habitat for Tennessee</i>	1	\$16,686	1	\$16,686
<i>Emergency Repair</i>	--	--	70	\$409,655
<i>Housing Modification and Ramps</i>	2	\$1,759	51	\$39,959
<i>Community Investment Tax Credits, 2005</i>	1	\$1,000	4	\$185,630
<i>Homeownership</i>	1	\$1,000	--	--
Low Income Housing Tax Credits, 1987	--	--	125	\$2.4M
Multi-Family Bond Authority, 1993	--	--	63	\$2.3M
Project-Based Section 8 Rental Assistance, 1978	268	\$948,498	--	--
Weatherization Assistance Program, 1976	6	\$56,391	16	\$102,520
Homeownership	6	\$56,391	--	--
Low-Income Home Energy Assistance Program, 1981	978	\$458,086	4,727	\$2.2M
Homeownership	487	\$226,463	--	--
Rental	491	\$231,622	--	--

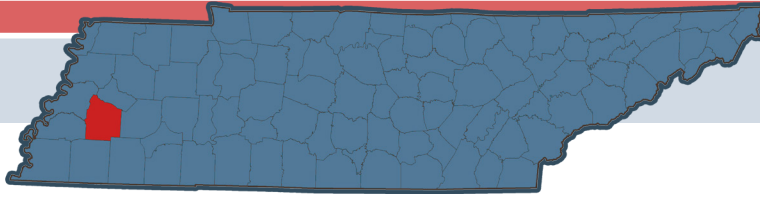
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hawkins County in 2017 was \$516,284.

Haywood County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	14	\$1.2M	264	\$12.6M
Downpayment Loans, 2013	6	\$29,290	24	\$99,513
HHF-Downpayment Assistance Loans, 2017	8	\$120,000	8	\$120,000
Homebuyer Education Program, 2003	16	\$3,850	41	\$9,950
Keep My Tennessee Home, 2011 - Disbursed	1	\$3,174	13	\$306,390
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$5,006	2	\$37,238
Foreclosure Prevention, 2008	2	\$600	31	\$12,000
HOME, 1992	6	\$500,000	155	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	54	\$482,768
<i>Competitive Grants</i>	--	--	4	\$215,136
<i>Emergency Repair</i>	--	--	16	\$121,443
<i>Housing Modification and Ramps</i>	--	--	1	\$545
Low Income Housing Tax Credits, 1987	--	--	441	\$28.8M
Section 8 Rental Assistance, 1978	166	\$615,071	--	--
Tenant-Based Rental	109	\$406,128	--	--
Project-Based	57	\$208,943	--	--
Weatherization Assistance Program, 1976	2	\$31,571	17	\$133,186
Homeownership	2	\$31,571	--	--
Low-Income Home Energy Assistance Program, 1981	302	\$164,811	1,928	\$917,192
Homeownership	110	\$62,245	--	--
Rental	192	\$102,565	--	--

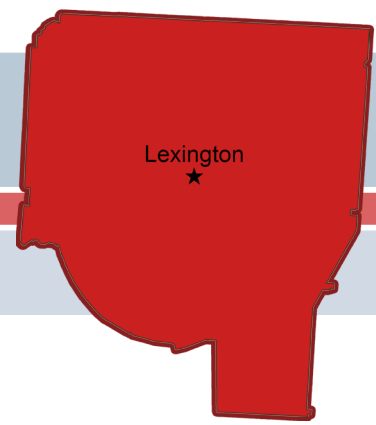
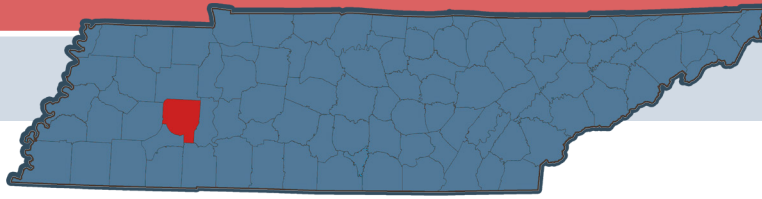
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Haywood County in 2017 was \$886,436.

Henderson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$156,610	218	\$10.3M
Downpayment Loans, 2013	2	\$7,975	4	\$14,555
Homebuyer Education Program, 2003	2	\$300	15	\$3,125
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,055	8	\$156,589
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$103,400
Foreclosure Prevention, 2008	--	--	11	\$4,950
HOME, 1992	12	\$500,000	97	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	37	\$268,172
<i>Competitive Grants</i>	--	--	1	\$96,112
<i>Emergency Repair</i>	--	--	16	\$126,017
<i>Housing Modification and Ramps</i>	--	--	9	\$5,481
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,590
Low Income Housing Tax Credits, 1987	--	--	109	\$7.1M
Section 8 Rental Assistance, 1978	153	\$763,051	--	--
Tenant-Based Rental	22	\$87,250	--	--
Project-Based	131	\$675,801	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	2	\$15,359	16	\$102,075
Homeownership	2	\$15,359	--	--
Low-Income Home Energy Assistance Program, 1981	322	\$177,994	1,756	\$916,079
Homeownership	169	\$94,678	--	--
Rental	153	\$83,316	--	--

See Methodology on page 126 for calculation details.

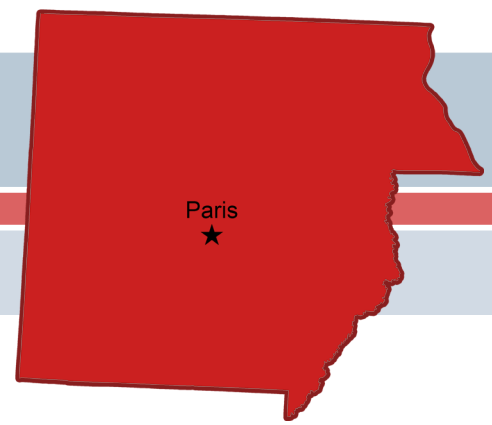
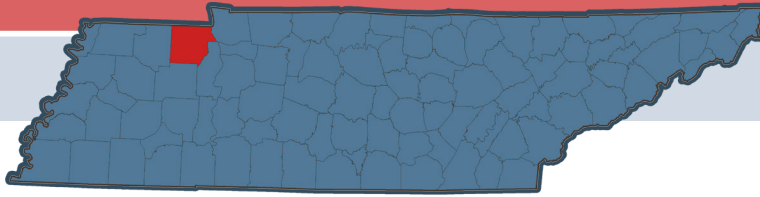
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Henderson County in 2017 was \$886,636.

[Click on the map to visit our interactive online mapping tool.](#)

Henry County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$81,562	388	\$13.5M
Downpayment Loans, 2013	1	\$3,340	4	\$15,566
Homebuyer Education Program, 2003	2	\$300	5	\$950
Keep My Tennessee Home, 2011 - Disbursed	2	\$7,883	14	\$311,237
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$6,637	2	\$56,017
Foreclosure Prevention, 2008	--	--	8	\$4,800
HOME, 1992	--	--	108	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	15	\$82,727	110	\$942,785
<i>Competitive Grants</i>	--	--	34	\$519,625
<i>Emergency Repair</i>	12	\$76,021	49	\$332,367
<i>Housing Modification and Ramps</i>	3	\$6,706	10	\$11,897
<i>Community Investment Tax Credits, 2005</i>	--	--	163	\$2M
Low Income Housing Tax Credits, 1987	--	--	258	\$19.9M
Multi-Family Bond Authority, 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	322	\$1.4M	--	--
Tenant-Based Rental	15	\$55,326	--	--
Project-Based	307	\$1.3M	--	--
Weatherization Assistance Program, 1976	--	--	12	\$61,497
Low-Income Home Energy Assistance Program, 1981	568	\$258,717	2,740	\$1.3M
Homeownership	209	\$98,786	--	--
Rental	359	\$159,932	--	--

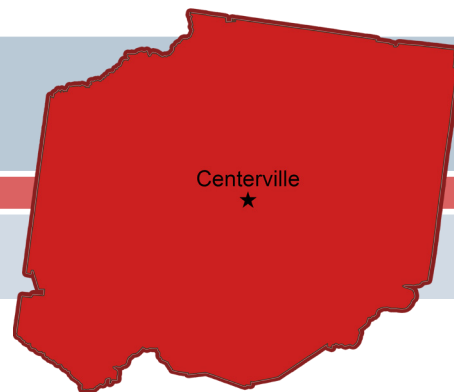
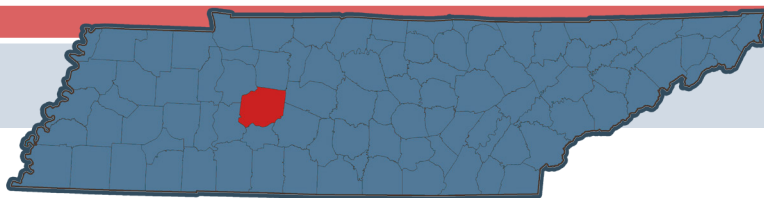
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Henry County in 2017 was \$537,365.

Hickman County



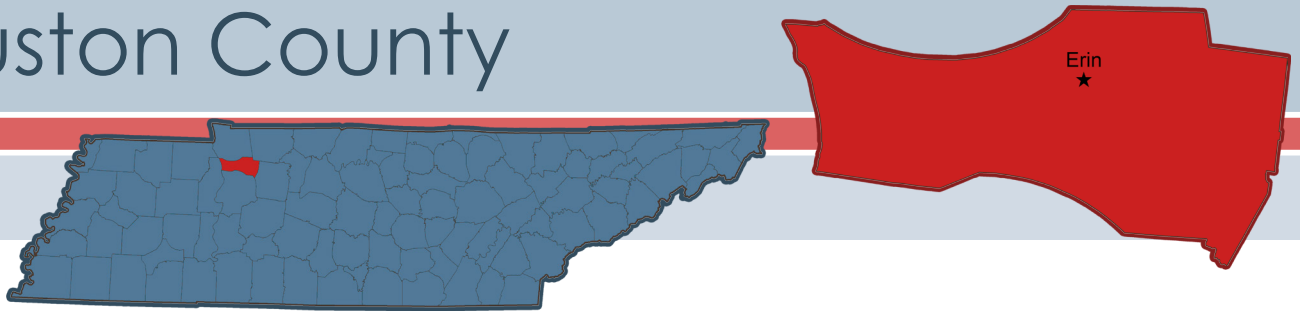
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$458,745	319	\$19M
Downpayment Loans, 2013	4	\$22,600	19	\$86,639
Homebuyer Education Program, 2003	5	\$1,050	42	\$8,750
Keep My Tennessee Home, 2011 - Disbursed	--	--	11	\$281,124
Foreclosure Prevention, 2008	--	--	62	\$25,350
HOME, 1992	--	--	79	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,333	37	\$148,558
<i>Emergency Repair</i>	1	\$7,333	28	\$112,589
<i>Housing Modification and Ramps</i>	--	--	4	\$11,532
<i>Community Investment Tax Credits, 2005</i>	--	--	32	\$409,400
Low Income Housing Tax Credits, 1987	--	--	81	\$2.7M
Section 8 Rental Assistance, 1978	102	\$569,617	--	--
Tenant-Based Rental	12	\$45,887	--	--
Project-Based	90	\$523,730	--	--
Weatherization Assistance Program, 1976	--	--	34	\$169,160
Low-Income Home Energy Assistance Program, 1981	459	\$212,806	1,970	\$924,475
Homeownership	261	\$119,543	--	--
Rental	198	\$93,263	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hickman County in 2017 was \$210,902.

Houston County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$442,490	58	\$3.4M
Downpayment Loans, 2013	4	\$22,570	7	\$32,061
Homebuyer Education Program, 2003	3	\$550	8	\$1,675
Keep My Tennessee Home, 2011 - Disbursed	--	--	4	\$97,580
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	2	\$64,889
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	47	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$700	11	\$26,640
<i>Emergency Repair</i>	2	\$700	5	\$22,618
<i>Housing Modification and Ramps</i>	--	--	5	\$3,247
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$159,550
Low Income Housing Tax Credits, 1987	--	--	85	\$1.4M
Multi-Family Bond Authority, 1993	--	--	44	\$1.4M
Section 8 Rental Assistance, 1978	3	\$8,849	--	--
Tenant-Based Rental	3	\$8,849	--	--
Weatherization Assistance Program, 1976	--	--	2	\$23,222
Low-Income Home Energy Assistance Program, 1981	193	\$117,619	561	\$318,971
Homeownership	84	\$54,659	--	--
Rental	109	\$62,960	--	--

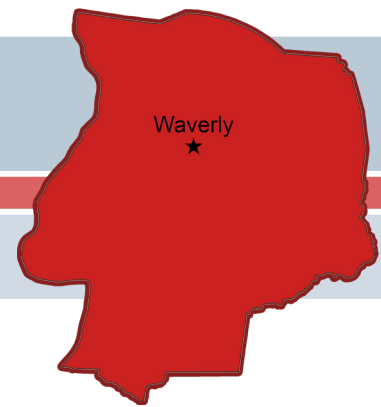
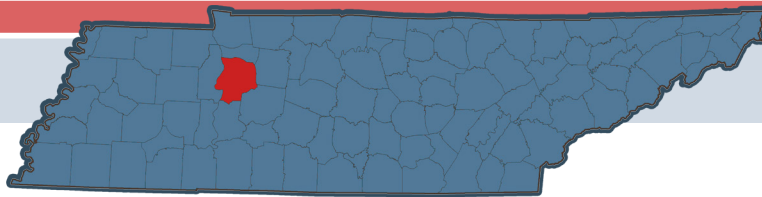
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Houston County in 2017 was \$82,169.

Humphreys County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$186,949	144	\$7.5M
Downpayment Loans, 2013	2	\$9,025	5	\$15,833
Homebuyer Education Program, 2003	2	\$400	11	\$2,125
Keep My Tennessee Home, 2011 - Disbursed	2	\$7,602	10	\$191,791
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	2	\$38,039
Foreclosure Prevention, 2008	--	--	24	\$10,200
HOME, 1992	14	\$500,000	52	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$936	17	\$65,277
<i>Emergency Repair</i>	--	--	9	\$47,453
<i>Housing Modification and Ramps</i>	1	\$936	4	\$2,725
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Section 8 Rental Assistance, 1978	116	\$500,405	--	--
Tenant-Based Rental	9	\$22,570	--	--
Project-Based	107	\$477,835	--	--
Weatherization Assistance Program, 1976	--	--	2	\$18,571
Low-Income Home Energy Assistance Program, 1981	274	\$123,544	1,115	\$526,815
Homeownership	112	\$52,798	--	--
Rental	162	\$70,747	--	--

See Methodology on page 126 for calculation details.

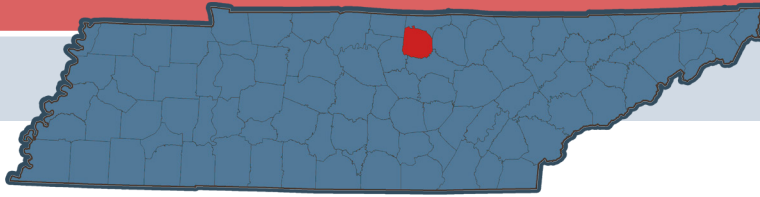
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Humphreys County in 2017 was \$751,215.

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Jackson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2.3M
Homebuyer Education Program, 2003	--	--	8	\$1,475
Keep My Tennessee Home, 2011 - Disbursed	2	\$4,640	5	\$95,367
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,530	1	\$22,170
Foreclosure Prevention, 2008	--	--	5	\$2,700
HOME, 1992	--	--	60	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$31,800	37	\$225,644
<i>Emergency Repair</i>	3	\$31,800	24	\$172,482
<i>Housing Modification and Ramps</i>	--	--	3	\$903
Low Income Housing Tax Credits, 1987	--	--	100	\$1.8M
Multi-Family Bond Authority, 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	42	\$89,950	--	--
Tenant-Based Rental	6	\$14,482	--	--
Project-Based	36	\$75,468	--	--
Weatherization Assistance Program, 1976	--	--	42	\$210,010
Low-Income Home Energy Assistance Program, 1981	253	\$138,204	1,139	\$585,532
Homeownership	149	\$80,835	--	--
Rental	104	\$57,369	--	--

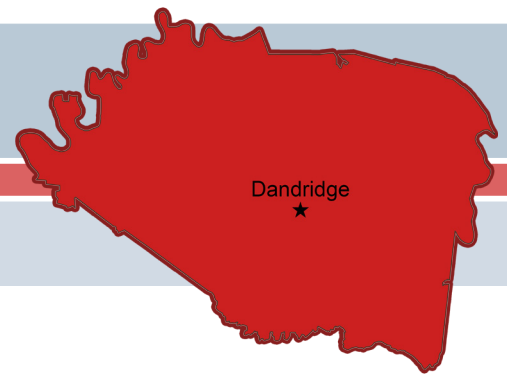
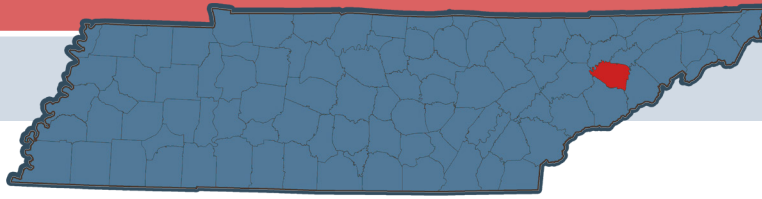
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Jackson County in 2017 was \$112,650.

Jefferson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	17	\$1.7M	673	\$41.6M
Downpayment Loans, 2013	13	\$66,723	52	\$223,429
HHF-Downpayment Assistance Loans, 2017	4	\$60,000	4	\$60,000
Homebuyer Education Program, 2003	16	\$3,100	107	\$23,750
Keep My Tennessee Home, 2011 - Disbursed	5	\$14,130	66	\$1.5M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	6	\$27,729	11	\$243,385
Foreclosure Prevention, 2008	7	\$2,700	143	\$58,650
HOME, 1992	--	--	110	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$46,851	58	\$245,964
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	5	\$30,185	50	\$204,162
<i>Housing Modification and Ramps</i>	--	--	1	\$413
<i>Community Investment Tax Credits, 2005</i>	--	--	28	\$188,140
Low Income Housing Tax Credits, 1987	140	\$10M	232	\$13.9M
Section 8 Rental Assistance, 1978	34	\$152,235	--	--
Tenant-Based Rental	3	\$12,473	--	--
Project-Based	31	\$139,762	--	--
Weatherization Assistance Program, 1976	3	\$19,060	31	\$189,169
Homeownership	3	\$19,060	--	--
Low-Income Home Energy Assistance Program, 1981	796	\$376,241	3,150	\$1.6M
Homeownership	369	\$181,777	--	--
Rental	427	\$194,464	--	--

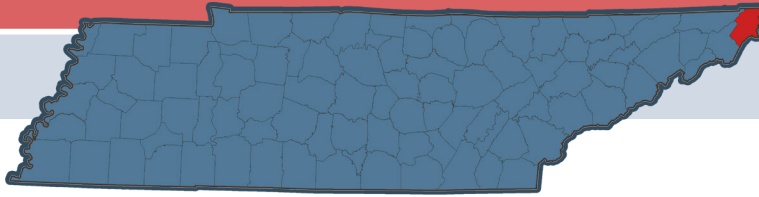
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Jefferson County in 2017 was \$765,332.

Johnson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$203,839	23	\$1.9M
Downpayment Loans, 2013	2	\$10,380	2	\$10,380
Homebuyer Education Program, 2003	2	\$400	20	\$2,925
Keep My Tennessee Home, 2011 - Disbursed	2	\$5,204	14	\$271,216
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$1,765	1	\$17,741
Foreclosure Prevention, 2008	--	--	33	\$9,900
HOME, 1992	10	\$500,000	181	\$5.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	30	\$164,520
<i>Emergency Repair</i>	--	--	15	\$90,344
<i>Community Investment Tax Credits, 2005</i>	1	\$72,000	19	\$381,554
<i>Homeownership</i>	1	\$72,000	--	--
Low Income Housing Tax Credits, 1987	--	--	40	\$561,110
Project-Based Section 8 Rental Assistance, 1978	132	\$618,013	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	6	\$43,659	7	\$45,886
Homeownership	5	\$33,178	--	--
Rental	1	\$10,481	--	--
Low-Income Home Energy Assistance Program, 1981	621	\$291,270	2,895	\$1.3M
Homeownership	319	\$145,851	--	--
Rental	302	\$145,419	--	--

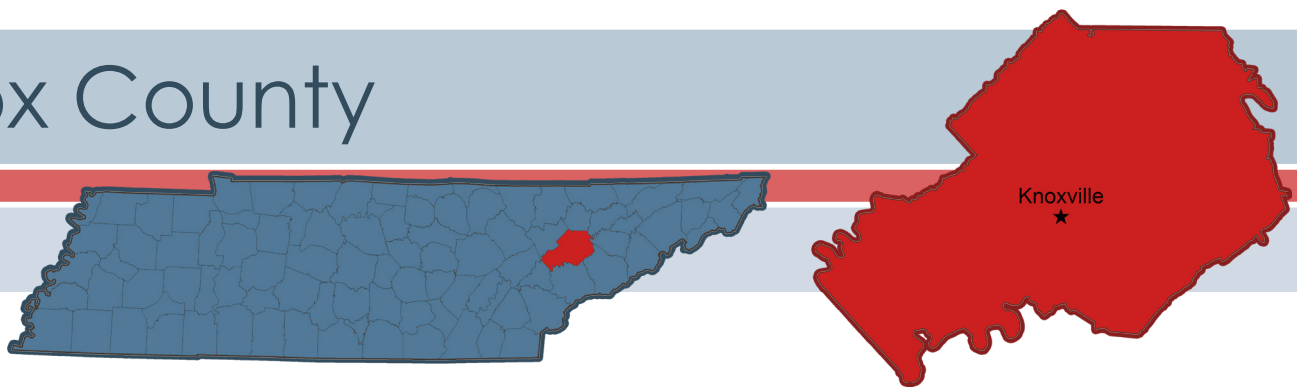
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Johnson County in 2017 was \$1M.

Knox County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	346	\$38.5M	10,555	\$683.1M
Downpayment Loans, 2013	116	\$723,616	644	\$3.2M
HHF-Downpayment Assistance Loans, 2017	222	\$3.3M	222	\$3.3M
Take Credit Program, 2016	1	--	3	--
Homebuyer Education Program, 2003	330	\$76,400	1,761	\$414,000
Keep My Tennessee Home, 2011 - Disbursed	36	\$143,580	442	\$10.5M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	12	\$75,187	40	\$1.2M
Foreclosure Prevention, 2008	3	\$1,350	430	\$128,850
HOME, 1992	--	--	169	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	43	\$989,996	315	\$4.6M
<i>Competitive Grants</i>	37	\$890,000	226	\$4.1M
<i>Habitat for Tennessee</i>	6	\$99,996	10	\$166,660
<i>Emergency Repair</i>	--	--	55	\$346,884
<i>Housing Modification and Ramps</i>	--	--	22	\$13,970
<i>Community Investment Tax Credits, 2005</i>	158	\$18.6M	960	\$41.1M
<i>Homeownership</i>	9	\$800,000	--	--
<i>Rental</i>	149	\$17.3M	--	--
<i>Other</i>	--	\$550,000	--	--
Low Income Housing Tax Credits, 1987	767	\$32.3M	5,013	\$276.5M
Multi-Family Bond Authority, 1993	687	\$31.4M	2,971	\$123.9M
Section 8 Rental Assistance, 1978	3,742	\$21.8M	--	--
Tenant-Based Rental	344	\$2.1M	--	--
Tenant Based Homeownership	7	\$31,052	--	--
Project-Based	3,391	\$19.7M	--	--
Emergency Solutions Grant Program, 1988	--	\$250,000	--	--
Weatherization Assistance Program, 1976	67	\$532,696	183	\$1.1M
Homeownership	60	\$465,096	--	--
Rental	7	\$67,601	--	--
Low-Income Home Energy Assistance Program, 1981	5,801	\$2.9M	24,106	\$11.2M
Homeownership	1,265	\$718,909	--	--
Rental	4,536	\$2.2M	--	--

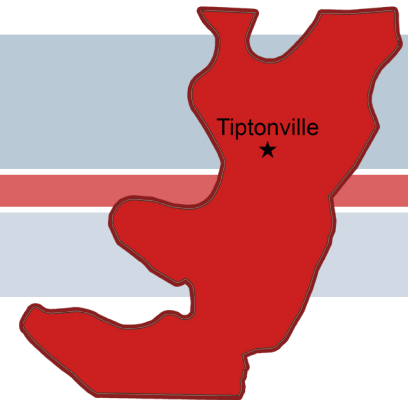
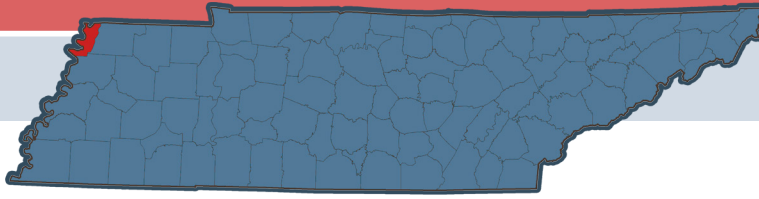
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Knox County in 2017 was \$116.6M.

Lake County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	58	\$2.1M
Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$12,722
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	--	--	117	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,000	19	\$103,246
<i>Emergency Repair</i>	1	\$11,000	12	\$88,395
<i>Housing Modification and Ramps</i>	--	--	4	\$3,193
<i>Community Investment Tax Credits, 2005</i>	--	--	13	\$301,490
Low Income Housing Tax Credits, 1987	--	--	184	\$2.5M
Section 8 Rental Assistance, 1978	219	\$1.1M	--	--
Tenant-Based Rental	2	\$5,053	--	--
Project-Based	217	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	28	\$138,279
Low-Income Home Energy Assistance Program, 1981	201	\$103,767	988	\$482,351
Homeownership	54	\$31,716	--	--
Rental	147	\$72,051	--	--

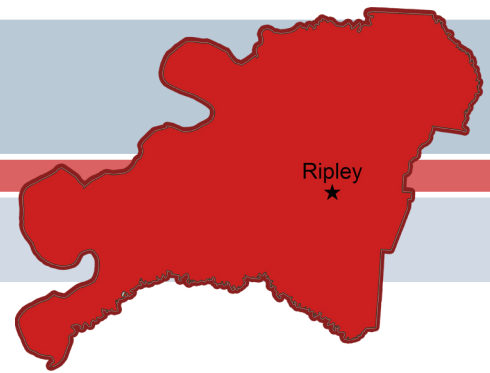
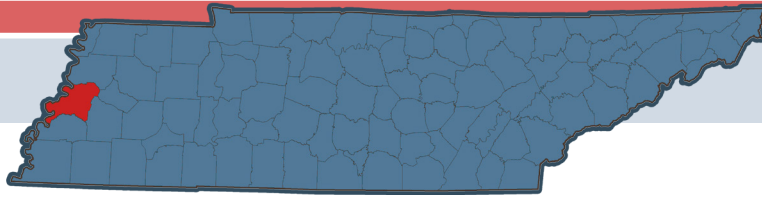
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Lake County in 2017 was \$94,465.

Click on the map to visit our interactive online mapping tool.

Lauderdale County



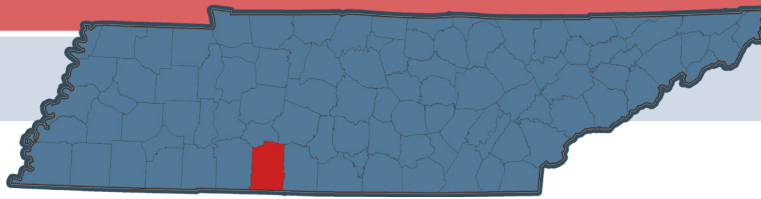
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	26	\$1.8M	370	\$18.7M
Downpayment Loans, 2013	3	\$10,725	24	\$81,269
HHF-Downpayment Assistance Loans, 2017	23	\$345,000	23	\$345,000
Homebuyer Education Program, 2003	24	\$6,200	63	\$15,725
Keep My Tennessee Home, 2011 - Disbursed	2	\$4,987	19	\$362,926
Foreclosure Prevention, 2008	1	\$450	28	\$9,450
HOME, 1992	9	\$750,000	108	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$14,023	66	\$355,700
<i>Emergency Repair</i>	3	\$14,023	39	\$216,097
<i>Housing Modification and Ramps</i>	--	--	1	\$606
<i>Community Investment Tax Credits, 2005</i>	--	--	26	\$503,609
Low Income Housing Tax Credits, 1987	--	--	366	\$15.7M
Section 8 Rental Assistance, 1978	292	\$1.3M	--	--
Tenant-Based Rental	119	\$479,279	--	--
Project-Based	173	\$853,180	--	--
Weatherization Assistance Program, 1976	--	--	36	\$192,320
Low-Income Home Energy Assistance Program, 1981	528	\$256,998	2,291	\$1.1M
Homeownership	169	\$88,915	--	--
Rental	359	\$168,082	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Lauderdale County in 2017 was \$1.1M.

Lawrence County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$81,594	315	\$13.7M
Downpayment Loans, 2013	1	\$4,155	7	\$25,331
Homebuyer Education Program, 2003	1	\$250	16	\$3,525
Keep My Tennessee Home, 2011 - Disbursed	1	\$2,482	18	\$273,712
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$64,265
Foreclosure Prevention, 2008	--	--	29	\$11,550
HOME, 1992	--	--	109	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$9,539	42	\$205,719
<i>Emergency Repair</i>	1	\$9,539	22	\$132,890
<i>Housing Modification and Ramps</i>	--	--	4	\$10,599
Low Income Housing Tax Credits, 1987	--	--	349	\$27.1M
Section 8 Rental Assistance, 1978	34	\$125,981	--	--
Tenant-Based Rental	34	\$125,981	--	--
Weatherization Assistance Program, 1976	4	\$41,113	42	\$235,105
Homeownership	1	\$8,122	--	--
Rental	3	\$32,991	--	--
Low-Income Home Energy Assistance Program, 1981	701	\$336,856	3,048	\$1.4M
Homeownership	379	\$186,755	--	--
Rental	322	\$150,101	--	--

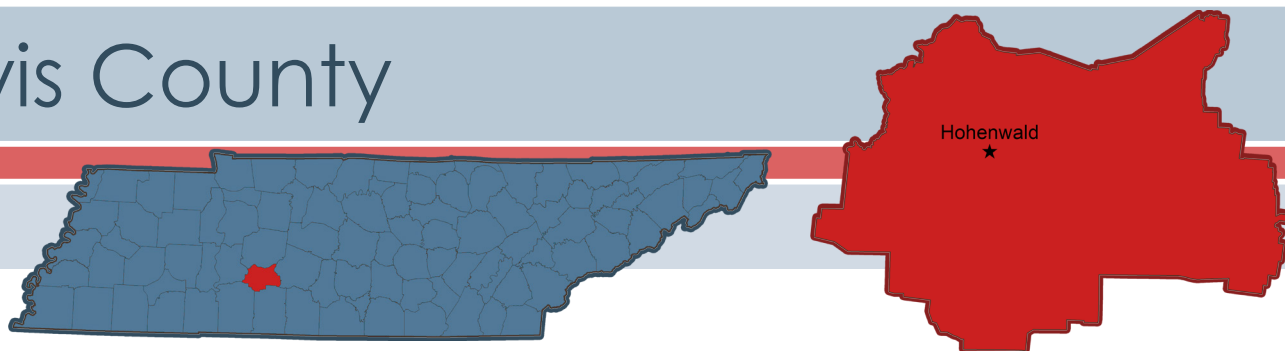
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Lawrence County in 2017 was \$344,357.

Lewis County



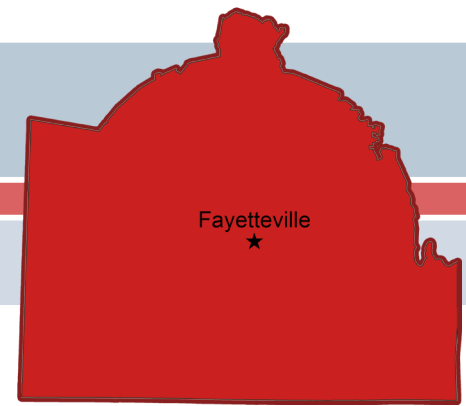
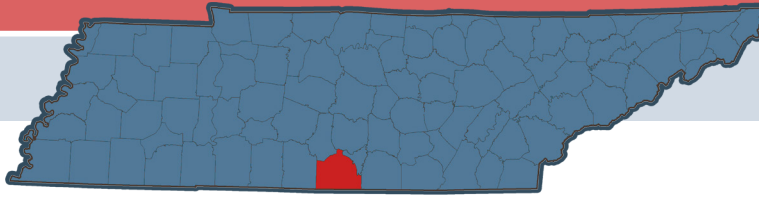
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$77,569	29	\$1.4M
Downpayment Loans, 2013	1	\$3,950	2	\$7,150
Homebuyer Education Program, 2003	1	\$250	4	\$875
Keep My Tennessee Home, 2011 - Disbursed	--	--	15	\$336,497
Foreclosure Prevention, 2008	1	\$900	16	\$7,950
HOME, 1992	--	--	63	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	46	\$275,287
<i>Competitive Grants</i>	--	--	19	\$163,932
<i>Emergency Repair</i>	--	--	22	\$97,811
<i>Housing Modification and Ramps</i>	--	--	1	\$374
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$2.2M
Low Income Housing Tax Credits, 1987	--	--	96	\$3.9M
Section 8 Rental Assistance, 1978	42	\$156,009	--	--
Tenant-Based Rental	1	\$2,661	--	--
Project-Based	41	\$153,348	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	6	\$60,213	38	\$221,817
Homeownership	6	\$60,213	--	--
Low-Income Home Energy Assistance Program, 1981	359	\$177,529	1,255	\$615,114
Homeownership	211	\$104,264	--	--
Rental	148	\$73,265	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Lewis County in 2017 was \$215,558.

Lincoln County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$105,061	112	\$6.1M
Downpayment Loans, 2013	1	\$5,350	4	\$16,732
Homebuyer Education Program, 2003	1	\$250	8	\$1,675
Keep My Tennessee Home, 2011 - Disbursed	2	\$5,130	16	\$321,583
Foreclosure Prevention, 2008	1	\$150	25	\$11,400
HOME, 1992	15	\$500,000	109	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$51,140	55	\$341,703
<i>Emergency Repair</i>	7	\$50,063	33	\$182,133
<i>Housing Modification and Ramps</i>	1	\$1,077	7	\$9,548
<i>Rebuild and Recover</i>	--	--	4	\$107,269
Low Income Housing Tax Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	190	\$818,606	--	--
Tenant-Based Rental	129	\$439,360	--	--
Tenant Based Homeownership	1	\$3,111	--	--
Project-Based	60	\$376,135	--	--
Weatherization Assistance Program, 1976	4	\$50,562	44	\$252,676
Homeownership	3	\$36,929	--	--
Rental	1	\$13,633	--	--
Low-Income Home Energy Assistance Program, 1981	695	\$327,704	2,547	\$1.2M
Homeownership	250	\$119,124	--	--
Rental	445	\$208,580	--	--

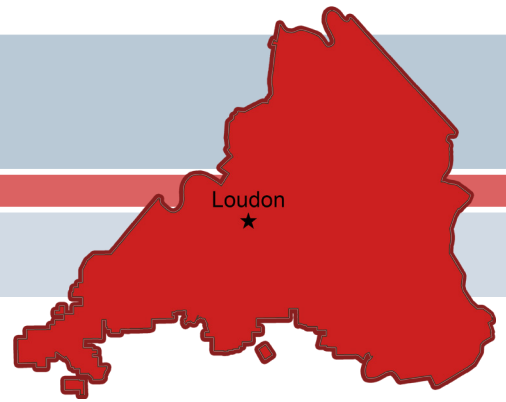
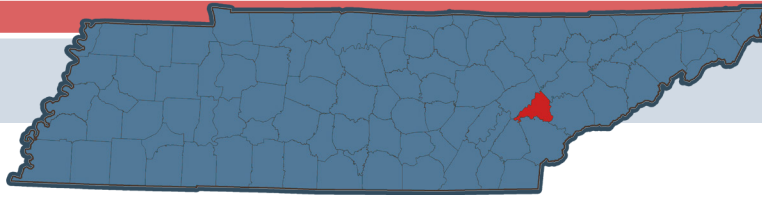
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Lincoln County in 2017 was \$1.1M.

Click on the map to visit our interactive online mapping tool.

Loudon County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.2M	673	\$43.3M
Downpayment Loans, 2013	9	\$57,610	49	\$226,852
Homebuyer Education Program, 2003	9	\$1,450	122	\$28,325
Keep My Tennessee Home, 2011 - Disbursed	2	\$12,814	37	\$748,512
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,120	3	\$46,226
Foreclosure Prevention, 2008	--	--	23	\$6,750
HOME, 1992	--	--	161	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$16,666	18	\$150,318
<i>Habitat for Tennessee</i>	1	\$16,666	3	\$46,582
<i>Emergency Repair</i>	--	--	8	\$78,242
<i>Housing Modification and Ramps</i>	--	--	4	\$7,994
<i>Community Investment Tax Credits, 2005</i>	3	\$202,453	88	\$3.7M
<i>Homeownership</i>	3	\$202,453	--	--
Low Income Housing Tax Credits, 1987	--	--	286	\$22.5M
Section 8 Rental Assistance, 1978	314	\$1.5M	--	--
Tenant-Based Rental	20	\$124,820	--	--
Tenant Based Homeownership	1	\$4,002	--	--
Project-Based	293	\$1.3M	--	--
Weatherization Assistance Program, 1976	7	\$55,576	73	\$398,221
Homeownership	5	\$41,834	--	--
Rental	2	\$13,743	--	--
Low-Income Home Energy Assistance Program, 1981	535	\$263,285	2,426	\$1.2M
Homeownership	200	\$102,327	--	--
Rental	335	\$160,958	--	--

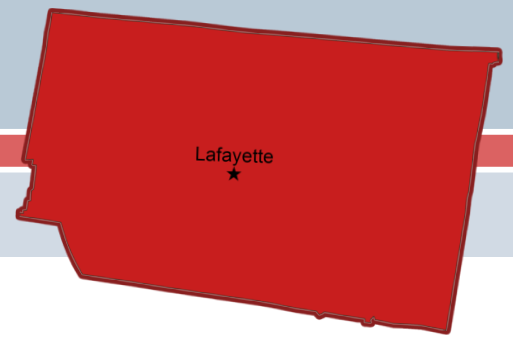
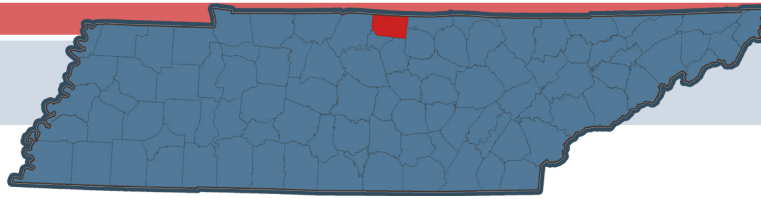
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Loudon County in 2017 was \$873,958.

Macon County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$447,783	136	\$7.6M
Downpayment Loans, 2013	4	\$22,845	11	\$52,917
Homebuyer Education Program, 2003	4	\$600	22	\$4,575
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,592	19	\$281,872
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$46,983
Foreclosure Prevention, 2008	--	--	11	\$4,500
HOME, 1992	--	--	51	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$29,628	30	\$117,463
<i>Emergency Repair</i>	3	\$28,555	8	\$65,972
<i>Housing Modification and Ramps</i>	1	\$1,073	6	\$3,954
Low Income Housing Tax Credits, 1987	--	--	164	\$10.8M
Section 8 Rental Assistance, 1978	15	\$37,360	--	--
Tenant-Based Rental	15	\$37,360	--	--
Weatherization Assistance Program, 1976	4	\$41,899	44	\$239,435
Homeownership	3	\$35,166	--	--
Rental	1	\$6,733	--	--
Low-Income Home Energy Assistance Program, 1981	360	\$182,904	1,575	\$793,585
Homeownership	145	\$79,768	--	--
Rental	215	\$103,135	--	--

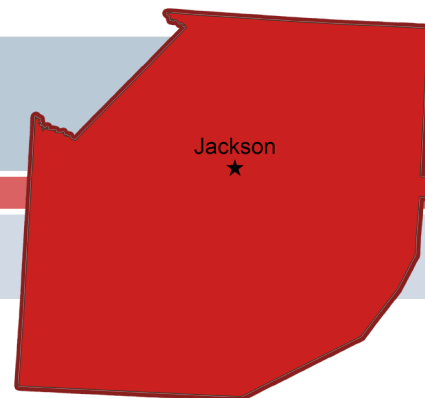
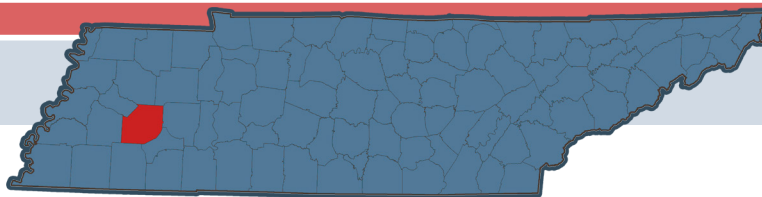
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Macon County in 2017 was \$533,159.

Madison County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	136	\$13.2M	3,971	\$210.3M
Downpayment Loans, 2013	13	\$71,736	159	\$679,288
HHF-Downpayment Assistance Loans, 2017	122	\$1.8M	122	\$1.8M
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	124	\$30,600	386	\$88,525
Keep My Tennessee Home, 2011 - Disbursed	3	\$5,927	67	\$1.5M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$9,259	11	\$287,815
Blight Elimination Program, 2015	2	\$50,000	2	\$50,000
Foreclosure Prevention, 2008	1	\$450	99	\$35,700
HOME, 1992	3	\$325,000	104	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,000	84	\$900,039
<i>Competitive Grants</i>	--	--	23	\$611,875
<i>Emergency Repair</i>	2	\$11,000	27	\$152,084
<i>Housing Modification and Ramps</i>	--	--	12	\$11,919
<i>Community Investment Tax Credits, 2005</i>	12	\$360,713	68	\$1.3M
<i>Rental</i>	12	\$360,713	--	--
Low Income Housing Tax Credits, 1987	55	\$3M	985	\$66.6M
Multi-Family Bond Authority, 1993	55	\$4M	843	\$35.5M
Section 8 Rental Assistance, 1978	1,077	\$5.6M	--	--
Tenant-Based Rental	479	\$2.4M	--	--
Tenant Based Homeownership	1	\$56	--	--
Project-Based	597	\$3.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$265,000	--	--
Weatherization Assistance Program, 1976	14	\$116,152	34	\$216,407
Homeownership	14	\$116,152	--	--
Low-Income Home Energy Assistance Program, 1981	1,389	\$650,785	6,267	\$3M
Homeownership	360	\$169,356	--	--
Rental	1,029	\$481,429	--	--

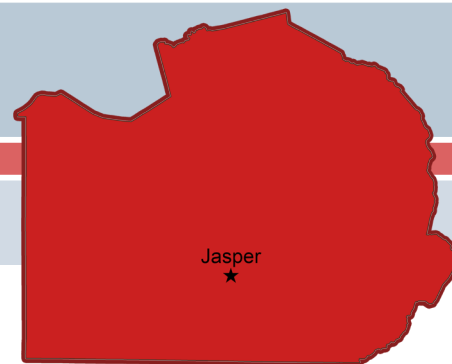
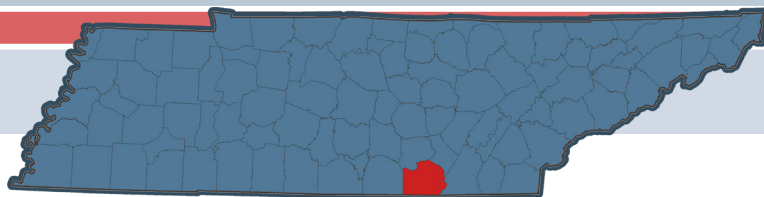
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Madison County in 2017 was \$8.1M.

Marion County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$179,364	306	\$16.7M
Downpayment Loans, 2013	2	\$9,225	5	\$19,381
Homebuyer Education Program, 2003	2	\$300	20	\$3,525
Keep My Tennessee Home, 2011 - Disbursed	1	\$494	13	\$271,603
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$689	2	\$76,944
Foreclosure Prevention, 2008	--	--	58	\$24,000
HOME, 1992	--	--	176	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$21,219	123	\$1.1M
<i>Competitive Grants</i>	--	--	7	\$111,000
<i>Emergency Repair</i>	2	\$21,219	32	\$245,175
<i>Housing Modification and Ramps</i>	--	--	39	\$30,387
<i>Rebuild and Recover</i>	--	--	9	\$507,961
Low Income Housing Tax Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	79	\$286,536	--	--
Weatherization Assistance Program, 1976	1	\$17,537	45	\$244,121
Homeownership	1	\$17,537	--	--
Low-Income Home Energy Assistance Program, 1981	470	\$206,544	2,117	\$991,789
Homeownership	224	\$98,566	--	--
Rental	246	\$107,977	--	--

See Methodology on page 126 for calculation details.

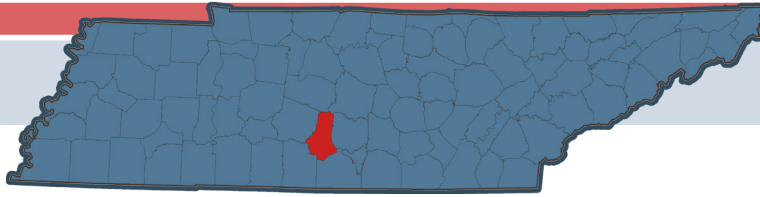
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Marion County in 2017 was \$240,249.

Click on the map to visit our interactive online mapping tool.

Marshall County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	13	\$1.7M	328	\$21.8M
Downpayment Loans, 2013	13	\$85,357	20	\$120,926
Take Credit Program, 2016	1	--	1	--
Homebuyer Education Program, 2003	12	\$2,300	57	\$10,925
Keep My Tennessee Home, 2011 - Disbursed	--	--	23	\$398,678
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$2,300	2	\$57,275
Foreclosure Prevention, 2008	1	\$900	77	\$31,350
HOME, 1992	--	--	99	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$22,274	90	\$570,862
<i>Competitive Grants</i>	--	--	45	\$344,314
<i>Emergency Repair</i>	2	\$22,274	33	\$177,181
<i>Housing Modification and Ramps</i>	--	--	3	\$1,505
<i>Community Investment Tax Credits, 2005</i>	--	--	55	\$272,080
Low Income Housing Tax Credits, 1987	--	--	347	\$23M
Section 8 Rental Assistance, 1978	422	\$1.6M	--	--
Tenant-Based Rental	178	\$632,322	--	--
Tenant Based Homeownership	2	\$13,722	--	--
Project-Based	242	\$938,027	--	--
Weatherization Assistance Program, 1976	3	\$30,359	38	\$213,060
Homeownership	2	\$18,429	--	--
Rental	1	\$11,930	--	--
Low-Income Home Energy Assistance Program, 1981	270	\$119,333	1,613	\$736,856
Homeownership	108	\$53,378	--	--
Rental	162	\$65,955	--	--

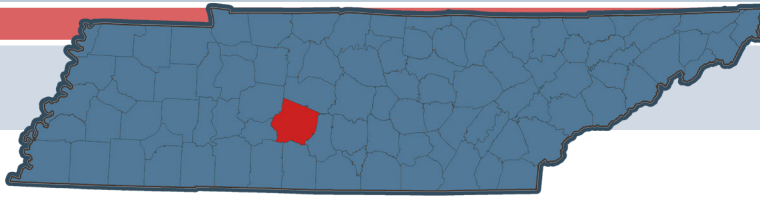
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Marshall County in 2017 was \$733,212.

Maury County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	60	\$9.5M	1,621	\$123.1M
Downpayment Loans, 2013	59	\$474,151	186	\$1.1M
Take Credit Program, 2016	4	--	4	--
Homebuyer Education Program, 2003	61	\$12,750	465	\$104,325
Keep My Tennessee Home, 2011 - Disbursed	3	\$13,587	74	\$2M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	5	\$28,979	6	\$201,551
Foreclosure Prevention, 2008	5	\$2,400	386	\$168,750
HOME, 1992	--	--	133	\$5.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	26	\$544,355	143	\$1.2M
<i>Competitive Grants</i>	14	\$455,000	14	\$455,000
<i>Habitat for Tennessee</i>	2	\$33,332	4	\$63,248
<i>Emergency Repair</i>	10	\$56,023	110	\$596,202
<i>Housing Modification and Ramps</i>	--	--	6	\$4,276
<i>Community Investment Tax Credits, 2005</i>	32	\$183,500	192	\$4.1M
<i>Homeownership</i>	32	\$183,500	--	--
Low Income Housing Tax Credits, 1987	50	\$5.5M	881	\$43.4M
Multi-Family Bond Authority, 1993	--	--	112	\$2.9M
Section 8 Rental Assistance, 1978	676	\$3M	--	--
Tenant-Based Rental	516	\$2.3M	--	--
Tenant Based Homeownership	4	\$10,531	--	--
Project-Based	156	\$654,104	--	--
Weatherization Assistance Program, 1976	7	\$87,837	52	\$303,017
Homeownership	6	\$74,171	--	--
Rental	1	\$13,665	--	--
Low-Income Home Energy Assistance Program, 1981	718	\$311,585	3,283	\$1.5M
Homeownership	243	\$120,866	--	--
Rental	475	\$190,719	--	--

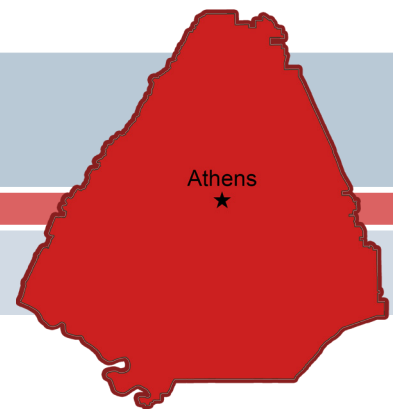
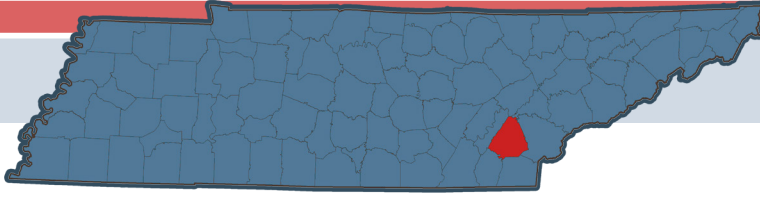
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Maury County in 2017 was \$11.2M.

McMinn County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	18	\$1.7M	299	\$16.9M
Downpayment Loans, 2013	6	\$30,895	30	\$113,106
HHF-Downpayment Assistance Loans, 2017	12	\$180,000	12	\$180,000
Homebuyer Education Program, 2003	15	\$3,500	67	\$14,775
Keep My Tennessee Home, 2011 - Disbursed	5	\$24,291	47	\$1.1M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	2	\$79,907
Foreclosure Prevention, 2008	--	--	68	\$26,550
HOME, 1992	4	\$250,000	208	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$52,537	208	\$597,593
<i>Competitive Grants</i>	--	--	16	\$17,189
<i>Emergency Repair</i>	5	\$46,881	38	\$251,484
<i>Housing Modification and Ramps</i>	7	\$5,656	89	\$67,869
Low Income Housing Tax Credits, 1987	--	--	386	\$18.1M
Multi-Family Bond Authority, 1993	--	--	96	\$3.3M
Section 8 Rental Assistance, 1978	383	\$1.8M	--	--
Project-Based	383	\$1.8M	--	--
Weatherization Assistance Program, 1976	4	\$28,487	59	\$298,928
Homeownership	4	\$28,487	--	--
Low-Income Home Energy Assistance Program, 1981	670	\$288,069	3,414	\$1.6M
Homeownership	318	\$134,851	--	--
Rental	352	\$153,217	--	--

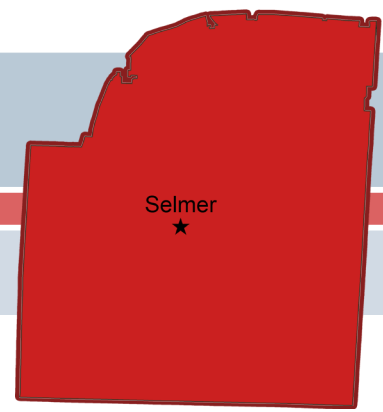
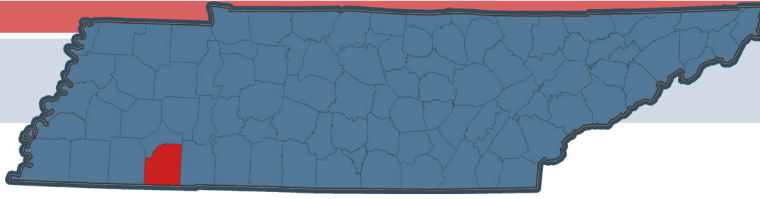
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in McMinn County in 2017 was \$1.2M.

McNairy County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$168,616	197	\$8.2M
Downpayment Loans, 2013	2	\$8,625	5	\$19,090
Homebuyer Education Program, 2003	2	\$300	14	\$3,200
Keep My Tennessee Home, 2011 - Disbursed	1	\$7,302	27	\$525,206
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$6,753	4	\$53,625
Foreclosure Prevention, 2008	--	--	17	\$6,450
HOME, 1992	--	--	96	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	29	\$504,762
<i>Competitive Grants</i>	--	--	3	\$49,220
<i>Emergency Repair</i>	--	--	8	\$41,481
<i>Housing Modification and Ramps</i>	--	--	2	\$1,148
<i>Rebuild and Recover</i>	--	--	5	\$350,000
<i>Community Investment Tax Credits, 2005</i>	--	--	3	\$41,780
Low Income Housing Tax Credits, 1987	--	--	64	\$7.2M
Section 8 Rental Assistance, 1978	150	\$862,175	--	--
Tenant-Based Rental	19	\$62,393	--	--
Project-Based	131	\$799,782	--	--
Emergency Solutions Grant Program, 1988	--	\$35,000	--	--
Weatherization Assistance Program, 1976	2	\$16,723	19	\$124,246
Homeownership	2	\$16,723	--	--
Low-Income Home Energy Assistance Program, 1981	404	\$209,511	2,011	\$1M
Homeownership	212	\$109,807	--	--
Rental	192	\$99,703	--	--

See Methodology on page 126 for calculation details.

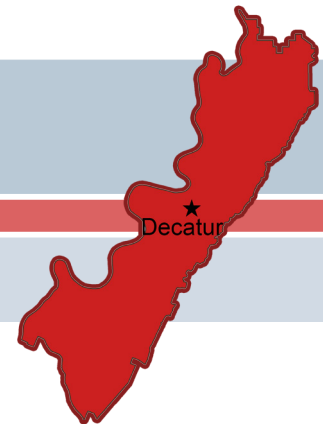
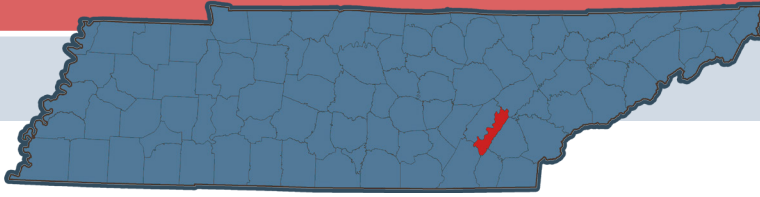
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in McNairy County in 2017 was \$282,883.

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Meigs County



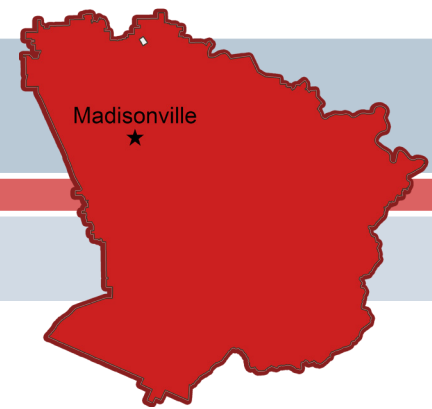
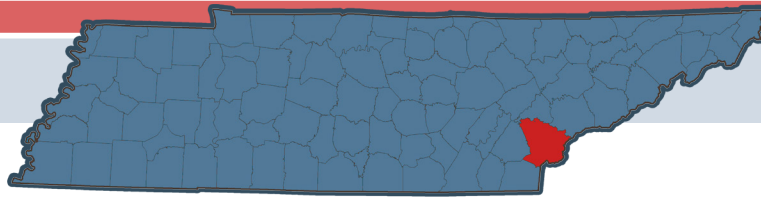
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$424,174	50	\$3.6M
Downpayment Loans, 2013	4	\$21,600	10	\$45,312
Homebuyer Education Program, 2003	4	\$800	17	\$3,900
Keep My Tennessee Home, 2011 - Disbursed	--	--	12	\$223,214
Foreclosure Prevention, 2008	--	--	17	\$5,400
HOME, 1992	--	--	75	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$2,973	49	\$58,016
<i>Housing Modification and Ramps</i>	3	\$2,973	44	\$36,036
Low Income Housing Tax Credits, 1987	--	--	24	\$242,860
Project-Based Section 8 Rental Assistance, 1978	25	\$75,723	--	--
Weatherization Assistance Program, 1976	1	\$17,257	45	\$230,205
Homeownership	1	\$17,257	--	--
Low-Income Home Energy Assistance Program, 1981	233	\$103,794	979	\$477,537
Homeownership	129	\$58,317	--	--
Rental	104	\$45,477	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Meigs County in 2017 was \$71,905.

Monroe County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$638,160	301	\$17.4M
Downpayment Loans, 2013	5	\$27,925	25	\$112,928
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
Homebuyer Education Program, 2003	5	\$750	61	\$12,875
Keep My Tennessee Home, 2011 - Disbursed	3	\$5,022	26	\$565,307
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,199	3	\$81,626
Foreclosure Prevention, 2008	--	--	54	\$21,450
HOME, 1992	--	--	86	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	94	\$241,632
<i>Competitive Grants</i>	--	--	65	\$132,475
<i>Emergency Repair</i>	--	--	4	\$11,806
<i>Housing Modification and Ramps</i>	--	--	6	\$4,454
<i>Community Investment Tax Credits, 2005</i>	--	--	16	\$6,112
Low Income Housing Tax Credits, 1987	--	--	162	\$12.1M
Section 8 Rental Assistance, 1978	71	\$310,224	--	--
Tenant-Based Rental	6	\$15,627	--	--
Project-Based	65	\$294,597	--	--
Weatherization Assistance Program, 1976	4	\$35,388	28	\$193,620
Homeownership	4	\$35,388	--	--
Low-Income Home Energy Assistance Program, 1981	776	\$375,963	3,026	\$1.5M
Homeownership	444	\$211,383	--	--
Rental	332	\$164,581	--	--

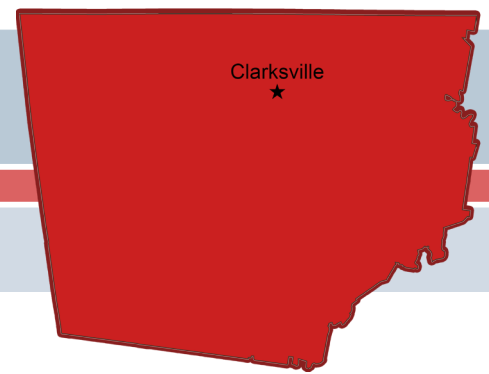
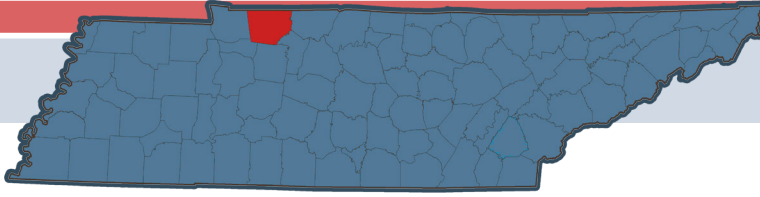
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Monroe County in 2017 was \$1.6M.

Montgomery County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	246	\$27.8M	4,165	\$256M
Downpayment Loans, 2013	50	\$324,141	301	\$1.5M
HHF-Downpayment Assistance Loans, 2017	196	\$2.9M	196	\$2.9M
Homebuyer Education Program, 2003	224	\$56,700	936	\$212,825
Keep My Tennessee Home, 2011 - Disbursed	10	\$57,389	142	\$3.5M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	14	\$87,886	32	\$1M
Foreclosure Prevention, 2008	3	\$1,500	225	\$70,350
HOME, 1992	--	--	114	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$27,568	121	\$809,910
<i>Competitive Grants</i>	--	--	76	\$651,973
<i>Emergency Repair</i>	2	\$23,437	14	\$106,676
<i>Housing Modification and Ramps</i>	5	\$4,132	25	\$24,568
<i>Community Investment Tax Credits, 2005</i>	--	--	26	\$940,993
Low Income Housing Tax Credits, 1987	134	\$7M	1,062	\$80M
Multi-Family Bond Authority, 1993	134	\$13M	246	\$17.2M
Section 8 Rental Assistance, 1978	1,574	\$8.9M	--	--
Tenant-Based Rental	1,177	\$6.9M	--	--
Tenant Based Homeownership	3	\$8,961	--	--
Project-Based	394	\$2M	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	20	\$163,252	38	\$203,672
Homeownership	11	\$98,650	--	--
Rental	9	\$64,602	--	--
Low-Income Home Energy Assistance Program, 1981	2,049	\$950,544	9,735	\$4.6M
Homeownership	397	\$199,180	--	--
Rental	1,652	\$751,363	--	--

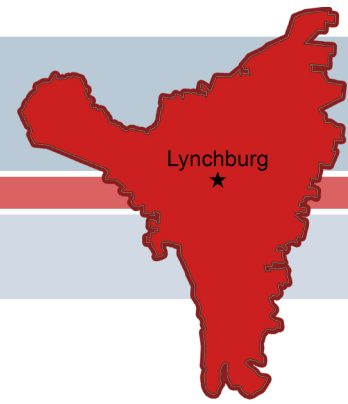
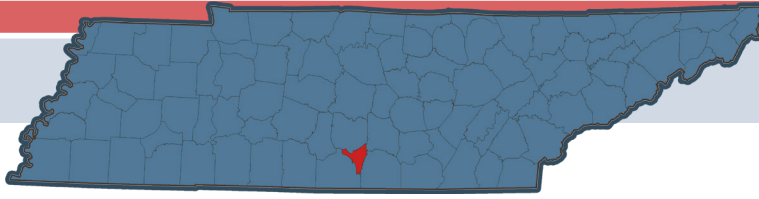
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Montgomery County in 2017 was \$7.8M.

Moore County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	20	\$1.1M
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	--	--	18	\$500,000
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	3	\$8,853
<i>Emergency Repair</i>	--	--	1	\$4,207
<i>Housing Modification and Ramps</i>	--	--	1	\$665
Low Income Housing Tax Credits, 1987	--	--	57	\$779,850
Section 8 Rental Assistance, 1978	2	\$5,920	--	--
Tenant-Based Rental	2	\$5,920	--	--
Weatherization Assistance Program, 1976	1	\$7,656	33	\$169,260
Homeownership	1	\$7,656	--	--
Low-Income Home Energy Assistance Program, 1981	101	\$61,231	452	\$233,594
Homeownership	60	\$36,128	--	--
Rental	41	\$25,103	--	--

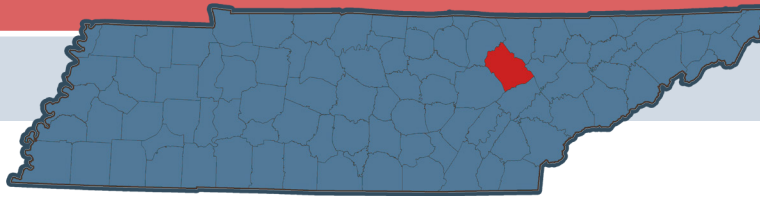
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Moore County in 2017 was \$40,109.

Click on the map to visit our interactive online mapping tool.

Morgan County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$309,970	166	\$8.7M
Downpayment Loans, 2013	3	\$15,800	7	\$31,168
Homebuyer Education Program, 2003	3	\$450	24	\$4,325
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$124,330
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$18,319
Foreclosure Prevention, 2008	--	--	14	\$5,550
HOME, 1992	--	--	66	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$41,888	66	\$384,394
<i>Competitive Grants</i>	--	--	11	\$214,500
<i>Emergency Repair</i>	7	\$36,388	38	\$125,083
<i>Housing Modification and Ramps</i>	1	\$5,500	11	\$18,185
<i>Community Investment Tax Credits, 2005</i>	--	--	47	\$638,237
Low Income Housing Tax Credits, 1987	--	--	109	\$4.5M
Section 8 Rental Assistance, 1978	44	\$155,307	--	--
Tenant-Based Rental	2	\$4,824	--	--
Project-Based	42	\$150,483	--	--
Weatherization Assistance Program, 1976	1	\$20,340	23	\$149,759
Homeownership	1	\$20,340	--	--
Low-Income Home Energy Assistance Program, 1981	263	\$127,140	1,809	\$913,621
Homeownership	199	\$91,139	--	--
Rental	64	\$36,001	--	--

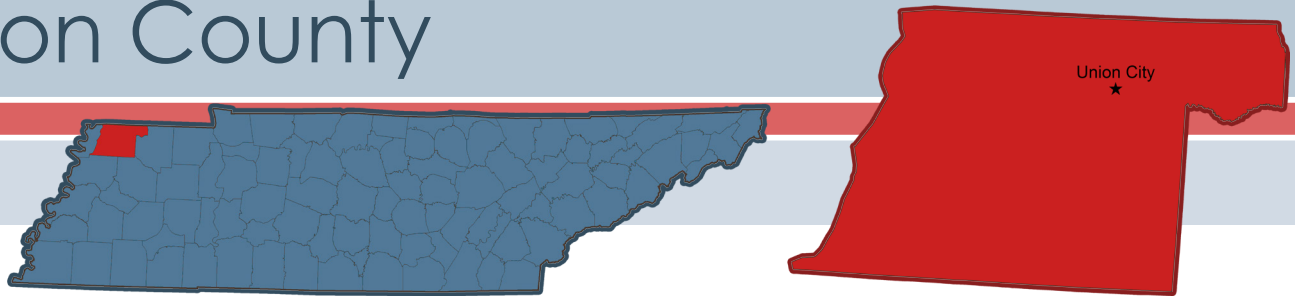
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Morgan County in 2017 was \$158,146.

Obion County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	515	\$24.7M
Downpayment Loans, 2013	--	--	10	\$37,575
Homebuyer Education Program, 2003	1	\$250	23	\$4,575
Keep My Tennessee Home, 2011 - Disbursed	3	\$9,929	43	\$785,450
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$21,874
Foreclosure Prevention, 2008	2	\$900	17	\$7,200
HOME, 1992	6	\$500,000	96	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$31,895	46	\$236,910
<i>Emergency Repair</i>	4	\$31,895	23	\$164,350
<i>Housing Modification and Ramps</i>	--	--	7	\$3,766
Low Income Housing Tax Credits, 1987	--	--	289	\$20.4M
Multi-Family Bond Authority, 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	421	\$2.1M	--	--
Tenant-Based Rental	49	\$163,678	--	--
Project-Based	372	\$1.9M	--	--
Weatherization Assistance Program, 1976	--	--	31	\$165,436
Low-Income Home Energy Assistance Program, 1981	523	\$237,417	2,549	\$1.1M
Homeownership	156	\$74,610	--	--
Rental	367	\$162,807	--	--

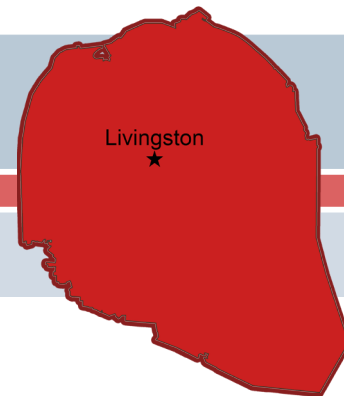
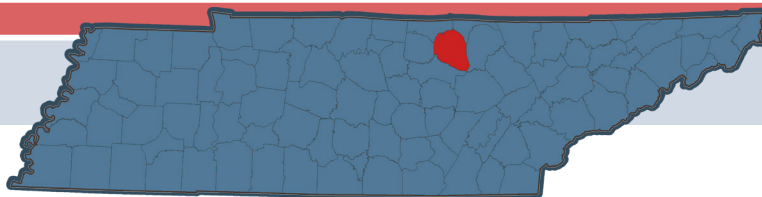
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Obion County in 2017 was \$1.3M.

Overton County



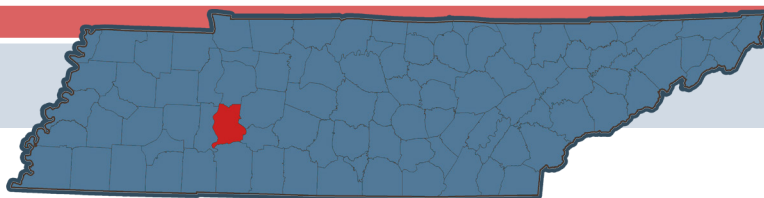
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$263,050	231	\$14.2M
Downpayment Loans, 2013	--	--	6	\$21,111
<i>Homebuyer Education Program, 2003</i>	1	\$250	15	\$3,275
Keep My Tennessee Home, 2011 - Disbursed	1	\$5,731	11	\$238,867
Foreclosure Prevention, 2008	--	--	7	\$4,350
HOME, 1992	--	--	92	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$12,662	44	\$287,219
<i>Emergency Repair</i>	1	\$11,700	18	\$168,864
<i>Housing Modification and Ramps</i>	2	\$962	5	\$3,137
Low Income Housing Tax Credits, 1987	--	--	111	\$4.3M
Section 8 Rental Assistance, 1978	64	\$144,325	--	--
Tenant-Based Rental	12	\$37,558	--	--
Project-Based	52	\$106,767	--	--
Weatherization Assistance Program, 1976	3	\$35,436	44	\$238,118
Homeownership	2	\$23,788	--	--
Rental	1	\$11,647	--	--
Low-Income Home Energy Assistance Program, 1981	423	\$209,304	1,728	\$837,535
Homeownership	257	\$125,886	--	--
Rental	166	\$83,418	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Overton County in 2017 was \$268,475.

Perry County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$172,791	6	\$330,869
Downpayment Loans, 2013	2	\$8,845	2	\$8,845
<i>Homebuyer Education Program, 2003</i>	2	\$400	3	\$500
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$54,226
Foreclosure Prevention, 2008	--	--	4	\$1,500
HOME, 1992	--	--	59	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	22	\$109,783
<i>Emergency Repair</i>	--	--	19	\$98,601
<i>Housing Modification and Ramps</i>	--	--	1	\$987
Low Income Housing Tax Credits, 1987	--	--	56	\$5.8M
Section 8 Rental Assistance, 1978	35	\$125,389	--	--
Tenant-Based Rental	9	\$17,950	--	--
Project-Based	26	\$107,439	--	--
Weatherization Assistance Program, 1976	--	--	33	\$164,515
Low-Income Home Energy Assistance Program, 1981	155	\$85,306	714	\$377,875
Homeownership	116	\$58,522	--	--
Rental	39	\$26,785	--	--

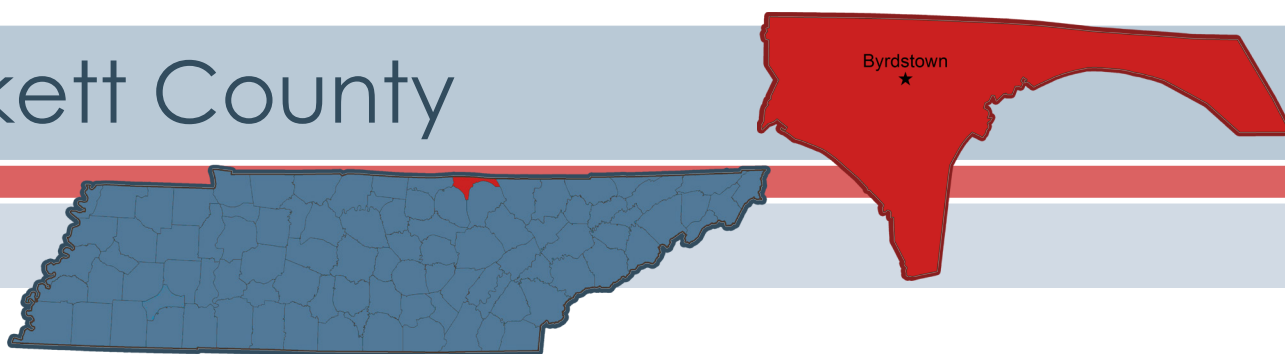
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Perry County in 2017 was \$72,028.

Click on the map to visit our interactive online mapping tool.

Pickett County



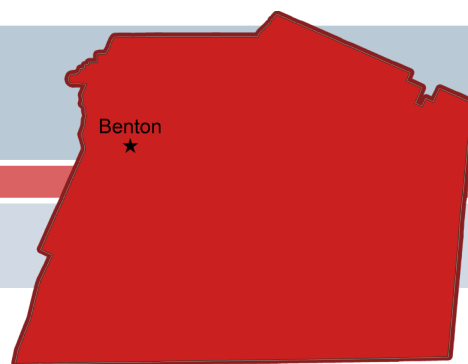
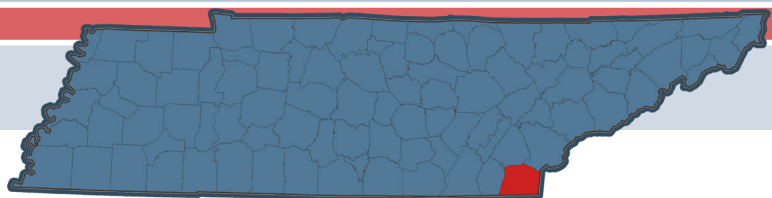
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	22	\$980,970
Keep My Tennessee Home, 2011 - Disbursed	1	\$6,058	3	\$76,345
Foreclosure Prevention, 2008	--	--	2	\$1,800
HOME, 1992	--	--	87	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,700	38	\$234,845
<i>Emergency Repair</i>	1	\$11,700	11	\$74,886
Low Income Housing Tax Credits, 1987	--	--	56	\$554,560
Section 8 Rental Assistance, 1978	30	\$86,733	--	--
Tenant-Based Rental	3	\$3,214	--	--
Tenant Based Homeownership	1	\$2,802	--	--
Project-Based	26	\$80,717	--	--
Weatherization Assistance Program, 1976	2	\$25,031	39	\$202,408
Homeownership	2	\$25,031	--	--
Low-Income Home Energy Assistance Program, 1981	100	\$59,904	475	\$255,910
Homeownership	72	\$40,302	--	--
Rental	28	\$19,602	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Pickett County in 2017 was \$94,791.

Polk County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$216,897	120	\$7.2M
Downpayment Loans, 2013	2	\$11,045	12	\$45,959
<i>Homebuyer Education Program, 2003</i>	2	\$300	31	\$6,675
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,658	5	\$127,582
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$40,846
Foreclosure Prevention, 2008	--	--	28	\$11,700
HOME, 1992	--	--	160	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,410	40	\$190,022
<i>Emergency Repair</i>	1	\$11,410	17	\$137,089
<i>Housing Modification and Ramps</i>	--	--	15	\$12,170
Low Income Housing Tax Credits, 1987	--	--	48	\$652,220
Project-Based Section 8 Rental Assistance, 1978	31	\$187,273	--	--
Weatherization Assistance Program, 1976	1	\$15,822	42	\$219,825
Homeownership	1	\$15,822	--	--
Low-Income Home Energy Assistance Program, 1981	286	\$124,344	1,243	\$595,195
Homeownership	194	\$83,281	--	--
Rental	92	\$41,062	--	--

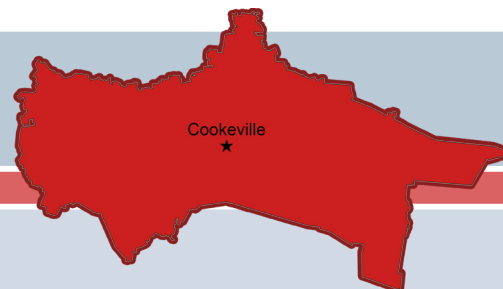
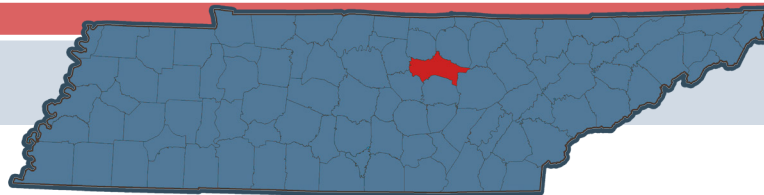
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Polk County in 2017 was \$96,436.

Putnam County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$634,887	1,150	\$70M
Downpayment Loans, 2013	3	\$16,377	12	\$58,689
<i>Homebuyer Education Program, 2003</i>	3	\$750	93	\$22,800
Keep My Tennessee Home, 2011 - Disbursed	3	\$9,519	33	\$762,323
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$15,554	6	\$182,069
Foreclosure Prevention, 2008	5	\$2,550	42	\$22,200
HOME, 1992	--	--	88	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	17	\$158,999	101	\$625,725
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	17	\$158,999	69	\$524,471
<i>Housing Modification and Ramps</i>	--	--	13	\$6,065
<i>Community Investment Tax Credits, 2005</i>	--	--	89	\$8.2M
Low Income Housing Tax Credits, 1987	20	\$1.8M	724	\$54.3M
Multi-Family Bond Authority, 1993	--	--	--	--
Section 8 Rental Assistance, 1978	496	\$1.8M	--	--
Tenant-Based Rental	311	\$1.1M	--	--
Tenant Based Homeownership	2	\$7,444	--	--
Project-Based	183	\$694,673	--	--
Weatherization Assistance Program, 1976	8	\$62,329	62	\$330,196
Homeownership	8	\$62,329	--	--
Low-Income Home Energy Assistance Program, 1981	1,279	\$600,887	4,976	\$2.5M
Homeownership	435	\$214,567	--	--
Rental	844	\$386,319	--	--

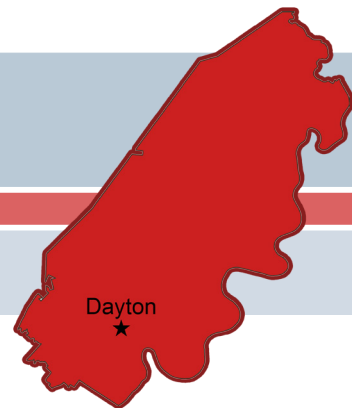
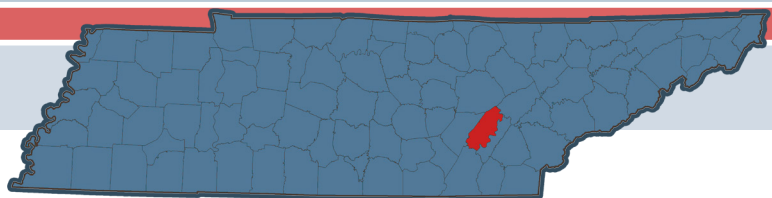
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Putnam County in 2017 was \$1.7M.

Rhea County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	19	\$2M	597	\$40.6M
Downpayment Loans, 2013	1	\$6,100	14	\$60,885
HHF-Downpayment Assistance Loans, 2017	18	\$270,000	18	\$270,000
<i>Homebuyer Education Program, 2003</i>	19	\$4,900	47	\$11,325
Keep My Tennessee Home, 2011 - Disbursed	2	\$2,168	27	\$647,943
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$105,123
Foreclosure Prevention, 2008	1	\$450	75	\$31,050
HOME, 1992	13	\$750,000	131	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$1,395	71	\$134,849
<i>Housing Modification and Ramps</i>	2	\$1,395	52	\$39,436
<i>Community Investment Tax Credits, 2005</i>	--	--	72	\$3.2M
Low Income Housing Tax Credits, 1987	--	--	187	\$8.1M
Weatherization Assistance Program, 1976	2	\$17,319	46	\$235,037
Homeownership	2	\$17,319	--	--
Low-Income Home Energy Assistance Program, 1981	499	\$226,044	2,026	\$959,315
Homeownership	244	\$111,654	--	--
Rental	255	\$114,390	--	--

See Methodology on page 126 for calculation details.

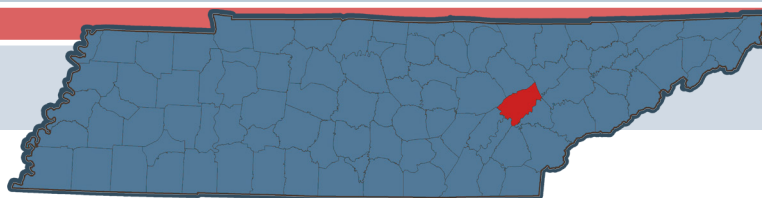
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Rhea County in 2017 was \$ 1.4M.

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Roane County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	8	\$761,973	470	\$26.8M
Downpayment Loans, 2013	8	\$38,860	39	\$162,474
<i>Homebuyer Education Program, 2003</i>	9	\$1,650	79	\$17,850
Keep My Tennessee Home, 2011 - Disbursed	1	\$5,108	28	\$642,462
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,431	1	\$34,622
Foreclosure Prevention, 2008	--	--	16	\$5,850
HOME, 1992	6	\$500,000	257	\$6.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$39,824	29	\$183,245
<i>Competitive Grants</i>	--	--	3	\$50,000
<i>Emergency Repair</i>	5	\$34,324	22	\$115,378
<i>Housing Modification and Ramps</i>	1	\$5,500	2	\$6,426
<i>Community Investment Tax Credits, 2005</i>	--	--	25	\$570,000
Low Income Housing Tax Credits, 1987	--	--	560	\$24.7M
Multi-Family Bond Authority, 1993	--	--	136	\$9M
Section 8 Rental Assistance, 1978	314	\$1.4M	--	--
Tenant-Based Rental	26	\$95,582	--	--
Project-Based	288	\$1.3M	--	--
Weatherization Assistance Program, 1976	11	\$113,404	76	\$461,761
Homeownership	11	\$113,404	--	--
Low-Income Home Energy Assistance Program, 1981	742	\$348,562	3,121	\$1.5M
Homeownership	316	\$150,092	--	--
Rental	426	\$198,470	--	--

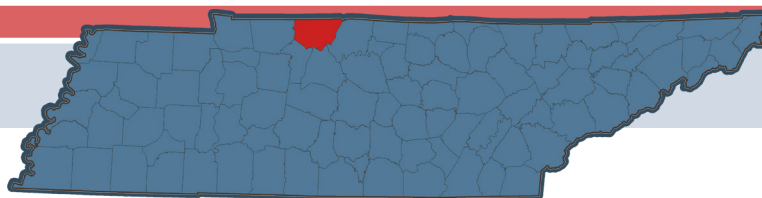
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Roane County in 2017 was \$8.4M.

Robertson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	49	\$7.9M	1,930	\$149.5M
Downpayment Loans, 2013	18	\$164,900	87	\$553,474
HHF-Downpayment Assistance Loans, 2017	31	\$465,000	31	\$465,000
<i>Homebuyer Education Program, 2003</i>	48	\$12,100	252	\$57,675
Keep My Tennessee Home, 2011 - Disbursed	4	\$13,807	86	\$2.3M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,089	6	\$188,918
Foreclosure Prevention, 2008	10	\$6,150	177	\$93,150
HOME, 1992	14	\$500,000	204	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$25,869	52	\$147,894
<i>Emergency Repair</i>	5	\$23,680	18	\$105,811
<i>Housing Modification and Ramps</i>	2	\$2,189	29	\$25,530
Low Income Housing Tax Credits, 1987	--	--	679	\$31.7M
Multi-Family Bond Authority, 1993	--	--	120	\$4.9M
Section 8 Rental Assistance, 1978	292	\$1.7M	--	--
Tenant-Based Rental	176	\$1.1M	--	--
Project-Based	116	\$619,687	--	--
Weatherization Assistance Program, 1976	8	\$96,015	52	\$314,349
Homeownership	8	\$96,015	--	--
Low-Income Home Energy Assistance Program, 1981	603	\$297,369	2,177	\$1.1M
Homeownership	177	\$91,806	--	--
Rental	426	\$205,563	--	--

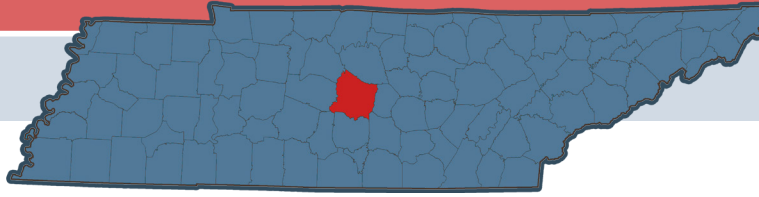
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Robertson County in 2017 was \$2.6M.

Rutherford County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	300	\$52.2M	9,322	\$887.1M
Downpayment Loans, 2013	197	\$1.8M	997	\$6.3M
HHF-Downpayment Assistance Loans, 2017	102	\$1.5M	102	\$1.5M
<i>Homebuyer Education Program, 2003</i>	288	\$68,650	2,710	\$652,775
Keep My Tennessee Home, 2011 - Disbursed	33	\$124,306	483	\$12.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	17	\$83,167	47	\$1.4M
Reinstatement Only Program, 2017 - Disbursed	1	\$14,650	1	\$14,650
Foreclosure Prevention, 2008	95	\$47,250	1,342	\$613,350
HOME, 1992	14	\$500,000	439	\$8.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	14	\$133,366	79	\$361,926
<i>Habitat for Tennessee</i>	5	\$83,350	8	\$138,312
<i>Emergency Repair</i>	7	\$43,827	31	\$186,617
<i>Rebuild and Recover</i>	2	\$6,189	38	\$33,284
<i>Community Investment Tax Credits, 2005</i>	44	\$2.3M	810	\$38.6M
<i>Rental</i>	44	\$2.3M	--	--
Low Income Housing Tax Credits, 1987	294	\$30.3M	3,490	\$210.8M
Multi-Family Bond Authority, 1993	--	--	918	\$55.4M
Section 8 Rental Assistance, 1978	1,091	\$6.9M	--	--
Tenant-Based Rental	149	\$886,832	--	--
Tenant Based Homeownership	2	\$16,753	--	--
Project-Based	940	\$6M	--	--
Emergency Solutions Grant Program, 1988	--	\$200,000	--	--
Weatherization Assistance Program, 1976	15	\$153,248	76	\$445,300
Homeownership	14	\$148,642	--	--
Rental	1	\$4,607	--	--
Low-Income Home Energy Assistance Program, 1981	1,056	\$465,219	4,676	\$2.2M
Homeownership	237	\$109,389	--	--
Rental	819	\$355,830	--	--

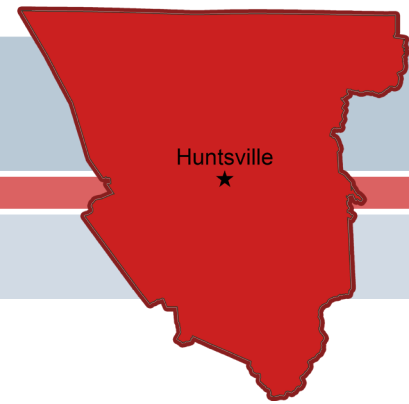
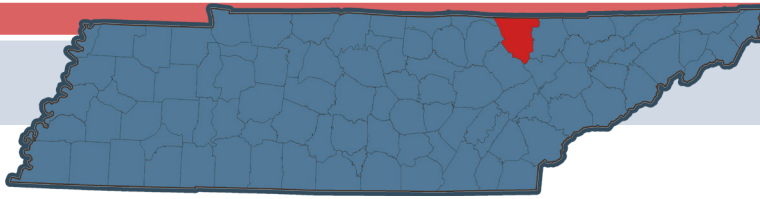
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Rutherford County in 2017 was \$82.2M.

Scott County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$159,162	76	\$4.3M
Downpayment Loans, 2013	2	\$8,105	7	\$26,968
<i>Homebuyer Education Program, 2003</i>	2	\$400	11	\$2,000
Keep My Tennessee Home, 2011 - Disbursed	2	\$5,199	21	\$395,276
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$3,119	2	\$55,513
Foreclosure Prevention, 2008	--	--	20	\$7,800
HOME, 1992	--	--	137	\$5.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$23,101	90	\$417,610
<i>Competitive Grants</i>	--	--	12	\$234,910
<i>Emergency Repair</i>	4	\$14,014	42	\$131,681
<i>Housing Modification and Ramps</i>	6	\$9,087	29	\$28,075
Low Income Housing Tax Credits, 1987	--	--	94	\$1.4M
Section 8 Rental Assistance, 1978	129	\$441,915	--	--
Tenant-Based Rental	17	\$29,162	--	--
Project-Based	112	\$412,753	--	--
Emergency Solutions Grant Program, 1988	--	\$85,000	--	--
Weatherization Assistance Program, 1976	--	--	25	\$156,475
Low-Income Home Energy Assistance Program, 1981	381	\$176,715	2,295	\$1.1M
Homeownership	264	\$118,956	--	--
Rental	117	\$57,759	--	--

See Methodology on page 126 for calculation details.

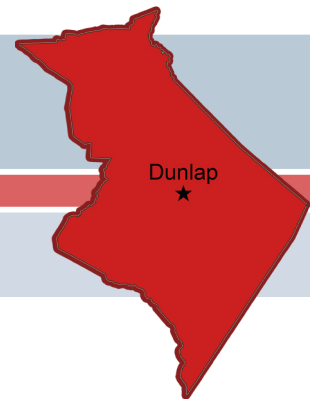
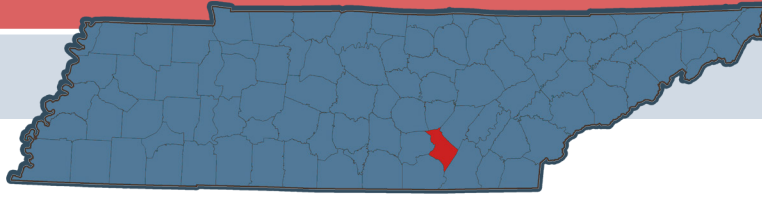
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Scott County in 2017 was \$369,173.

Click on the map to visit our interactive online mapping tool.

Sequatchie County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$495,120	189	\$11.8M
Downpayment Loans, 2013	4	\$25,340	7	\$39,640
<i>Homebuyer Education Program, 2003</i>	4	\$900	60	\$13,500
Keep My Tennessee Home, 2011 - Disbursed	2	\$7,042	22	\$463,024
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	4	\$99,460
Foreclosure Prevention, 2008	--	--	35	\$13,500
HOME, 1992	--	--	52	\$1.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$10,076	107	\$827,173
<i>Competitive Grants</i>	--	--	58	\$633,750
<i>Emergency Repair</i>	1	\$10,076	15	\$114,966
<i>Housing Modification and Ramps</i>	--	--	23	\$19,479
<i>Community Investment Tax Credits, 2005</i>	70	\$9.9M	70	\$9.9M
<i>Rental</i>	70	\$9.9M	--	--
Low Income Housing Tax Credits, 1987	76	\$9.7M	140	\$12.7M
Project-Based Section 8 Rental Assistance, 1978	57	\$338,630	--	--
Weatherization Assistance Program, 1976	2	\$17,120	47	\$244,768
Homeownership	1	\$1,710	--	--
Rental	1	\$15,410	--	--
Low-Income Home Energy Assistance Program, 1981	256	\$120,144	1,347	\$645,957
Homeownership	118	\$57,421	--	--
Rental	138	\$62,722	--	--

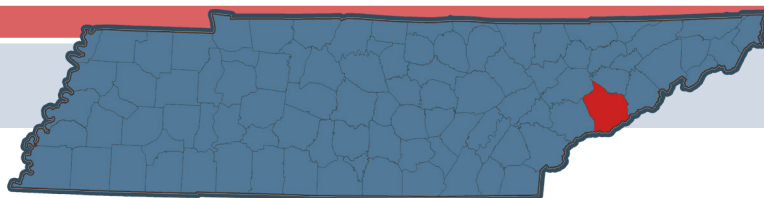
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sequatchie County in 2017 was \$13.9M.

Sevier County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$793,482	613	\$39.3M
Downpayment Loans, 2013	6	\$39,112	41	\$206,074
<i>Homebuyer Education Program, 2003</i>	7	\$1,050	94	\$18,925
Keep My Tennessee Home, 2011 - Disbursed	7	\$19,184	54	\$1.4M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,678	9	\$197,570
Foreclosure Prevention, 2008	--	--	42	\$15,000
HOME, 1992	6	\$500,000	116	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	25	\$393,750	43	\$461,854
<i>Competitive Grants</i>	--	--	11	\$41,987
<i>Emergency Repair</i>	--	--	1	\$791
<i>Housing Modification and Ramps</i>	25	\$393,750	25	\$393,750
<i>Community Investment Tax Credits, 2005</i>	--	--	112	\$5M
Low Income Housing Tax Credits, 1987	144	\$17M	640	\$57.2M
Section 8 Rental Assistance, 1978	143	\$459,222	--	--
Tenant-Based Rental	28	\$111,708	--	--
Project-Based	115	\$347,514	--	--
Weatherization Assistance Program, 1976	8	\$69,679	34	\$256,549
Homeownership	7	\$64,185	--	--
Rental	1	\$5,494	--	--
Low-Income Home Energy Assistance Program, 1981	845	\$381,942	2,881	\$1.4M
Homeownership	381	\$178,848	--	--
Rental	464	\$203,094	--	--

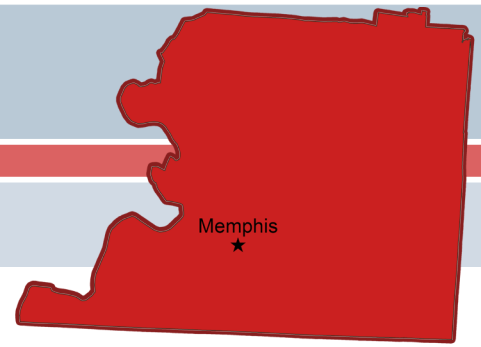
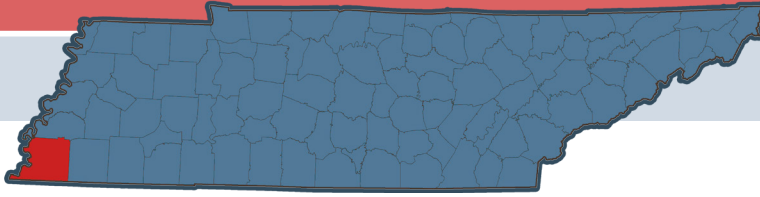
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sevier County in 2017 was \$3.5M.

Shelby County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	365	\$39.3M	20,863	\$1,211.5M
Downpayment Loans, 2013	59	\$354,128	637	\$3.1M
HHF-Downpayment Assistance Loans, 2017	300	\$4.5M	300	\$4.5M
<i>Homebuyer Education Program, 2003</i>	342	\$93,800	2,701	\$633,573
Keep My Tennessee Home, 2011 - Disbursed	144	\$531,213	1,887	\$48.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	73	\$327,805	228	\$6.5M
Blight Elimination Program, 2015	9	\$117,867	11	\$160,404
Foreclosure Prevention, 2008	208	\$96,000	5,102	\$2.1M
HOME, 1992	--	--	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	250	\$548,134	818	\$7.9M
<i>Competitive Grants</i>	--	--	313	\$5.2M
<i>Challenge Grants</i>	235	\$500,000	235	\$500,000
<i>Habitat for Tennessee</i>	--	--	23	\$1.1M
<i>Emergency Repair</i>	11	\$45,246	160	\$1.1M
<i>Housing Modification and Ramps</i>	4	\$2,888	86	\$48,849
<i>Community Investment Tax Credits, 2005</i>	59	\$1.6M	1,363	\$30.8M
<i>Rental</i>	59	\$1.6M	--	--
Low Income Housing Tax Credits, 1987	652	\$37.3M	14,555	\$648M
Multi-Family Bond Authority, 1993	279	\$23.8M	9,405	\$325.3M
Section 8 Rental Assistance, 1978	6,705	\$37.7M	--	--
Tenant-Based Rental	321	\$1.8M	--	--
Tenant Based Homeownership	1	\$6,054	--	--
Project-Based	6,383	\$35.9M	--	--
Weatherization Assistance Program, 1976	56	\$184,081	120	\$559,481
Rental	56	\$184,081	--	--
Low-Income Home Energy Assistance Program, 1981	18,619	\$8.8M	67,511	\$33.5M
Homeownership	3,860	\$2M	--	--
Rental	14,759	\$6.8M	--	--

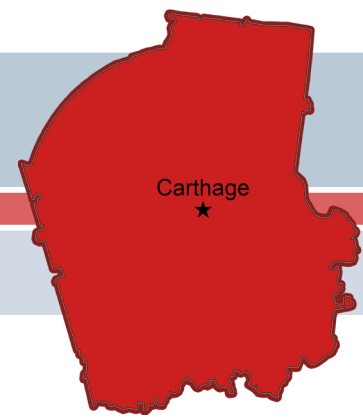
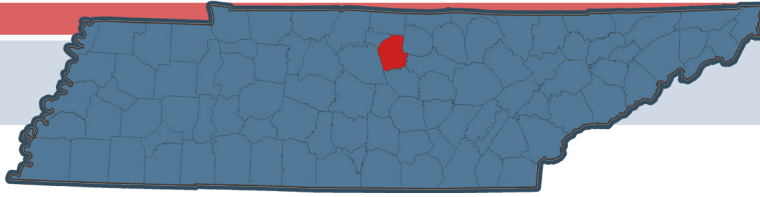
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Shelby County in 2017 was \$158.1M.

Smith County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$613,772	67	\$5.6M
Downpayment Loans, 2013	5	\$31,255	9	\$50,247
<i>Homebuyer Education Program, 2003</i>	5	\$950	30	\$4,875
Keep My Tennessee Home, 2011 - Disbursed	--	--	17	\$466,870
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$562	2	\$27,699
Foreclosure Prevention, 2008	1	\$450	13	\$5,400
HOME, 1992	--	--	68	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,205	20	\$142,460
<i>Emergency Repair</i>	1	\$11,205	14	\$115,496
<i>Housing Modification and Ramps</i>	--	--	2	\$1,261
Low Income Housing Tax Credits, 1987	--	--	176	\$6.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Section 8 Rental Assistance, 1978	6	\$14,911	--	--
Tenant-Based Rental	6	\$14,911	--	--
Weatherization Assistance Program, 1976	3	\$31,622	42	\$217,583
Homeownership	3	\$31,622	--	--
Low-Income Home Energy Assistance Program, 1981	210	\$108,504	865	\$459,320
Homeownership	99	\$52,066	--	--
Rental	111	\$56,437	--	--

See Methodology on page 126 for calculation details.

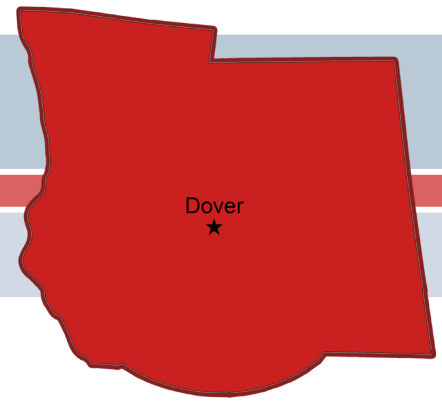
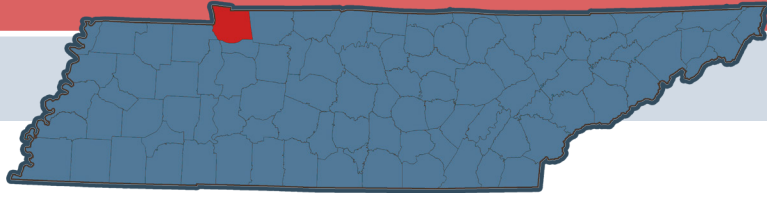
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Smith County in 2017 was \$183,176.

[Click on the map to visit our interactive online mapping tool.](#)

Stewart County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$399,122	92	\$5.2M
Downpayment Loans, 2013	4	\$20,680	10	\$43,560
<i>Homebuyer Education Program, 2003</i>	2	\$300	23	\$4,300
Keep My Tennessee Home, 2011 - Disbursed	3	\$10,081	11	\$279,525
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$3,245	2	\$54,246
Foreclosure Prevention, 2008	--	--	9	\$4,050
HOME, 1992	--	--	33	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	9	\$293,856
<i>Emergency Repair</i>	--	--	7	\$42,883
<i>Housing Modification and Ramps</i>	--	--	2	\$972
<i>Rebuild and Recover</i>	--	--	--	\$250,000
<i>Community Investment Tax Credits, 2005</i>	--	--	1	\$10,000
Low Income Housing Tax Credits, 1987	--	--	75	\$1.3M
Multi-Family Bond Authority, 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	20	\$83,671	--	--
Tenant-Based Rental	2	\$8,918	--	--
Project-Based	18	\$74,753	--	--
Weatherization Assistance Program, 1976	--	--	2	\$7,879
Low-Income Home Energy Assistance Program, 1981	237	\$116,569	885	\$443,224
Homeownership	118	\$59,726	--	--
Rental	119	\$56,843	--	--

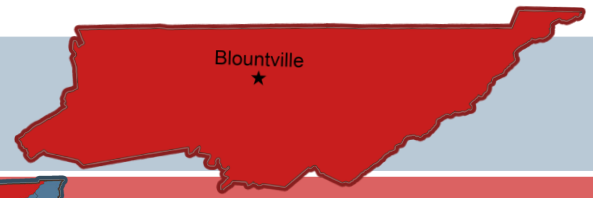
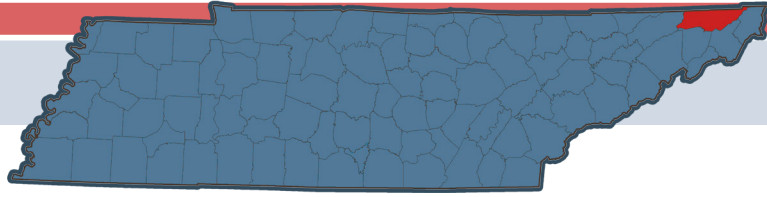
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Stewart County in 2017 was \$89,587.

Sullivan County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	69	\$6.1M	2,182	\$104M
Downpayment Loans, 2013	39	\$192,042	92	\$418,988
HHF-Downpayment Assistance Loans, 2017	29	\$435,000	29	\$435,000
<i>Homebuyer Education Program, 2003</i>	62	\$13,750	320	\$71,075
Keep My Tennessee Home, 2011 - Disbursed	6	\$22,857	123	\$2.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	5	\$23,783	16	\$476,607
Foreclosure Prevention, 2008	--	--	159	\$55,350
HOME, 1992	--	--	135	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	18	\$536,618	159	\$2.5M
<i>Competitive Grants</i>	12	\$500,000	49	\$2M
<i>Habitat for Tennessee</i>	1	\$16,666	3	\$46,582
<i>Emergency Repair</i>	5	\$19,952	77	\$365,673
<i>Housing Modification and Ramps</i>	--	--	15	\$12,423
<i>Rebuild and Recover</i>	--	--	2	\$71,440
<i>Community Investment Tax Credits, 2005</i>	44	\$1.9M	247	\$8.9M
<i>Homeownership</i>	20	\$1.1M	--	--
<i>Rental</i>	24	\$765,500	--	--
Low Income Housing Tax Credits, 1987	--	--	1,356	\$92.1M
Multi-Family Bond Authority, 1993	--	--	481	\$19.3M
Section 8 Rental Assistance, 1978	978	\$4.7M	--	--
Project-Based	978	\$4.7M	--	--
Emergency Solutions Grant Program, 1988	--	\$265,000	--	--
Weatherization Assistance Program, 1976	15	\$195,491	37	\$312,254
Homeownership	11	\$159,051	--	--
Rental	4	\$36,440	--	--
Low-Income Home Energy Assistance Program, 1981	1,871	\$844,995	9,359	\$4.2M
Homeownership	662	\$302,490	--	--
Rental	1,209	\$542,505	--	--

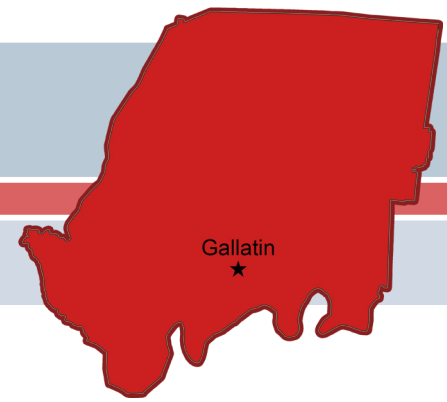
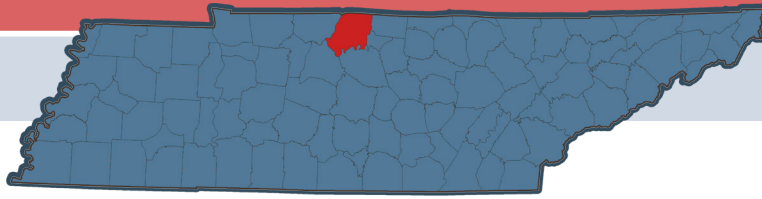
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sullivan County in 2017 was \$8M.

Sumner County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	104	\$17.8M	3,631	\$309.8M
Downpayment Loans, 2013	73	\$671,821	318	\$2.2M
HHF-Downpayment Assistance Loans, 2017	29	\$435,000	29	\$435,000
Take Credit Program, 2016	3	--	3	--
<i>Homebuyer Education Program, 2003</i>	103	\$22,550	949	\$210,275
Keep My Tennessee Home, 2011 - Disbursed	10	\$43,917	184	\$4.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$18,908	12	\$331,351
Foreclosure Prevention, 2008	18	\$10,050	322	\$162,750
HOME, 1992	14	\$500,000	229	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	13	\$30,458	80	\$225,922
<i>Habitat for Tennessee</i>	--	--	2	\$29,916
<i>Emergency Repair</i>	8	\$26,195	29	\$148,270
<i>Housing Modification and Ramps</i>	5	\$4,264	46	\$39,498
<i>Community Investment Tax Credits, 2005</i>	--	--	253	\$22.6M
Low Income Housing Tax Credits, 1987	--	--	1,962	\$93.7M
Multi-Family Bond Authority, 1993	--	--	902	\$62.7M
Section 8 Rental Assistance, 1978	1,176	\$6.8M	--	--
Tenant-Based Rental	703	\$4.5M	--	--
Tenant Based Homeownership	3	\$15,129	--	--
Project-Based	470	\$2.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$40,000	--	--
Weatherization Assistance Program, 1976	14	\$183,499	79	\$481,448
Homeownership	12	\$172,246	--	--
Rental	2	\$11,254	--	--
Low-Income Home Energy Assistance Program, 1981	1,100	\$510,669	4,749	\$2.4M
Homeownership	285	\$142,003	--	--
Rental	815	\$368,665	--	--

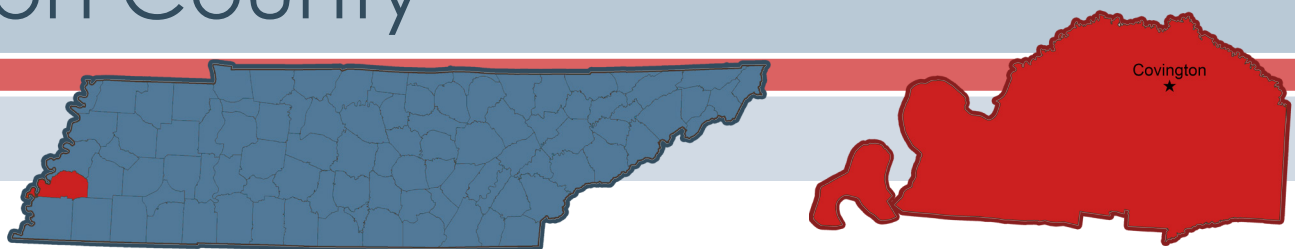
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sumner County in 2017 was \$105.8M.

Tipton County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$1M	1,279	\$75.8M
Downpayment Loans, 2013	6	\$45,040	25	\$122,755
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
<i>Homebuyer Education Program, 2003</i>	7	\$1,600	100	\$19,400
Keep My Tennessee Home, 2011 - Disbursed	5	\$13,242	72	\$1.8M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	3	\$10,885	10	\$280,052
Foreclosure Prevention, 2008	2	\$900	112	\$42,000
HOME, 1992	--	--	110	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$44,061	96	\$608,454
<i>Emergency Repair</i>	4	\$44,061	63	\$426,143
Low Income Housing Tax Credits, 1987	--	--	448	\$15.7M
Section 8 Rental Assistance, 1978	711	\$4M	--	--
Tenant-Based Rental	422	\$2.4M	--	--
Tenant Based Homeownership	2	\$10,188	--	--
Project-Based	287	\$1.6M	--	--
Weatherization Assistance Program, 1976	--	--	37	\$213,026
Low-Income Home Energy Assistance Program, 1981	650	\$319,366	2,928	\$1.4M
Homeownership	185	\$94,930	--	--
Rental	465	\$224,436	--	--

See Methodology on page 126 for calculation details.

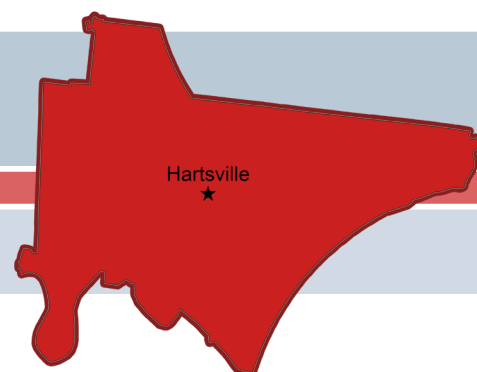
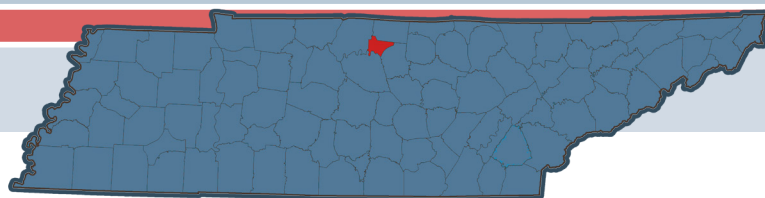
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Tipton County in 2017 was \$1.1M.

Click on the map to visit our interactive online mapping tool.

Trousdale County



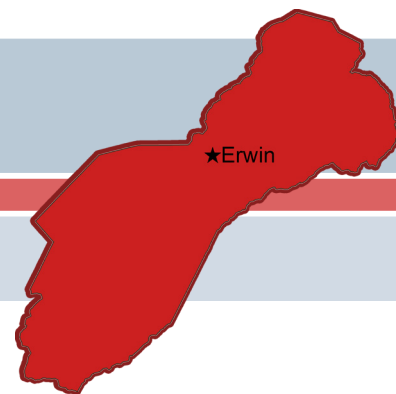
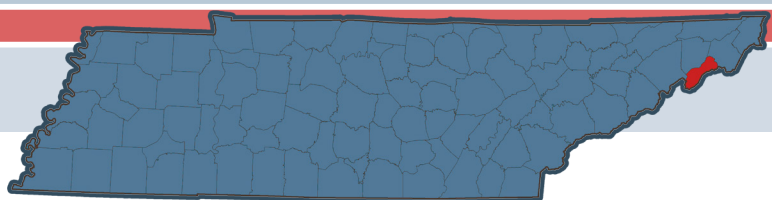
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$121,754	62	\$4.8M
Downpayment Loans, 2013	1	\$6,200	7	\$44,440
<i>Homebuyer Education Program, 2003</i>	1	\$250	17	\$4,025
Keep My Tennessee Home, 2011 - Disbursed	--	--	5	\$119,268
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$5,424	1	\$18,532
Foreclosure Prevention, 2008	1	\$450	18	\$9,450
HOME, 1992	--	--	54	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	8	\$31,391
<i>Emergency Repair</i>	--	--	7	\$30,549
<i>Housing Modification and Ramps</i>	--	--	1	\$842
Low Income Housing Tax Credits, 1987	--	--	33	\$504,170
Section 8 Rental Assistance, 1978	30	\$130,690	--	--
Tenant-Based Rental	30	\$130,690	--	--
Weatherization Assistance Program, 1976	3	\$26,045	43	\$227,081
Homeownership	2	\$8,531	--	--
Rental	1	\$17,514	--	--
Low-Income Home Energy Assistance Program, 1981	165	\$95,769	612	\$369,758
Homeownership	68	\$42,109	--	--
Rental	97	\$53,659	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Trousdale County in 2017 was \$126,899.

Unicoi County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$340,698	144	\$6.9M
Downpayment Loans, 2013	3	\$12,445	6	\$23,345
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
<i>Homebuyer Education Program, 2003</i>	2	\$400	14	\$3,025
Keep My Tennessee Home, 2011 - Disbursed	1	\$6,942	13	\$320,537
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$5,775	1	\$21,212
Foreclosure Prevention, 2008	1	\$450	20	\$7,050
HOME, 1992	--	--	143	\$4.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	15	\$63,404
<i>Emergency Repair</i>	--	--	9	\$40,430
<i>Housing Modification and Ramps</i>	--	--	2	\$1,734
<i>Community Investment Tax Credits, 2005</i>	1	\$2,000	9	\$611,631
<i>Homeownership</i>	1	\$2,000	--	--
Low Income Housing Tax Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	110	\$290,291	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	2	\$22,842	5	\$34,873
Homeownership	2	\$22,842	--	--
Low-Income Home Energy Assistance Program, 1981	428	\$217,470	2,010	\$948,848
Homeownership	175	\$95,853	--	--
Rental	253	\$121,617	--	--

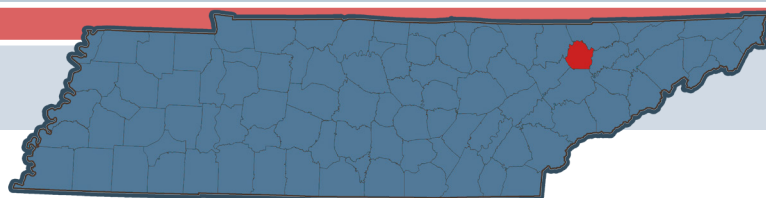
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Unicoi County in 2017 was \$220,749.

Union County



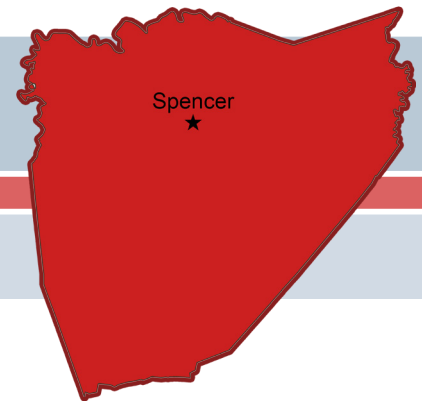
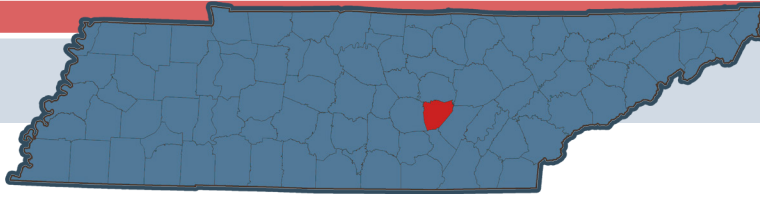
Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$604,586	241	\$15.5M
Downpayment Loans, 2013	4	\$24,916	14	\$72,512
HHF-Downpayment Assistance Loans, 2017	1	\$15,000	1	\$15,000
<i>Homebuyer Education Program, 2003</i>	5	\$950	31	\$6,225
Keep My Tennessee Home, 2011 - Disbursed	2	\$6,728	15	\$290,608
Foreclosure Prevention, 2008	--	--	23	\$7,200
HOME, 1992	--	--	142	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$8,608	26	\$118,567
<i>Emergency Repair</i>	1	\$8,608	10	\$36,495
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$3,438
Low Income Housing Tax Credits, 1987	--	--	255	\$7.8M
Multi-Family Bond Authority, 1993	--	--	73	\$2.8M
Section 8 Rental Assistance, 1978	18	\$65,438	--	--
Tenant-Based Rental	17	\$61,797	--	--
Tenant Based Homeownership	1	\$3,641	--	--
Weatherization Assistance Program, 1976	1	\$9,719	19	\$117,778
Homeownership	1	\$9,719	--	--
Low-Income Home Energy Assistance Program, 1981	309	\$150,090	1,873	\$914,885
Homeownership	164	\$79,506	--	--
Rental	145	\$70,584	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Union County in 2017 was \$325,089.

Van Buren County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$181,956	18	\$1.1M
Downpayment Loans, 2013	2	\$9,320	2	\$9,320
<i>Homebuyer Education Program, 2003</i>	2	\$300	2	\$300
Keep My Tennessee Home, 2011 - Disbursed	--	--	10	\$169,995
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	1	\$39,319
Foreclosure Prevention, 2008	--	--	15	\$6,900
HOME, 1992	--	--	37	\$1.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$44,901	20	\$125,972
<i>Emergency Repair</i>	5	\$44,901	12	\$84,880
Low Income Housing Tax Credits, 1987	--	--	32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	28	\$140,750	--	--
Weatherization Assistance Program, 1976	1	\$11,148	38	\$188,525
Homeownership	1	\$11,148	--	--
Low-Income Home Energy Assistance Program, 1981	139	\$81,354	493	\$314,363
Homeownership	100	\$55,768	--	--
Rental	39	\$25,585	--	--

See Methodology on page 126 for calculation details.

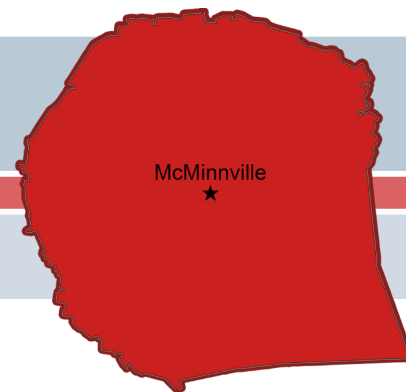
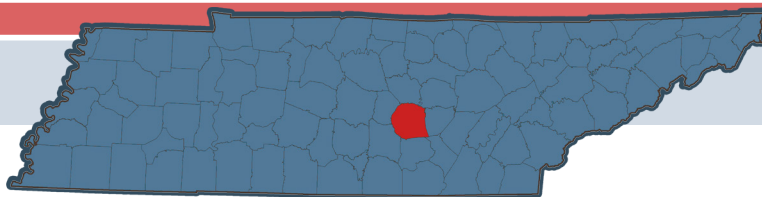
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Van Buren County in 2017 was \$92,563.

Click on the map to visit our interactive online mapping tool.

Warren County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	40	\$3.4M	282	\$16M
Downpayment Loans, 2013	3	\$13,641	18	\$61,928
HHF-Downpayment Assistance Loans, 2017	37	\$555,000	37	\$555,000
<i>Homebuyer Education Program, 2003</i>	37	\$9,250	59	\$13,150
Keep My Tennessee Home, 2011 - Disbursed	1	\$1,537	17	\$350,969
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$4,903	1	\$36,755
Foreclosure Prevention, 2008	1	\$450	37	\$13,950
HOME, 1992	--	--	101	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,700	43	\$300,282
<i>Emergency Repair</i>	1	\$11,700	27	\$235,704
<i>Housing Modification and Ramps</i>	--	--	4	\$2,336
Low Income Housing Tax Credits, 1987	--	--	424	\$19.2M
Multi-Family Bond Authority, 1993	--	--	148	\$5M
Section 8 Rental Assistance, 1978	333	\$1.6M	--	--
Tenant-Based Rental	24	\$72,466	--	--
Project-Based	309	\$1.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$125,000	--	--
Weatherization Assistance Program, 1976	5	\$62,106	50	\$280,314
Homeownership	5	\$62,106	--	--
Rental	609	\$280,029	2,583	\$1.2M
Low-Income Home Energy Assistance Program, 1981	323	\$150,689	--	--
Homeownership	286	\$129,340	--	--
Rental	305	\$130,822	--	--

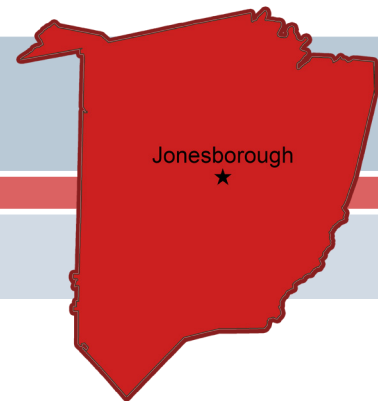
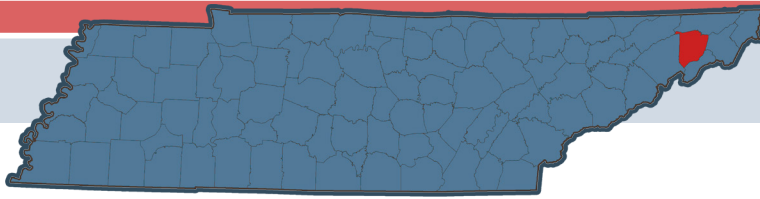
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Warren County in 2017 was \$1.2M.

Washington County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	28	\$3M	1,682	\$93.4M
Downpayment Loans, 2013	25	\$134,426	70	\$328,120
<i>Homebuyer Education Program, 2003</i>	30	\$5,600	265	\$63,950
Keep My Tennessee Home, 2011 - Disbursed	8	\$21,047	95	\$2.2M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$4,102	12	\$337,672
Foreclosure Prevention, 2008	1	\$450	180	\$62,700
HOME, 1992	--	--	198	\$5.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	12	\$500,000	199	\$4.2M
<i>Competitive Grants</i>	12	\$500,000	94	\$3.5M
<i>Emergency Repair</i>	--	--	85	\$345,285
<i>Housing Modification and Ramps</i>	--	--	6	\$5,030
<i>Rebuild and Recover</i>	--	--	2	\$367,874
<i>Community Investment Tax Credits, 2005</i>	43	\$1.5M	201	\$8.2M
<i>Homeownership</i>	15	\$1.1M	--	--
<i>Rental</i>	3	\$300,000	--	--
<i>Other</i>	25	\$100,000	--	--
Low Income Housing Tax Credits, 1987	--	--	1,160	\$73.4M
Multi-Family Bond Authority, 1993	--	--	102	\$3M
Project-Based Section 8 Rental Assistance, 1978	906	\$3.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$229,575	--	--
Weatherization Assistance Program, 1976	4	\$32,423	23	\$126,400
Homeownership	4	\$32,423	--	--
Low-Income Home Energy Assistance Program, 1981	1,028	\$487,695	4,480	\$2.2M
Homeownership	350	\$174,207	--	--
Rental	678	\$313,488	--	--

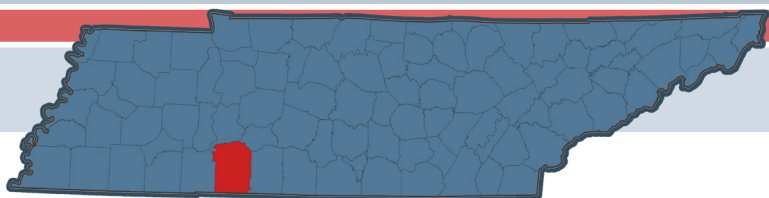
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Washington County in 2017 was \$10.1M.

Wayne County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	37	\$1.4M
Keep My Tennessee Home, 2011 - Disbursed	1	\$5,958	5	\$82,672
<i>*Medical Hardship Program, 2012 - Disbursed</i>	--	--	3	\$93,328
Foreclosure Prevention, 2008	1	\$150	5	\$1,350
HOME, 1992	--	--	64	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$30,777	13	\$52,296
<i>Emergency Repair</i>	3	\$30,777	7	\$37,056
Low Income Housing Tax Credits, 1987	89	\$6.7M	225	\$8.5M
Section 8 Rental Assistance, 1978	15	\$27,148	--	--
Tenant-Based Rental	15	\$27,148	--	--
Weatherization Assistance Program, 1976	2	\$29,180	35	\$197,704
Homeownership	2	\$29,180	--	--
Low-Income Home Energy Assistance Program, 1981	556	\$274,156	2,320	\$1M
Homeownership	362	\$180,899	--	--
Rental	194	\$93,257	--	--

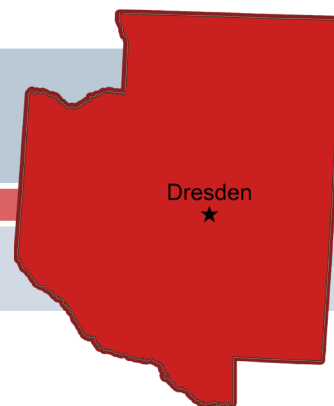
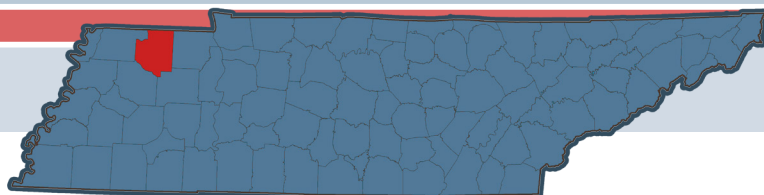
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Wayne County in 2017 was \$194,190.

Weakley County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$214,541	253	\$11.8M
Downpayment Loans, 2013	2	\$9,395	4	\$13,955
Homebuyer Education Program, 2003	2	\$400	6	\$2,575
Keep My Tennessee Home, 2011 - Disbursed	--	--	23	\$519,037
*Medical Hardship Program, 2012 - Disbursed	1	\$3,457	3	\$59,218
Foreclosure Prevention, 2008	1	\$450	15	\$5,100
HOME, 1992	--	--	77	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$14,257	61	\$486,645
Competitive Grants	--	--	4	\$172,022
Emergency Repair	3	\$13,679	29	\$219,753
Housing Modification and Ramps	1	\$578	7	\$4,945
Community Investment Tax Credits, 2005	--	--	10	\$252,041
Low Income Housing Tax Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	42	\$162,714	--	--
Tenant-Based Rental	16	\$46,996	--	--
Project-Based	26	\$115,718	--	--
Weatherization Assistance Program, 1976	4	\$31,481	19	\$120,229
Homeownership	4	\$31,481	--	--
Low-Income Home Energy Assistance Program, 1981	562	\$252,166	2,937	\$1.4M
Homeownership	279	\$125,045	--	--
Rental	283	\$127,120	--	--

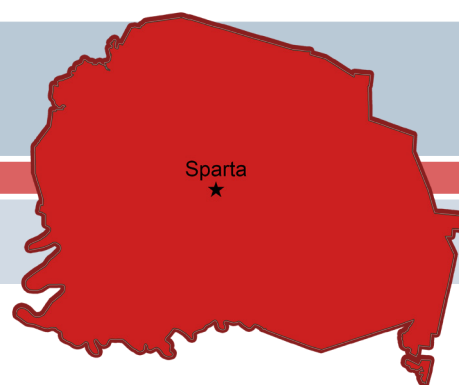
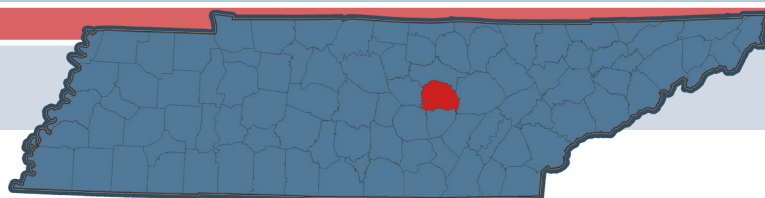
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Weakley County in 2017 was \$271,575.

Click on the map to visit our interactive online mapping tool.

White County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$260,354	296	\$15.9M
Downpayment Loans, 2013	1	\$8,500	7	\$35,040
<i>Homebuyer Education Program, 2003</i>	1	\$150	34	\$7,100
Keep My Tennessee Home, 2011 - Disbursed	1	\$428	16	\$343,777
<i>*Medical Hardship Program, 2012 - Disbursed</i>	2	\$7,422	3	\$43,579
Foreclosure Prevention, 2008	--	--	37	\$12,600
HOME, 1992	--	--	72	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$88,199	34	\$244,893
<i>Emergency Repair</i>	8	\$87,747	20	\$190,636
<i>Housing Modification and Ramps</i>	1	\$451	3	\$1,844
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority, 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	67	\$389,433	--	--
Tenant-Based Rental	10	\$35,862	--	--
Project-Based	57	\$353,571	--	--
Weatherization Assistance Program, 1976	4	\$24,444	47	\$228,123
Homeownership	3	\$14,229	--	--
Rental	1	\$10,215	--	--
Low-Income Home Energy Assistance Program, 1981	408	\$205,854	1,657	\$818,157
Homeownership	261	\$129,312	--	--
Rental	147	\$76,542	--	--

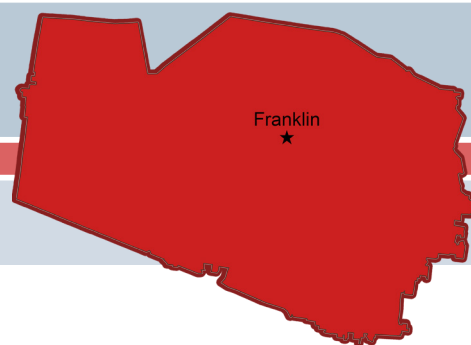
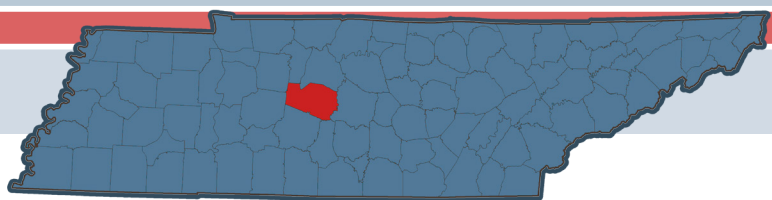
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in White County in 2017 was \$316,729.

Williamson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	15	\$3.2M	919	\$100.3M
Downpayment Loans, 2013	15	\$169,470	96	\$831,812
<i>Homebuyer Education Program, 2003</i>	17	\$3,450	315	\$75,675
Keep My Tennessee Home, 2011 - Disbursed	3	\$6,074	120	\$3.5M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	4	\$12,450	8	\$238,056
Foreclosure Prevention, 2008	21	\$9,750	494	\$244,650
HOME, 1992	--	--	103	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	37	\$681,907	226	\$2.7M
<i>Competitive Grants</i>	26	\$633,750	145	\$2.4M
<i>Habitat for Tennessee</i>	--	--	1	\$16,666
<i>Emergency Repair</i>	10	\$47,726	64	\$249,203
<i>Housing Modification and Ramps</i>	1	\$431	16	\$9,926
<i>Community Investment Tax Credits, 2005</i>	27	\$2.8M	315	\$25.8M
<i>Homeownership</i>	5	\$1.4M	--	--
<i>Rental</i>	22	\$1.4M	--	--
Low Income Housing Tax Credits, 1987	48	\$10.2M	524	\$53.9M
Section 8 Rental Assistance, 1978	93	\$430,679	--	--
Tenant-Based Rental	32	\$176,442	--	--
Tenant Based Homeownership	1	\$10,548	--	--
Project-Based	60	\$243,689	--	--
Emergency Solutions Grant Program, 1988	--	\$60,000	--	--
Weatherization Assistance Program, 1976	5	\$48,629	47	\$269,010
Homeownership	4	\$35,653	--	--
Rental	1	\$12,977	--	--
Low-Income Home Energy Assistance Program, 1981	166	\$91,269	861	\$431,333
Homeownership	73	\$42,126	--	--
Rental	93	\$49,143	--	--

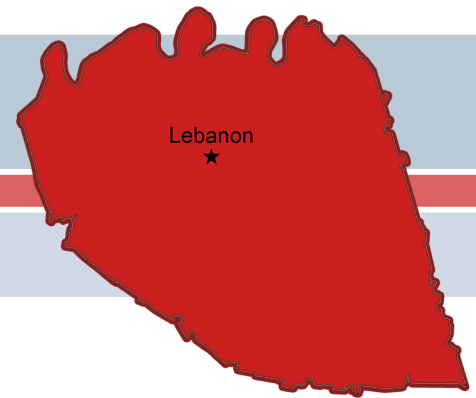
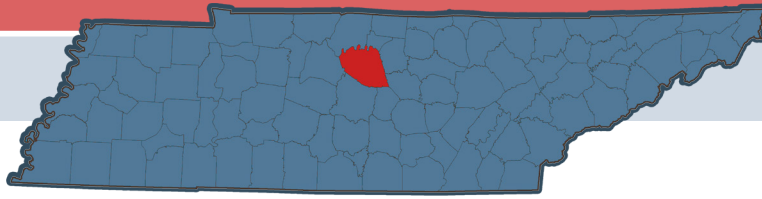
See Methodology on page 126 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Williamson County in 2017 was \$25.5M.

Wilson County



Program, Year Started	2017 Units (or households)	2017 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	31	\$6M	1,607	\$153.1M
Downpayment Loans, 2013	29	\$297,031	111	\$849,593
Take Credit Program, 2016	2	--	3	--
<i>Homebuyer Education Program, 2003</i>	31	\$6,250	460	\$100,925
Keep My Tennessee Home, 2011 - Disbursed	5	\$13,639	142	\$4M
<i>*Medical Hardship Program, 2012 - Disbursed</i>	1	\$8,043	14	\$457,243
Foreclosure Prevention, 2008	9	\$5,400	264	\$129,000
HOME, 1992	--	--	175	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$4,025	38	\$109,872
<i>Emergency Repair</i>	2	\$3,599	15	\$88,614
<i>Housing Modification and Ramps</i>	1	\$426	21	\$13,821
<i>Community Investment Tax Credits, 2005</i>	--	--	400	\$20.1M
Low Income Housing Tax Credits, 1987	--	--	1,322	\$72.4M
Multi-Family Bond Authority, 1993	--	--	245	\$12.4M
Section 8 Rental Assistance, 1978	563	\$3.2M	--	--
Tenant-Based Rental	409	\$2.4M	--	--
Tenant Based Homeownership	4	\$18,846	--	--
Project-Based	150	\$774,827	--	--
Weatherization Assistance Program, 1976	7	\$76,239	58	\$338,076
Homeownership	7	\$76,239	--	--
Low-Income Home Energy Assistance Program, 1981	484	\$224,769	2,263	\$1.1M
Homeownership	161	\$79,042	--	--
Rental	323	\$145,726	--	--

See Methodology on page 126 for calculation details.

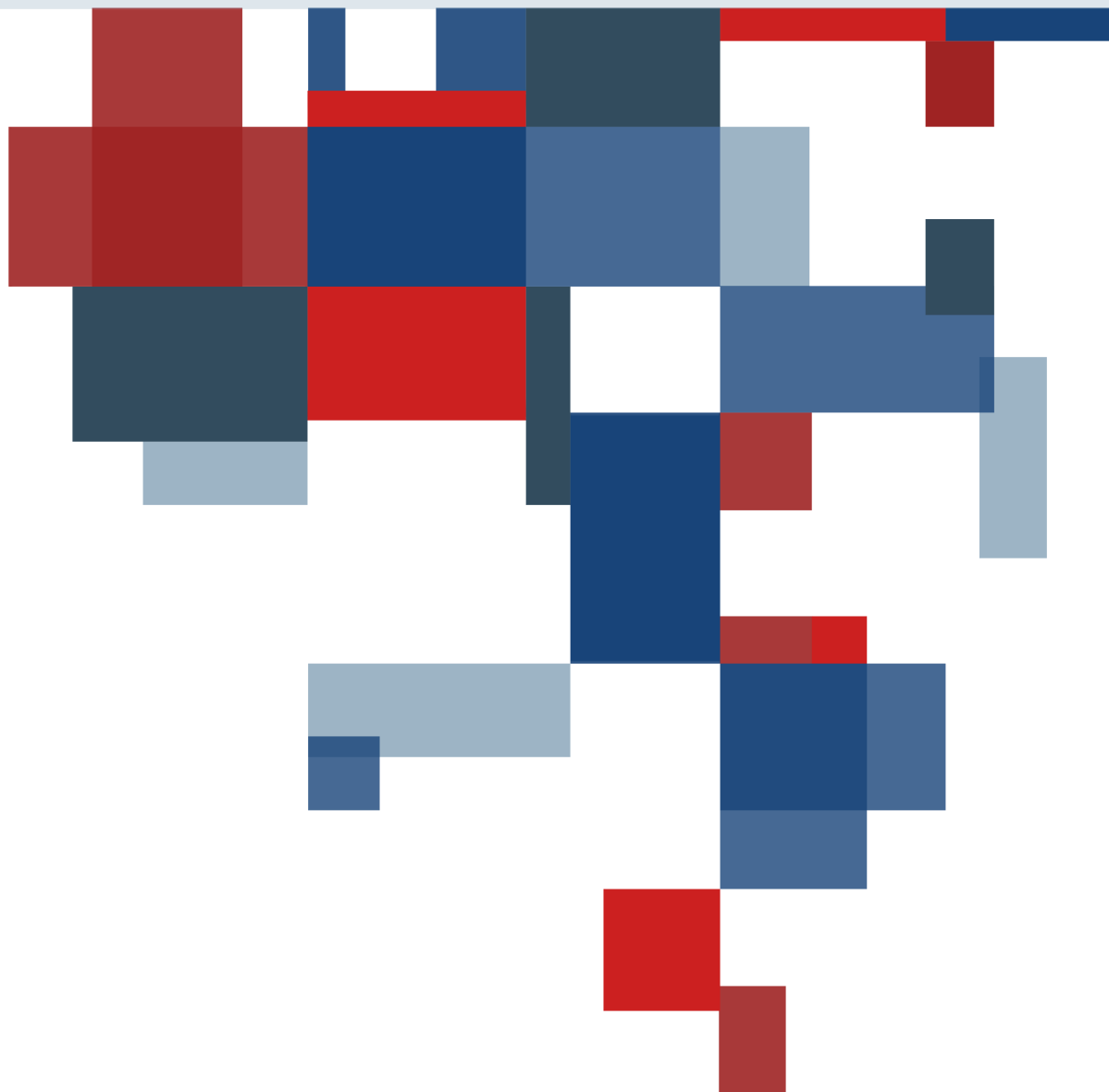
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Wilson County in 2017 was \$23M.



Homeownership & Rental Summary Table



Homeownership & Rental Summary Table

Statewide 2017 Totals

Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
35,190	\$437,230,005	101,532	\$736,600,934

Congressional District 2017 Totals

Congressional District	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Congressional District 1	5,369	\$28,234,804	10,697	\$55,692,338
Congressional District 2	3,985	\$53,938,603	12,599	\$104,688,629
Congressional District 3	4,401	\$48,318,717	11,144	\$67,498,985
Congressional District 4	4,558	\$94,672,351	9,816	\$68,378,199
Congressional District 5	2,254	\$64,951,210	12,489	\$228,010,284
Congressional District 6	4,297	\$48,473,618	8,500	\$30,608,461
Congressional District 7	4,429	\$51,655,807	9,229	\$65,984,667
Congressional District 8	8,143	\$76,237,165	31,843	\$140,470,035
Congressional District 9	4,909	\$47,854,081	22,223	\$105,814,619

County 2017 Totals

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Anderson	440	\$6,898,816	1,380	\$3,823,121
Bedford	299	\$2,034,489	650	\$1,283,105
Benton	166	\$181,919	242	\$418,437
Bledsoe	167	\$114,110	275	\$846,681
Blount	551	\$3,373,232	973	\$1,899,537
Bradley	634	\$12,339,417	1,920	\$3,170,301
Campbell	416	\$783,475	658	\$1,521,996
Cannon	118	\$1,370,436	103	\$75,931
Carroll	272	\$306,044	331	\$414,214
Carter	548	\$1,313,177	914	\$1,870,800
Cheatham	141	\$3,200,796	157	\$278,247
Chester	115	\$185,968	396	\$1,690,284
Claiborne	326	\$482,998	217	\$198,483
Clay	136	\$125,410	112	\$76,304
Cocke	573	\$3,545,685	532	\$815,618
Coffee	322	\$1,743,892	1,184	\$11,171,942
Crockett	145	\$1,156,784	185	\$195,836
Cumberland	424	\$1,051,601	410	\$468,327
Davidson	1,890	\$59,954,744	11,848	\$226,887,666
Decatur	110	\$66,389	127	\$210,997
DeKalb	181	\$803,803	243	\$510,880

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Dickson	223	\$1,795,670	509	\$844,372
Dyer	263	\$929,275	1,063	\$5,687,308
Fayette	219	\$1,614,942	482	\$1,621,227
Fentress	324	\$422,889	197	\$131,678
Franklin	368	\$1,024,485	430	\$934,886
Gibson	348	\$851,461	833	\$1,582,002
Giles	223	\$627,645	613	\$1,530,343
Grainger	319	\$1,598,922	268	\$474,120
Greene	439	\$2,935,193	893	\$1,768,338
Grundy	268	\$270,517	125	\$162,933
Hamblen	466	\$2,847,167	1,194	\$1,495,065
Hamilton	881	\$21,495,652	4,684	\$53,882,364
Hancock	275	\$435,884	442	\$9,295,923
Hardeman	261	\$400,937	332	\$701,042
Hardin	252	\$234,627	270	\$502,583
Hawkins	510	\$1,003,975	759	\$1,180,120
Haywood	136	\$1,959,625	358	\$717,636
Henderson	186	\$775,978	306	\$846,367
Henry	228	\$281,233	681	\$1,524,833
Hickman	266	\$609,271	300	\$662,880
Houston	90	\$520,969	112	\$71,809
Humphreys	131	\$757,710	278	\$571,152
Jackson	155	\$121,805	146	\$147,319
Jefferson	413	\$2,136,443	601	\$10,346,689
Johnson	340	\$900,618	435	\$773,913
Knox	1,738	\$44,108,154	9,238	\$88,603,828
Lake	55	\$42,716	366	\$1,172,930
Lauderdale	210	\$3,027,928	651	\$1,500,541
Lawrence	383	\$292,897	359	\$309,073
Lewis	219	\$247,146	190	\$229,274
Lincoln	280	\$823,133	636	\$1,040,819
Loudon	222	\$1,455,380	651	\$1,643,976
Macon	157	\$617,382	231	\$147,228
Madison	524	\$15,785,087	2,173	\$13,086,933
Marion	231	\$327,394	325	\$394,513
Marshall	129	\$1,886,566	585	\$1,661,956
Maury	370	\$10,308,027	1,216	\$9,146,341
McMinn	361	\$2,360,134	735	\$1,943,723
McNairy	219	\$318,127	342	\$961,878
Meigs	137	\$525,121	129	\$121,200
Monroe	458	\$937,827	403	\$474,805

Homeownership & Rental Summary Table

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Montgomery	688	\$31,614,339	3,369	\$29,749,226
Moore	61	\$43,784	43	\$31,023
Morgan	211	\$479,587	108	\$191,308
Obion	171	\$617,585	788	\$2,243,633
Overton	266	\$431,367	231	\$239,390
Perry	118	\$240,558	74	\$152,174
Pickett	76	\$83,090	58	\$106,335
Polk	199	\$340,413	123	\$228,335
Putnam	477	\$1,115,533	1,360	\$4,006,262
Rhea	283	\$3,172,317	255	\$114,390
Roane	349	\$1,615,342	740	\$1,627,336
Robertson	270	\$9,273,252	718	\$1,933,130
Rutherford	725	\$56,687,394	2,249	\$37,604,625
Scott	279	\$318,042	246	\$499,674
Sequatchie	126	\$597,608	342	\$10,116,762
Sevier	433	\$1,994,289	752	\$17,660,519
Shelby	4,909	\$47,854,081	22,231	\$105,814,619
Smith	110	\$741,881	117	\$71,348
Stewart	127	\$493,154	139	\$140,514
Sullivan	779	\$7,278,110	2,227	\$5,811,437
Sumner	462	\$19,837,677	1,993	\$7,205,289
Tipton	206	\$1,229,461	1,176	\$4,200,050
Trousdale	73	\$184,719	128	\$201,864
Unicoi	185	\$500,405	363	\$411,908
Union	173	\$750,013	163	\$136,022
Van Buren	108	\$303,393	67	\$166,335
Warren	372	\$4,214,595	619	\$1,723,079
Washington	408	\$3,343,858	1,599	\$4,262,008
Wayne	369	\$246,964	298	\$6,784,745
Weakley	291	\$399,026	325	\$289,834
White	278	\$508,594	215	\$476,189
Williamson	136	\$3,533,185	283	\$11,305,548
Wilson	219	\$6,536,096	886	\$3,371,396
Other	2	\$1,200	0	\$0

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

The Emergency Solutions Grant cannot be classified as homeownership or rental program. Therefore, the awarded dollars are not included in total rental or homeownership dollars.

Statewide, 2,222 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total units count.

Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in homeownership loan program, those borrowers are excluded to prevent double counting.

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Methodology

Methodology

The Appalachian Renovation Loan Program (ARLP)

The dollar amount of assistance and the number of homes renovated. Maximum allocation amount for each grant is \$25,000. Grantees draw funds as they complete stages of renovation. The maximum allocation amount is determined by multiplying the number of grantees that received allocation (nonprofit applicants with a THDA closing date) by the maximum allocation amount.

Blight Elimination Program

Blight Elimination Program dollars represent the total dollar amount of funding provided to program participants who completed the entire demolition and greening process. The funds reflected in this report are the dollars drawn down from U.S. Treasury, rather than an accounting of all the commitments made for future loans. A Blight Elimination Program participant/organization submits a loan application to THDA for review. If the application is approved, the program participant receives funding from THDA for the acquisition, demolition, and greening of the blighted property. Once the entire demolition and greening process is complete, Treasury/Hardest Hit Funds are used to pay off the THDA loan.

Community Investment Tax Credit (CITC)

Community Investment Tax Credit (CITC) dollars represent the amount of below market loans or qualified investments or grants that are extended to organizations in order to receive tax credit, rather than the amount of the tax credit itself. CITC can be received based on funds being used for homeownership, rental, and homelessness prevention activities. The number of households served and their corresponding dollar amounts are given separately for each of these activities. Cumulative dollar amounts and households served are not separated by activity because the relevant data were not collected from the beginning of the program.

In previous years, the number of units that were rehabilitated or reconstructed with the CITC funds were reported rather than the number of households that were served. Differences between units and households exist when services are tied to housing services and assistance such as counseling, supports or downpayment assistance. In 2015, we switched to reporting the households served, but we do not have comparable data for the previous years. Therefore, the cumulative number of households served with CITC funds underestimates the actual number of households that were helped with the program.

In 2017, one grantee received a tax credit allocation for \$100,000. They will assist 10 homeowners and they are planning to spend approximately \$50,000 for each home. However, their grant cannot exceed \$100,000. This is possible because grantee has a revolving loan with the bank and possibly pays down the loan with the proceeds of sales after each unit is completed. We decided to divide \$100,000 evenly among 10 homes and assume \$10,000 is spent in each county for each home.

Downpayment Loans

Downpayment loan units and dollars represent the number and dollar amount of second mortgage loans funded for the Great Choice Program borrowers who needed downpayment and closing costs assistance. This is referred to as Great Choice Plus.

Emergency Solutions Grant Program (ESG)

In 2012, the Emergency Solutions Grant (ESG) replaced what was formerly the Emergency Shelter Grant Program. ESG awards funds to nonprofits that serve multiple counties. There is not a straightforward way to determine a breakdown of dollars by county since providers serve all individuals in their home county, but pull from a wider group of counties for their service area.

In previous years, ESG dollar amounts awarded to a non-profit agency were reported in each county the agency served, assuming that every county within the service area of the non-profit agency had equal access to the ESG funds awarded to the non-profit agency. While technically accurate in terms of funds county residents could benefit from, the county of the non-profit agency was the greater beneficiary since most services were provided at the agency's site. Starting with the 2015 report, we switched to reporting the dollars only in the county where the non-profit agency is geographically located. While the service area may be larger than the county in which the agency is located, this will more accurately describe the pattern of ESG grantees.

Methodology

Foreclosure Prevention Program

Foreclosure Prevention counseling is provided by non-profits across the state. The county-level data are based on the address of the household served, rather than the address of the non-profit service provider. Because agencies may counsel the same person multiple times, beneficiaries are counted just once in the cumulative total, even if they received counseling in different years.

Hardest Hit Fund Downpayment Assistance (HHF-DPA) Loans

HHF-DPA loan units and dollars represent the number and dollar amount of forgivable loans funded for the homebuyers purchasing a home with a Great Choice Home Loan in one of the participating zip codes.

HOME Investment Partnerships Program

The HOME dollars and units reflect awards made in the calendar year. Funds can be spent across multiple years to complete the units. The HOME funds awarded to THDA are primarily spent outside of the larger cities (also known as participating jurisdictions or PJs) who receive their own HOME funding directly from HUD. THDA HOME awards to Community Housing Development Organizations (CHDOs) are an exception, with awards possible in all areas of the state. From 2004 to 2009, the HOME program also funded American Dream Downpayment Initiative (ADDI). The cumulative HOME dollars and units include ADDI.

Homebuyer Education Program

The Homebuyer Education Program pays the costs for certified counseling agencies to provide homebuyer education for those whose mortgages are funded by THDA's homeownership loan programs. For the purposes of this summary report, payments are reflected in the counties where THDA customers purchased homes, rather than in the counties where the homebuyer education providers are located. A difference in time may occur between the date someone receives homebuyer education and the date of funding the loan due to the length of the home buying process. Additionally, some THDA loan products do not require homebuyer education. Therefore, the number of loans funded in a county may differ from the number of borrowers who received homebuyer education in the county.

Although the Homebuyer Education Program began in 2003, the cumulative totals include only 2007 through 2017 data.

The STEP IN Program provided pre-purchase education opportunities to state of Tennessee employees at a discounted rate. For the 2017 Program Summary, we only count the number of state employees who utilized the discount and were assigned to a counseling agency. The dollar amount of savings is calculated by multiplying the difference between the full cost of counseling and the price paid by the employees with the number of employees who took advantage of this opportunity.

Homeownership Loan Programs

The 2017 Homeownership Loan Program total includes mortgage loans funded during the year through the Great Choice, Great Choice Plus and New Start loan programs.

The number and dollar amount of second mortgage loans for the Great Choice Program borrowers who needed downpayment and closing costs assistance are not included in the Homeownership Loan Program units and dollars. The second mortgage loans are reported separately under the Downpayment Loan Program. The forgivable loans provided as downpayment assistance to borrowers who purchased homes in one of targeted zip codes are also reported separately and not included under homeownership loan programs.

Methodology

Keep My Tennessee Home

THDA approved the last borrower for the Keep My Tennessee Home Program in November 2014, but continued disbursing funds on behalf of the borrowers who were approved for monthly mortgage assistance. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Keep My Tennessee Home Program during the 2017 calendar year. The cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until the program stopped approving any new homeowner.

Legal Assistance Program

At the request of the Tennessee Attorney General, THDA used a portion of the Attorney General Settlement Funds to fund a Legal Assistance Program for legal services and/or foreclosure prevention activities.

The dollar amount represents the amount disbursed in 2017 to the Legal Assistance Program Providers.

Low-Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) assists low income households with home energy costs. LIHEAP is administered through a network of local agencies that serve all 95 counties. The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from LIHEAP providers for the year. The number of households served and the dollar amount of LIHEAP assistance provided in each county include both Crisis LIHEAP and Regular LIHEAP households served and payments made during the calendar year.

In 2017, THDA transferred five percent of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP). The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2017, was \$2,935,551.95. The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

In 2016, the number of units served included duplicates (same unit receiving assistance multiple times during the year). We updated cumulative number of units served with the corrected numbers. An errata was created and posted on the website alongside the program summary.

Although LIHEAP was first funded in 1981, the cumulative totals reflected in this report start in 2014.

Low-Income Housing Tax Credits (LIHTC)

Federal low-income housing tax credits are allocated to developers of qualified projects. Competitive (nine percent) and non-competitive (four percent) credits are included in the reporting. The units that are counted in a given year are based on the year in which the tax credits are allocated, rather than the year in which the property construction or rehabilitation is completed. The dollars listed under the LIHTC program represent the total value of tax credits, over 10 years.

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

There were no new homeowners approved to receive assistance, but THDA continued disbursing funds on behalf of the borrowers approved previously. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Medical Hardship Program during the 2017 calendar year. Similarly, the cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until the program stopped approving any new homeowners.

Methodology

Multi-Family Tax-Exempt Bond Authority

THDA issues bond authority to local issuers for multi-family development. Multi-Family Bond Authority developments almost always receive non-competitive (four percent) tax credits. Therefore, the units reported under this program are also frequently counted in the LIHTC programs. In 2017, 2,408 units funded with LIHTC also received \$198.1 million in Multi-Family Bond Authority funding.

Reinstatement Only Program

The Reinstatement Only Program pays all mortgage loan and mortgage-related expenses, such as property taxes, homeowner insurance, homeowner dues, to the loan servicer to bring the homeowner's mortgage loan current. The maximum loan amount is \$20,000. Disbursed dollar amounts show the payments that were made during the calendar year.

Section 8 Project-Based Rental Assistance (Contract Administration)

The U.S. Department of Housing and Urban Development (HUD) contracts with THDA to administer Section 8 project-based contracts for 381 properties. The figures reported at the county level reflect the total number of families who lived in a project based unit in 2017. More than one family may occupy a project based unit during the year if a family moves out of the unit mid-year. Thus, the number of households may exceed the total number of contracted units. A family also may relocate from one project-based unit within a county to a project based unit in a different property and county during the year; thus, county totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Because of the structure of the program, it is difficult to compute a meaningful cumulative total.

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

Section 8 Rental Assistance units and amounts reflect the number of families who used a voucher to lease a privately owned unit or pay a mortgage through THDA's Housing Choice Voucher Program in 2017. The figures reported at the county-level reflect the total number of families served in 2017. The numbers do not reflect vouchers administered by other public housing agencies who operate a voucher program in counties THDA does not serve or in counties where THDA overlaps service with another agency. Because some families may have moved and used vouchers in multiple counties during the year, county totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Because of the structure of the program, it is difficult to compute a meaningful cumulative total.

Tennessee Housing Trust Fund

Tennessee's state Housing Trust Fund (HTF) funds five programs: The Competitive Grants Program, The Challenge Grant, Habitat Tennessee Set-Aside, Housing Modifications and Ramps Program, Rebuild and Recover Program and Emergency Repair Program. The dollar amounts for HTF programs include the administrative funds provided to grantees. The dollar amounts and households served for the Competitive Grants Program, the Challenge Grant and the Rebuild and Recover Program are based on grant allocation during the year while, in other HTF programs, the dollar amounts and households served are based on expenditures that occurred during the year. For the Competitive Grants Program, Challenge Grant and Rebuild and Recover Program, the number of units is based on the proposed number of households served. Cumulative dollar amounts reflect the amount of funding awarded.

A few programs funded by the HTF previously are no longer active. The Manufactured Home Program was discontinued in 2015. The THDA/USDA Rural Repair Program was ended in July 2015, and the annual allocation of \$700,000 became part of the Emergency Repair for the Elderly Program. The cumulative units and dollar amount of Housing Trust Fund include Manufactured Home Program and Rural Repair Program funds that were allocated in the past, though their individual programmatic amounts are no longer shown.

Methodology

Take Credit

Take Credit is a Mortgage Credit Certificate (MCC) program administered by THDA.

The number of mortgage credit certificate is the total number of certificates issued by THDA during the year. The dollar amounts are not provided because they are in the form of a tax credit, and are dependent on the individual borrower's tax liability.

Weatherization Assistance Program

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2017.

In July 2012, the Weatherization Assistance Program was transferred from the Department of Human Services (DHS) to THDA. Although the Weatherization Assistance Program was first funded in 1976, the cumulative totals reflected in this report start in 2013.

In 2017, THDA transferred five percent of the LIHEAP annual allocation to be used in the Weatherization Assistance Program. The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2017, was \$2,935,552. These funds are already included in the total dollar amount of funds expended. In 2017, 476 housing units received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program funding.

CONGRESSIONAL DISTRICT NOTES

Congressional district boundaries for 2017 are based on the 113th session of the U.S. Congress. Calculations include an entire county's data for all counties represented in the district, not just the portion of the county in the district. Some counties may be included in more than one congressional district, which means the state total cannot be determined by summing the district totals. The cumulative totals for the congressional districts represent the current configuration of the district. Therefore, they may differ from totals in previous years.

With the exceptions of the Section 8 programs, the figures for the congressional district rely on the methodologies outlined for the individual programs. For both Section 8 programs, if a beneficiary received assistance in more than one county within the district, the beneficiary is counted only once within a given district.



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