

Tennessee Housing Development Agency

2015 Program Summary



Program Summary 2015

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Introduction

Introduction

By Ralph M. Perrey, THDA Executive Director

We are proud to present the Program Summary for calendar year 2015. THDA is the state's housing finance agency. Our purpose is to meaningfully expand safe, sound, affordable housing opportunities for low and moderate income Tennesseans. Once again, as we have since being established by the General Assembly, we have worked with our partners to provide many thousands of safe, sound, affordable housing opportunities to Tennessee households.

Since 1973, THDA has worked closely with lenders, real estate professionals, builders, nonprofit and for-profit developers and planners to help communities serve the housing needs of their constituents. We finance mortgage loans for homebuyers, most looking for their first home, with moderate, middle income. We have about two billion dollars of those loans on our books and the earnings from that portfolio not only cover the full cost of everything we do, but it generates additional earnings that we creatively reinvest to help communities address other affordable housing challenges. That's where we get the dollars for the Housing Trust Fund, our homebuyer education program, and other initiatives that we've designed. We also administer nine federal programs for households in the State of Tennessee.

In this document you will find a production report for each county, Congressional district and the state. You will be pleased to know THDA is directly responsible for \$457 million in economic activity, with a total estimated economic impact of \$802 million for the year. The work stimulates job growth – the impact calculator reveals THDA-related activities created more than 5,027 jobs. The information in this book is also available through our new interactive online map. I invite you to review this exciting new tool by visiting, thda.org/research-planning/2015-program-summary.

THDA's mission is key to Tennessee's continued strong growth. We are committed to serving those who need housing assistance, and providing affordable mortgage loans for those ready for the responsibility and security of homeownership.



Acknowledgements

This Program Summary was reported by Dr. Hulya Arik, Laura Swanson, and Bettie Teasley of THDA's Research and Planning Division. The layout was designed by Charmaine McNeilly, THDA Public Affairs 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 This Program Summary

This Program Summary provides a comprehensive account of THDA's activities during calendar year 2015. 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 2015 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 of County pages to visit our new interactive online mapping tool.

Economic Impact

“Leading Tennessee Home by creating safe, sound, affordable housing opportunities” is the mission of THDA. A safe, sound, affordable home supports family and individual health, economic and employment success, educational achievement, and contributes to the sustainability of the neighborhood and the community. In addition to benefitting individuals and families, THDA programs create additional jobs, income, and spending in the local economy and add to state and local revenues.

Economic Impact of THDA-Related Activities in 2015

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 \$802 million in 2015.
 - Of this total, \$457 million was directly injected into the economy by THDA-related activities.
 - Every \$100 of THDA-related activities generated an additional \$75 in the business revenues.

Personal income

- THDA-related activities generated \$237 million in wages and salaries in 2015.
 - Every \$100 of personal income produced an additional \$84 of wages and salaries in the local economy.

Employment / Job Creation

- THDA-related activities created 5,027 jobs in 2015.
 - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 94 additional jobs throughout the local economy.

State and local taxes

- THDA-related activities accounted for \$28 million in state and local taxes in 2015.

In this study, we developed a comprehensive framework to estimate the economic impact of the 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. Because of the economic multipliers, or the “ripple” effect, our affordable housing programs impact all industries in the economy, going far beyond the specific unit or the neighborhood in which THDA program money is spent¹.

To read the complete Economic Impact of THDA Activities on the Tennessee Economy 2015 report please visit www.thda.org.

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

THDA Program Descriptions

Community Investment Tax Credit (CITC)

Financial institutions may obtain a credit against the 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 and non-competitively to Small City Entitlement Communities under the Community Development Block Grant program.

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.

HOME Program

THDA administers the federally-funded HOME Program on behalf of the State of Tennessee to promote the production, preservation and rehabilitation of housing for individuals and families of low income. THDA's HOME funds are awarded annually through a competitive application process to cities, counties, and nonprofit organizations 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 requires homebuyer education for all Great Choice Plus mortgage program applicants and encourages it for everyone considering homeownership. The purpose of homebuyer education is not only to assist people with purchasing homes, but also to help them become successful homeowners. THDA provides approved local nonprofit organizations and UT Extension agents with materials to teach first-time homebuyer education classes and hosts certification training for homebuyer education providers. THDA also maintains a calendar 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 112,000 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 four percent of the sales price at a zero percent interest rate, deferred payment, 15 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.

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).

THDA Program Descriptions

Low-Income Housing Tax Credit (LIHTC)

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

Medical Hardship Program

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.

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.

Section 8 Project-Based Rental Assistance (Contract Administration)

The Section 8 Contract Administration 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/adjustments with property agents, and handles resident issue calls from tenants. In return, Section 8 property owner-agents provide safe, decent and affordable housing units at 393 properties to an estimated 30,000 elderly, disabled 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 administers 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.

Section 8 Tenant-Based Rental Assistance Continued

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.

Tennessee Housing Trust Fund (THTF)

The Tennessee Housing Trust Fund (THTF) was 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 Emergency Repair Program provides grants of up to \$10,000 to elderly homeowners and homeowners which include a family member with a disability to repair or replace essential systems and/or critical structural problems.
- The Housing Modification and Repair Program is administered by the United Cerebral Palsy of Middle Tennessee in partnership with nonprofit organizations 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)

Tennessee's Weatherization Assistance Program (WAP) assists households with an income 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 2,275 homeowners, with first loans totaling \$278.8 million. In addition, 2,174 second loans in the amount of \$10.9 million were funded in the same period. The **Homebuyer Education Program** provided area agencies \$536,500 to counsel 2,196 families in their home purchase.

The **Medical Hardship Program** provided \$967,717 in the form of forgivable loans to 33 eligible Tennessee homeowners with a long-term medical disability. The **Foreclosure Prevention Program** provided \$563,850 to non-profits to assist 1,082 homeowners in preventing and mitigating the impact of foreclosure. Grants totaling \$467,000 were provided to **Legal Assistance** agencies to provide legal services related to foreclosure prevention activities.

The **HOME Program** awarded \$10.7 million to local governments and non-profit organizations to provide rehabilitation and homeownership services to 288 households.

Tennessee's **Housing Trust Fund** supports several affordable housing programs.

- The **Habitat for Tennessee Program** provided \$491,694 to local Habitat affiliates to help 29 low-income home buyers.
- The **Housing Modification and Ramps Program** provided \$103,074 to make 79 homes accessible for persons with disabilities.
- In partnership with U.S. Department of Agriculture (USDA), the **THDA/USDA Rural Housing Repair Program** provided \$421,494 to assist 82 elderly and disabled households. The THDA/USDA Rural Repair Program was ended in July 2015, and the annual allocation of \$700,000 will become part of the Emergency Repair for the Elderly Program.
- The **Emergency Repair Program** provided \$2 million in home repair assistance for 284 eligible elderly or disabled households.

Lenders received **Community Investment Tax Credits** on \$6.5 million in below market loans or contributions made to eligible non-profit agencies to assist 325 households through a range of housing services and to create or preserve 325 units of affordable housing.

With \$441,832, the **Weatherization Assistance Program** helped an estimated 111 low-income homeowners reduce their energy bills by making their homes more energy efficient.

The **Low Income Home Energy Assistance Program** awarded \$22.5 million to non-profits serving Tennessee to assist 34,841 low-income homeowners with their heating and cooling expenses.

Rental Development and Assistance Programs

The **Housing Trust Fund's Competitive Grants Program** awarded \$3.8 million to 16 non-profit organizations to develop affordable rental housing across Tennessee, serving 280 households.

Low Income Housing Tax Credits in the amount of \$222.7 million were allocated to create or rehabilitate 4,860 affordable rental units.

Developers used \$118.4 million in **Multi-Family Bond Authority** to create or rehabilitate 2,366 rental apartments.

Lenders received **Community Investment Tax Credits** on \$78.3 million in below market loans or contributions made to eligible non-profit agencies to assist 1,746 households through a range of housing services and to create or preserve 1,647 units of affordable rental housing.

Section 8 Rental Assistance helped 40,604 households paying \$194.4 million in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$32.5 million aided 6,744 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 44 families receiving housing choice vouchers utilized \$175,333 in vouchers to make mortgage payments rather than rental payments.
 - The **Family Self Sufficiency Program** assistance helped 245 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 \$294,267 in escrow/savings. 22 participants graduated from the program and received a total of \$92,237 in escrow disbursements.
- **Project-based** assistance of \$161.7 million helped 33,816 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

With \$71,824, the **Weatherization Assistance Program** helped an estimated 15 low-income renters reduce their energy bills by making their homes more energy efficient.

The **Low Income Home Energy Assistance Program** awarded \$32.9 million to non-profits serving Tennessee to assist 62,982 low-income renters with paying heating and cooling expenses.

Homelessness Assistance and Prevention

The **Emergency Solutions Grant Program** awarded \$4.1 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).

Key: State Programs are in **Red**.
Federal Programs are in **Blue**.

Tennessee Program Totals

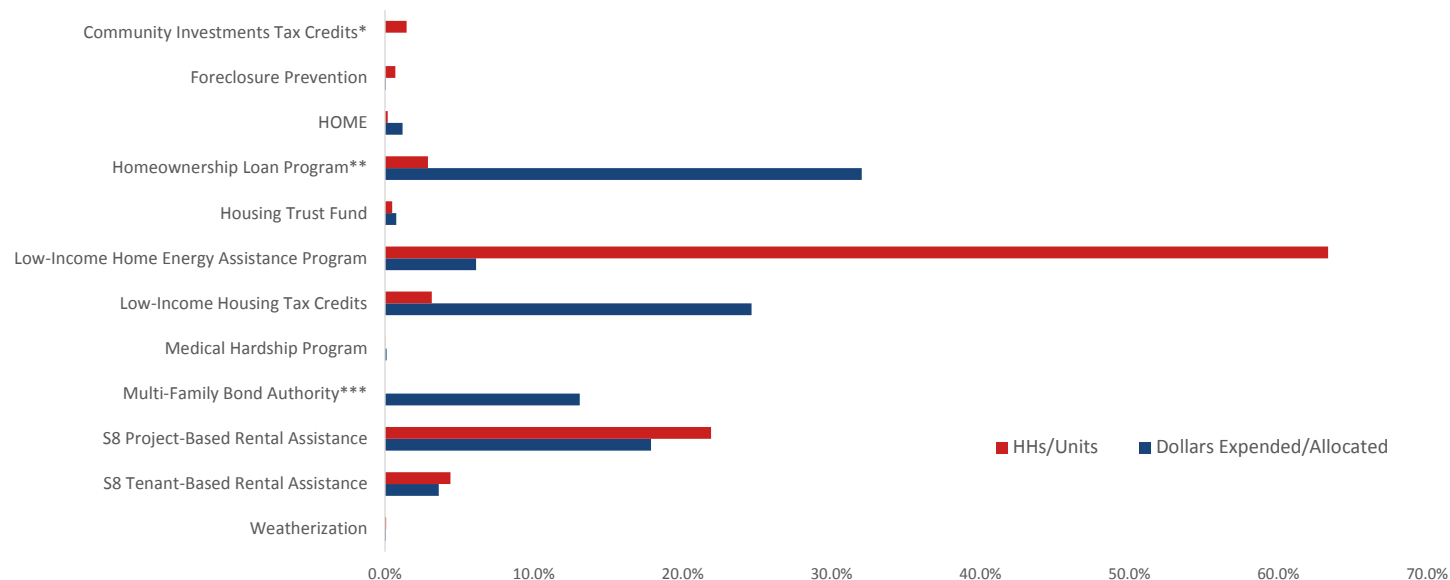
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2,275	\$278.8M	113,608	\$7,259.8M
<i>Downpayment Loans, 2013</i>	2,174	\$10.9M	3,766	\$18.7M
<i>Homebuyer Education Program, 2003</i>	2,196	\$536,500	16,020	\$3.7M
Keep My Tennessee Home, 2011 - Disbursed	--	\$32.5M	--	\$173.6M
<i>*Medical Hardship Program, 2012 - Allocated</i>	33	\$967,717	838	\$23.7M
<i>- Disbursed</i>	--	\$6M	--	\$19.4M
Foreclosure Prevention, 2008	1,082	\$563,850	16,614	\$7M
HOME, 1992	288	\$10.7M	11,323	\$329.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	754	\$6.8M	7,325	\$58.3M
<i>Competitive Grants</i>	280	\$3.8M	2,164	\$35.4M
<i>Habitat for Tennessee</i>	29	\$491,694	30	\$508,380
<i>Emergency Repair</i>	284	\$2M	2,457	\$13.7M
<i>Housing Modification and Ramps</i>	79	\$103,074	1,406	\$1.1M
<i>Rebuild and Recover</i>	--	--	24	\$1.7M
<i>Rural Housing Repair</i>	82	\$421,494	1,244	\$5.8M
<i>Community Investment Tax Credits, 2005</i>	2,246	\$84.9M	11,587	\$346.5M
<i>Homeownership</i>	325	\$6.5M	--	--
<i>Rental</i>	1,746	\$78.3M	--	--
<i>Other</i>	175	\$53,300	--	--
Low Income Housing Tax Credits, 1987	4,860	\$222.7M	56,964	\$2,733.9M
Multi-Family Bond Authority, 1993	2,366	\$118.4M	23,302	\$854.2M
Section 8 Rental Assistance, 1978	40,604	\$194.4M	--	--
Tenant-Based Rental	6,744	\$32.5M	--	--
Tenant Based Homeownership	44	\$175,333	--	--
Project-Based	33,816	\$161.7M	--	--
Emergency Solutions Grant Program, 1988	--	\$4.1M	--	--
Weatherization Assistance Program, 1976	111	\$513,657	808	\$3.7M
Homeownership	96	\$441,832	--	--
Rental	15	\$71,824	--	--
Low-Income Home Energy Assistance Program, 1981	97,823	\$55.4M	206,402	\$98.1M
Homeownership	34,841	\$22.5M	--	--
Rental	62,982	\$32.9M	--	--

*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program
See Methodology on page 122 for calculation details.

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

Tennessee Summary Graphs

Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2015



* 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.

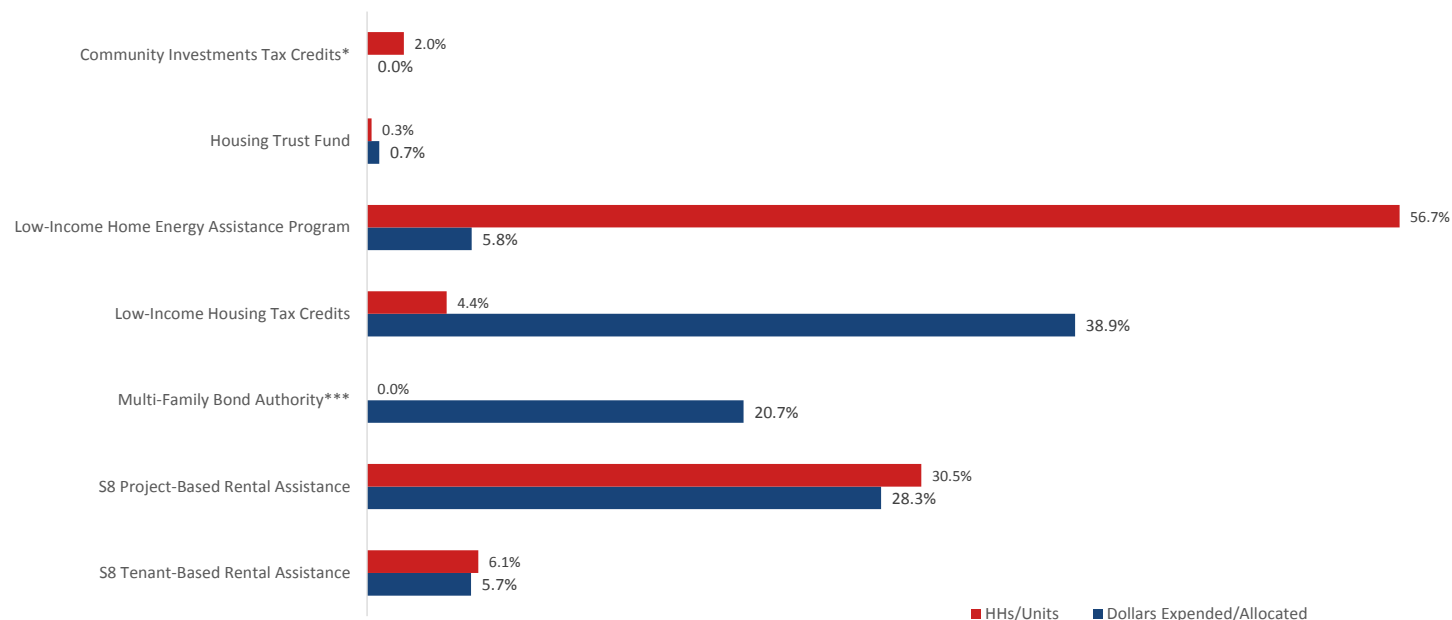
** Homeownership loan program units and dollars also include the second loans that were funded for the borrowers who needed downpayment and closing costs assistance.

*** Statewide, 2,365 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total. Homebuyer Education households/units are not included in the graph because they are counted as part of the Homeownership Loan Program.

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.

Tennessee Summary Graphs

Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Program, 2015

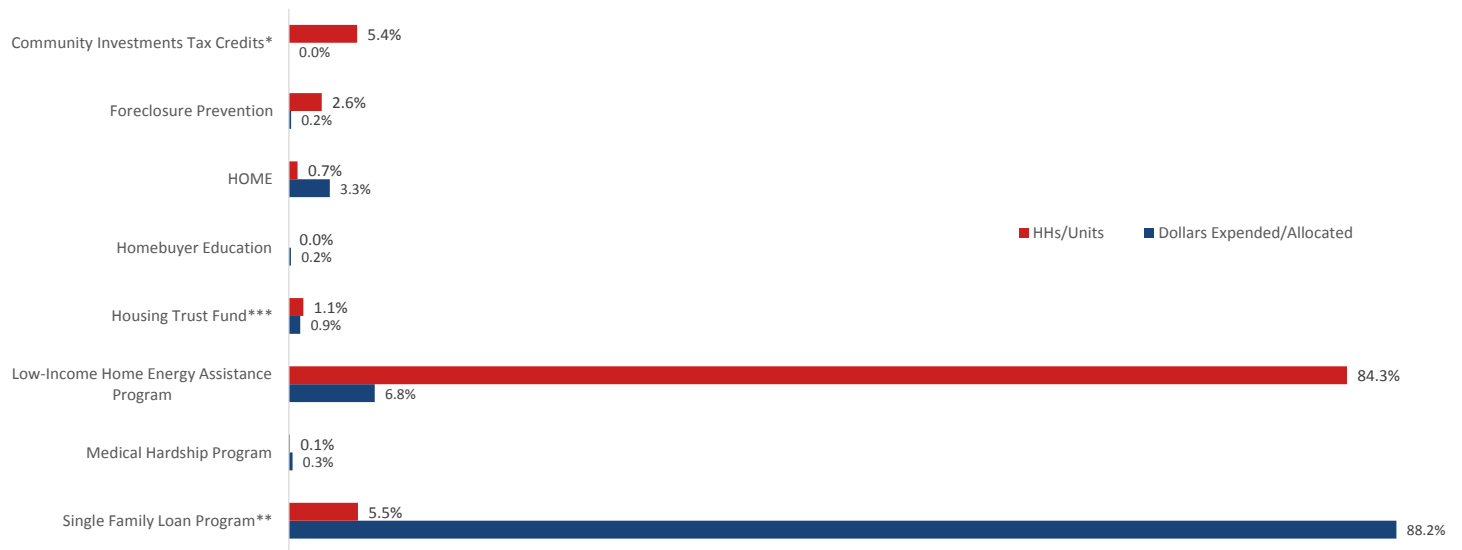


* Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC.

** Single Family Loan Program dollars also include the second loans that were funded for the borrowers who needed downpayment and closing costs assistance. However, borrowers who received second mortgage loans are not counted in the graph because they are counted as part of Homeownership Loan Program

*** Statewide, 2,365 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total Homebuyer Education households/units are not included in the graph because they are counted as part of the Homeownership Loan Program.

Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Programs, 2015



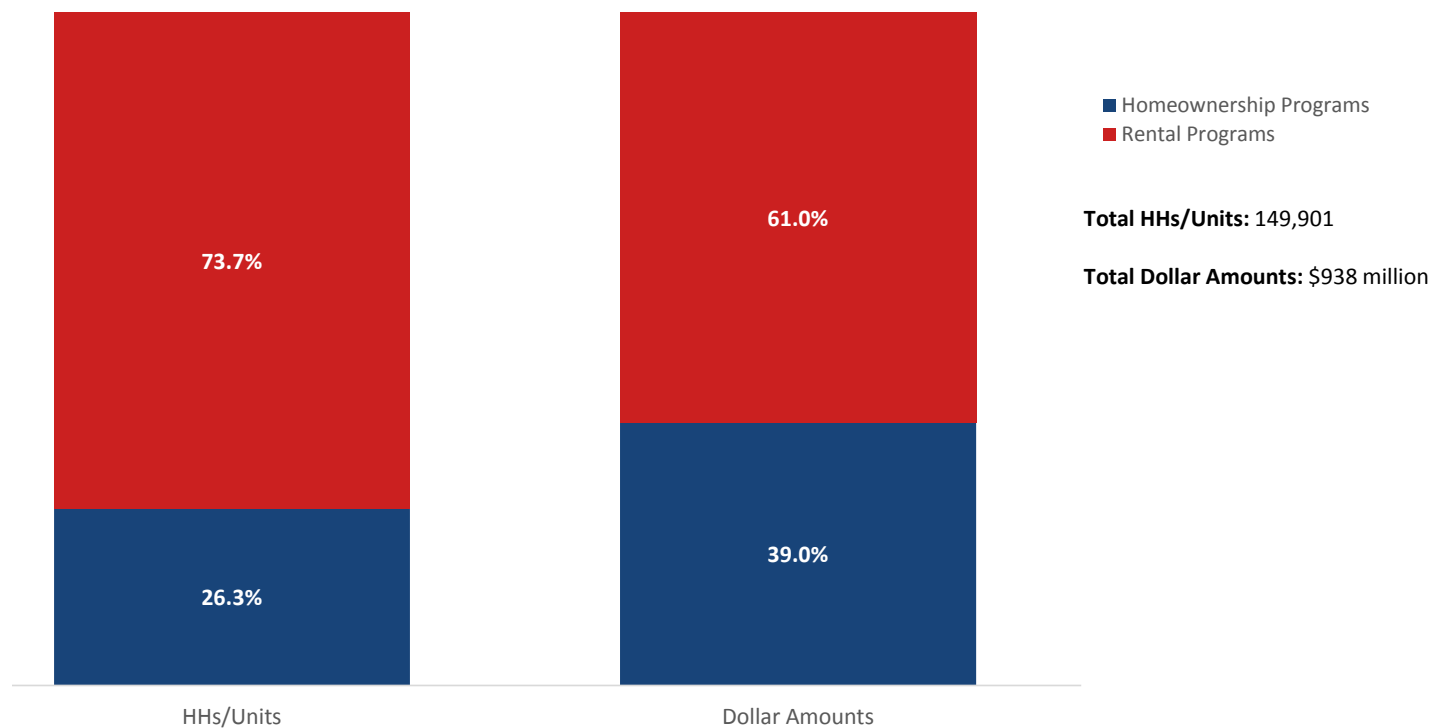
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Tennessee Summary Graphs

Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2015



* 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.

Single Family Loan Program dollars also include the second loans that were funded for the borrowers who needed downpayment and closing cost assistance. However, borrowers who received second mortgage loans are not counted in the graph because they are counted as part of the Homeownership Loan Program.

Statewide, 2,365 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

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

Congressional Districts



U.S. Congressional District 1



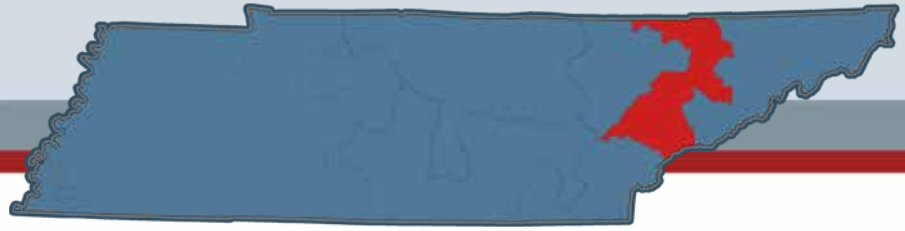
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	147	\$14.7M	8,691	\$446M
<i>Downpayment Loans, 2013</i>	126	\$516,670	185	\$736,997
<i>Homebuyer Education Program, 2003</i>	131	\$32,150	909	\$204,725
Keep My Tennessee Home, 2011 - Disbursed	--	\$2.4M	--	\$12.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	6	\$154,744	83	\$2.2M
<i>- Disbursed</i>	--	\$612,300	--	\$1.7M
Foreclosure Prevention, 2008	36	\$16,650	1,144	\$415,350
HOME, 1992	64	\$2.5M	1,676	\$52.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	77	\$878,626	786	\$7.2M
<i>Competitive Grants</i>	7	\$430,000	99	\$3.9M
<i>Habitat for Tennessee</i>	5	\$83,330	5	\$83,330
<i>Emergency Repair</i>	51	\$316,827	422	\$2M
<i>Housing Modification and Ramps</i>	5	\$8,328	83	\$70,598
<i>Rebuild and Recover</i>	--	--	4	\$439,314
<i>Rural Housing Repair</i>	9	\$40,141	173	\$749,671
<i>Community Investment Tax Credits, 2005</i>	205	\$7.9M	660	\$28.5M
<i>Homeownership</i>	57	\$2.5M	--	--
<i>Rental</i>	148	\$5.4M	--	--
Low Income Housing Tax Credits, 1987	95	\$2.3M	5,190	\$310.9M
Multi-Family Bond Authority, 1993	95	\$3.5M	1,080	\$36.4M
Section 8 Rental Assistance, 1978	3,810	\$15.1M	--	--
Tenant-Based Rental	53	\$181,376	--	--
Tenant Based Homeownership	1	\$6,721	--	--
Project-Based	3,756	\$14.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$1M	--	--
Weatherization Assistance Program, 1976	--	--	96	\$420,919
Low-Income Home Energy Assistance Program, 1981	14,957	\$8.2M	27,947	\$13M
Homeownership	6,978	\$4.1M	--	--
Rental	7,979	\$4.1M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 2



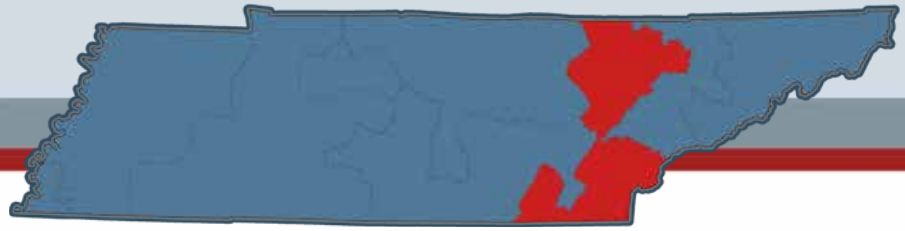
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	270	\$29.1M	14,713	\$892.6M
<i>Downpayment Loans, 2013</i>	248	\$1.1M	404	\$1.8M
<i>Homebuyer Education Program, 2003</i>	251	\$61,250	1,733	\$412,375
Keep My Tennessee Home, 2011 - Disbursed	--	\$3.3M	--	\$15.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	8	\$237,309	72	\$1.9M
<i>- Disbursed</i>	--	\$525,553	--	\$1.5M
Foreclosure Prevention, 2008	9	\$3,600	826	\$286,050
HOME, 1992	30	\$1.8M	1,020	\$30.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	52	\$715,277	606	\$6.4M
<i>Competitive Grants</i>	2	\$347,336	210	\$4.5M
<i>Habitat for Tennessee</i>	6	\$99,996	6	\$99,996
<i>Emergency Repair</i>	30	\$239,069	172	\$847,686
<i>Housing Modification and Ramps</i>	10	\$6,484	84	\$52,595
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>Rural Housing Repair</i>	4	\$22,392	131	\$723,966
<i>Community Investment Tax Credits, 2005</i>	18	\$870,500	1,018	\$33.4M
<i>Homeownership</i>	10	\$580,000	--	--
<i>Rental</i>	8	\$290,500	--	--
Low Income Housing Tax Credits, 1987	689	\$39.6M	5,221	\$303.7M
Multi-Family Bond Authority, 1993	200	\$15M	2,284	\$92.6M
Section 8 Rental Assistance, 1978	5,153	\$24.9M	--	--
Tenant-Based Rental	414	\$2.1M	--	--
Tenant Based Homeownership	7	\$37,549	--	--
Project-Based	4,732	\$22.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$430,308	--	--
Weatherization Assistance Program, 1976	12	\$58,451	126	\$604,631
Homeownership	11	\$55,420	--	--
Rental	1	\$3,031	--	--
Low-Income Home Energy Assistance Program, 1981	10,636	\$5.7M	24,140	\$11M
Homeownership	3,803	\$2.2M	--	--
Rental	6,833	\$3.5M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 3



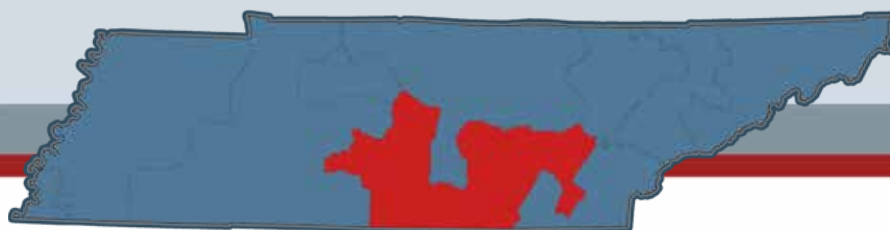
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	262	\$28.1M	11,461	\$671.9M
<i>Downpayment Loans, 2013</i>	255	\$1.1M	455	\$2M
<i>Homebuyer Education Program, 2003</i>	261	\$62,850	1,545	\$356,725
Keep My Tennessee Home, 2011 - Disbursed	--	\$3.3M	--	\$17M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$26,403	85	\$2.4M
<i>- Disbursed</i>	--	\$584,742	--	\$2M
Foreclosure Prevention, 2008	105	\$45,450	1,995	\$808,800
HOME, 1992	18	\$705,000	2,236	\$53.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	65	\$643,405	1,175	\$6.3M
<i>Competitive Grants</i>	14	\$389,695	169	\$3.3M
<i>Habitat for Tennessee</i>	4	\$66,664	4	\$66,664
<i>Emergency Repair</i>	31	\$143,780	426	\$1.6M
<i>Housing Modification and Ramps</i>	10	\$7,959	375	\$294,914
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>Rural Housing Repair</i>	6	\$35,306	198	\$912,307
<i>Community Investment Tax Credits, 2005</i>	234	\$14.6M	849	\$33.1M
<i>Homeownership</i>	8	\$445,027	--	--
<i>Rental</i>	226	\$14.2M	--	--
Low Income Housing Tax Credits, 1987	265	\$5.6M	5,156	\$277.2M
Multi-Family Bond Authority, 1993	265	\$10.2M	1,292	\$48.3M
Section 8 Rental Assistance, 1978	4,461	\$18.7M	--	--
Tenant-Based Rental	257	\$1.1M	--	--
Tenant Based Homeownership	3	\$12,953	--	--
Project-Based	4,201	\$17.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$450,677	--	--
Weatherization Assistance Program, 1976	14	\$67,331	205	\$979,638
Homeownership	12	\$58,441	--	--
Rental	2	\$8,889	--	--
Low-Income Home Energy Assistance Program, 1981	12,096	\$7M	27,925	\$13.3M
Homeownership	4,724	\$3M	--	--
Rental	7,372	\$4M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 4



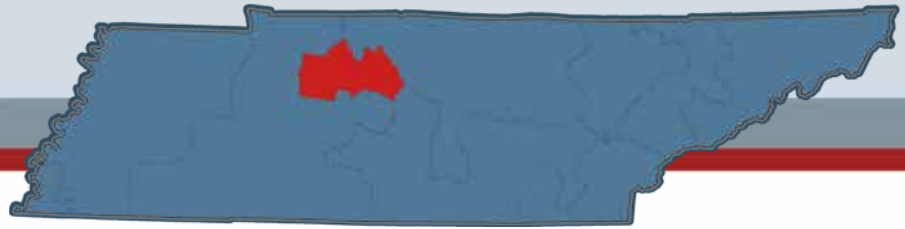
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	473	\$61.2M	15,673	\$1224.3M
<i>Downpayment Loans, 2013</i>	466	\$2.5M	802	\$4.1M
<i>Homebuyer Education Program, 2003</i>	457	\$112,050	3,210	\$755,575
Keep My Tennessee Home, 2011 - Disbursed	--	\$3.5M	--	\$20.4M
<i>*Medical Hardship Program, 2012 - Allocated</i>	4	\$140,103	88	\$2.6M
<i>- Disbursed</i>	--	\$706,704	--	\$2.1M
Foreclosure Prevention, 2008	127	\$69,000	2,306	\$976,050
HOME, 1992	55	\$1.6M	1,964	\$51.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	84	\$845,666	1,195	\$6.6M
<i>Competitive Grants</i>	9	\$381,414	183	\$2.5M
<i>Habitat for Tennessee</i>	6	\$108,376	6	\$108,376
<i>Emergency Repair</i>	52	\$286,276	465	\$2.3M
<i>Housing Modification and Ramps</i>	7	\$14,102	328	\$258,609
<i>Rebuild and Recover</i>	--	--	13	\$615,230
<i>Rural Housing Repair</i>	10	\$55,498	200	\$907,701
<i>Community Investment Tax Credits, 2005</i>	215	\$15.2M	1,125	\$54M
<i>Homeownership</i>	17	\$582,478	--	--
<i>Rental</i>	198	\$14.6M	--	--
Low Income Housing Tax Credits, 1987	990	\$44M	6,465	\$370.5M
Multi-Family Bond Authority, 1993	764	\$36.9M	1,107	\$51.1M
Section 8 Rental Assistance, 1978	4,276	\$19.1M	--	--
Tenant-Based Rental	1,212	\$5.1M	--	--
Tenant Based Homeownership	10	\$26,739	--	--
Project-Based	3,054	\$14M	--	--
Emergency Solutions Grant Program, 1988	--	\$481,394	--	--
Weatherization Assistance Program, 1976	10	\$41,138	216	\$999,114
Homeownership	8	\$33,177	--	--
Rental	2	\$7,961	--	--
Low-Income Home Energy Assistance Program, 1981	9,319	\$5.4M	20,300	\$9.7M
Homeownership	3,906	\$2.5M	--	--
Rental	5,413	\$2.9M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 5



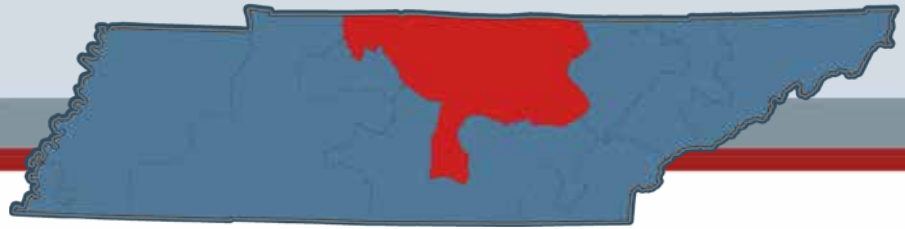
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	497	\$69.5M	18,829	\$1,400.3M
<i>Downpayment Loans, 2013</i>	484	\$2.8M	914	\$5.1M
<i>Homebuyer Education Program, 2003</i>	493	\$120,850	3,746	\$901,825
Keep My Tennessee Home, 2011 - Disbursed	--	\$6.1M	--	\$33M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$37,662	134	\$4M
<i>- Disbursed</i>	--	\$919,434	--	\$3.5M
Foreclosure Prevention, 2008	337	\$202,200	3,571	\$1.7M
HOME, 1992	38	\$1.2M	364	\$11.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	130	\$876,707	737	\$7.8M
<i>Competitive Grants</i>	88	\$703,399	342	\$6.9M
<i>Habitat for Tennessee</i>	4	\$66,664	5	\$83,350
<i>Emergency Repair</i>	9	\$66,949	119	\$630,730
<i>Housing Modification and Ramps</i>	27	\$32,176	258	\$182,091
<i>Rural Housing Repair</i>	2	\$7,519	14	\$51,663
<i>Community Investment Tax Credits, 2005</i>	516	\$18.8M	5,130	\$109.5M
<i>Homeownership</i>	190	\$1.6M	--	--
<i>Rental</i>	326	\$17.2M	--	--
Low Income Housing Tax Credits, 1987	947	\$43.3M	10,012	\$447.7M
Multi-Family Bond Authority, 1993	361	\$19.8M	6,526	\$269.9M
Section 8 Rental Assistance, 1978	5,979	\$31.6M	--	--
Tenant-Based Rental	125	\$763,501	--	--
Tenant Based Homeownership	3	\$14,439	--	--
Project-Based	5,851	\$30.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$191,957	--	--
Weatherization Assistance Program, 1976	35	\$162,138	132	\$626,309
Homeownership	29	\$133,053	--	--
Rental	6	\$29,085	--	--
Low-Income Home Energy Assistance Program, 1981	10,131	\$5.1M	19,350	\$8.8M
Homeownership	2,094	\$1.3M	--	--
Rental	8,037	\$3.9M	--	--

U.S. Congressional District 5 includes a portion or the entirety of the following counties: Cheatham, Davidson, and Dickson. See Methodology on page 122 for calculation details.

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

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

U.S. Congressional District 6



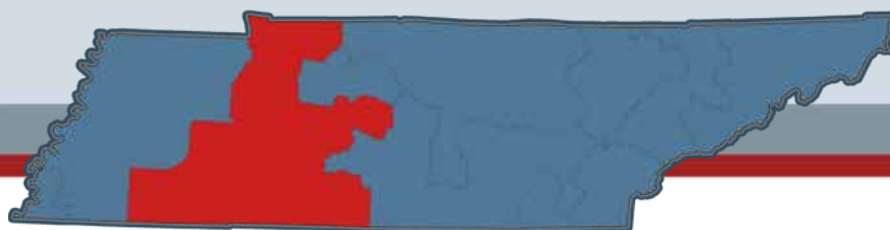
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	228	\$30.5M	10,971	\$805.8M
<i>Downpayment Loans, 2013</i>	209	\$1.2M	341	\$1.9M
<i>Homebuyer Education Program, 2003</i>	219	\$53,250	1,749	\$386,525
Keep My Tennessee Home, 2011 - Disbursed	--	\$3.2M	--	\$16.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	3	\$84,458	62	\$1.8M
<i>- Disbursed</i>	--	\$452,187	--	\$1.5M
Foreclosure Prevention, 2008	86	\$61,950	1,042	\$490,050
HOME, 1992	56	\$1.6M	1,899	\$54.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	73	\$731,442	625	\$3.7M
<i>Competitive Grants</i>	12	\$325,280	16	\$461,330
<i>Habitat for Tennessee</i>	2	\$33,332	2	\$33,332
<i>Emergency Repair</i>	38	\$300,039	301	\$2.2M
<i>Housing Modification and Ramps</i>	10	\$18,710	121	\$89,207
<i>Rural Housing Repair</i>	11	\$54,081	185	\$916,492
<i>Community Investment Tax Credits, 2005</i>	349	\$19.8M	965	\$43.3M
<i>Homeownership</i>	1	\$120,000	--	--
<i>Rental</i>	348	\$19.7M	--	--
Low Income Housing Tax Credits, 1987	681	\$37M	5,796	\$298.4M
Multi-Family Bond Authority, 1993	313	\$10.7M	1,237	\$50.2M
Section 8 Rental Assistance, 1978	3,384	\$15.8M	--	--
Tenant-Based Rental	1,648	\$8.3M	--	--
Tenant Based Homeownership	12	\$46,663	--	--
Project-Based	1,724	\$7.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$554,186	--	--
Weatherization Assistance Program, 1976	27	\$118,335	173	\$768,526
Homeownership	24	\$99,825	--	--
Rental	3	\$18,510	--	--
Low-Income Home Energy Assistance Program, 1981	9,283	\$5.5M	19,707	\$9.6M
Homeownership	4,120	\$2.6M	--	--
Rental	5,163	\$2.9M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 7



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	193	\$23.9M	8,954	\$538.9M
<i>Downpayment Loans, 2013</i>	185	\$935,362	329	\$1.7M
<i>Homebuyer Education Program, 2003</i>	182	\$44,200	1,394	\$312,025
Keep My Tennessee Home, 2011 - Disbursed	--	\$2.1M	--	\$11.8M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$39,375	72	\$2.1M
<i>- Disbursed</i>	--	\$559,613	--	\$1.7M
Foreclosure Prevention, 2008	66	\$39,150	1,325	\$560,250
HOME, 1992	75	\$2.8M	1,383	\$49.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	169	\$1.1M	796	\$6.2M
<i>Competitive Grants</i>	96	\$704,834	225	\$3M
<i>Habitat for Tennessee</i>	2	\$33,332	2	\$33,332
<i>Emergency Repair</i>	45	\$253,638	355	\$1.9M
<i>Housing Modification and Ramps</i>	12	\$16,685	82	\$80,732
<i>Rebuild and Recover</i>	--	--	5	\$600,000
<i>Rural Housing Repair</i>	14	\$86,224	127	\$524,675
<i>Community Investment Tax Credits, 2005</i>	185	\$11.7M	548	\$29.4M
<i>Homeownership</i>	11	\$584,330	--	--
<i>Rental</i>	89	\$11M	--	--
<i>Other</i>	85	\$25,889	--	--
Low Income Housing Tax Credits, 1987	399	\$16.2M	4,151	\$268.1M
Multi-Family Bond Authority, 1993	288	\$8.8M	400	\$12.9M
Section 8 Rental Assistance, 1978	3,869	\$18.3M	--	--
Tenant-Based Rental	1,997	\$9.5M	--	--
Tenant Based Homeownership	3	\$6,195	--	--
Project-Based	1,869	\$8.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$657,132	--	--
Weatherization Assistance Program, 1976	1	\$3,572	109	\$526,423
Homeownership	1	\$3,572	--	--
Low-Income Home Energy Assistance Program, 1981	10,800	\$6M	22,645	\$10.8M
Homeownership	4,761	\$2.8M	--	--
Rental	6,039	\$3.2M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 8



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	359	\$39.1M	30,067	\$1,645M
<i>Downpayment Loans, 2013</i>	347	\$1.6M	569	\$2.5M
<i>Homebuyer Education Program, 2003</i>	346	\$85,000	2,678	\$606,423
Keep My Tennessee Home, 2011 - Disbursed	--	\$9.9M	--	\$54.4M
<i>*Medical Hardship Program, 2012 - Allocated</i>	11	\$320,274	275	\$7.5M
<i>- Disbursed</i>	--	\$1.9M	--	\$6.2M
Foreclosure Prevention, 2008	352	\$149,850	5,194	\$2.1M
HOME, 1992	9	\$640,949	1,629	\$54M
<i>Tennessee's Housing Trust Fund, 2007</i>	161	\$1.6M	1,396	\$11.6M
<i>Competitive Grants</i>	57	\$831,048	333	\$6.2M
<i>Habitat for Tennessee</i>	3	\$49,998	3	\$49,998
<i>Emergency Repair</i>	64	\$528,313	554	\$3.7M
<i>Housing Modification and Ramps</i>	3	\$5,850	196	\$123,603
<i>Rural Housing Repair</i>	34	\$165,387	310	\$1.5M
<i>Community Investment Tax Credits, 2005</i>	748	\$7.9M	1,470	\$27.1M
<i>Homeownership</i>	42	\$676,794	--	--
<i>Rental</i>	531	\$7.2M	--	--
<i>Other</i>	175	\$53,300	--	--
Low Income Housing Tax Credits, 1987	1,082	\$40.6M	17,289	\$799M
Multi-Family Bond Authority, 1993	368	\$23.7M	9,777	\$306.8M
Section 8 Rental Assistance, 1978	11,919	\$58.4M	--	--
Tenant-Based Rental	1,630	\$8.2M	--	--
Tenant Based Homeownership	4	\$16,391	--	--
Project-Based	10,285	\$50.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$613,071	--	--
Weatherization Assistance Program, 1976	12	\$62,693	151	\$762,051
Homeownership	11	\$58,344	--	--
Rental	1	\$4,349	--	--
Low-Income Home Energy Assistance Program, 1981	25,525	\$15.2M	55,320	\$27.2M
Homeownership	6,473	\$5.2M	--	--
Rental	19,052	\$10M	--	--

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 122 for calculation details.

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

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

U.S. Congressional District 9



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	247	\$28.3M	20,325	\$1,152.5M
<i>Downpayment Loans, 2013</i>	236	\$1.1M	419	\$1.9M
<i>Homebuyer Education Program, 2003</i>	246	\$60,400	2,196	\$501,123
Keep My Tennessee Home, 2011 - Disbursed	--	\$8.4M	--	\$46M
<i>*Medical Hardship Program, 2012 - Allocated</i>	10	\$280,826	228	\$6.4M
<i>- Disbursed</i>	--	\$1.7M	--	\$5.2M
Foreclosure Prevention, 2008	330	\$137,700	4,754	\$1.9M
HOME, 1992	7	\$470,000	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	67	\$816,665	463	\$5.5M
<i>Competitive Grants</i>	53	\$659,026	250	\$4.6M
<i>Habitat for Tennessee</i>	3	\$49,998	3	\$49,998
<i>Emergency Repair</i>	11	\$107,641	127	\$848,276
<i>Housing Modification and Ramps</i>	--	--	82	\$45,961
<i>Rural Housing Repair</i>	--	--	1	\$999
<i>Community Investment Tax Credits, 2005</i>	462	\$5.6M	1,016	\$22.1M
<i>Homeownership</i>	33	\$500,000	--	--
<i>Rental</i>	429	\$5.1M	--	--
Low Income Housing Tax Credits, 1987	898	\$29.7M	12,976	\$561.2M
Multi-Family Bond Authority, 1993	240	\$19M	8,719	\$266M
Section 8 Rental Assistance, 1978	7,505	\$37.3M	--	--
Tenant-Based Rental	302	\$1.7M	--	--
Tenant Based Homeownership	1	\$7,683	--	--
Project-Based	7,203	\$35.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$14,286	--	--
Weatherization Assistance Program, 1976	--	--	64	\$375,400
Low-Income Home Energy Assistance Program, 1981	16,019	\$9.8M	32,819	\$16.6M
Homeownership	2,969	\$3M	--	--
Rental	13,050	\$6.7M	--	--

U.S. Congressional District 9 includes a portion of the following county: Shelby. See Methodology on page 122 for calculation details.

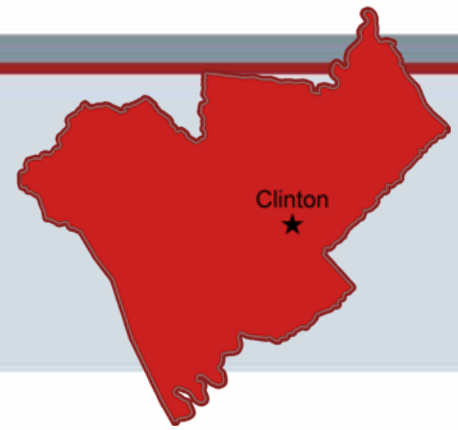
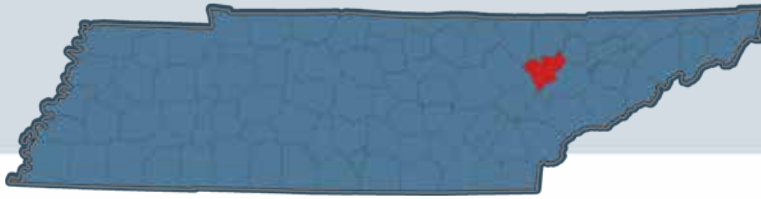
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

Counties



Anderson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	27	\$2.6M	1,530	\$83.8M
<i>Downpayment Loans, 2013</i>	27	\$107,186	40	\$161,838
<i>Homebuyer Education Program, 2003</i>	25	\$6,150	155	\$36,425
Keep My Tennessee Home, 2011 - Disbursed	--	\$184,396	--	\$1M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	6	\$120,680
<i>- Disbursed</i>	--	\$38,773	--	\$69,921
Foreclosure Prevention, 2008	--	--	19	\$5,550
HOME, 1992	--	--	519	\$8.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$67,410	43	\$324,660
<i>Competitive Grants</i>	1	\$67,410	3	\$185,110
<i>Emergency Repair</i>	--	--	33	\$120,934
<i>Housing Modification and Ramps</i>	--	--	4	\$2,972
<i>Rural Housing Repair</i>	--	--	3	\$15,645
<i>Community Investment Tax Credits, 2005</i>	--	--	18	\$6,876
Low Income Housing Tax Credits, 1987	--	--	682	\$43.4M
Multi-Family Bond Authority, 1993	--	--	193	\$6.2M
Section 8 Rental Assistance, 1978	808	\$3.6M	--	--
Tenant-Based Rental	167	\$848,559	--	--
Tenant Based Homeownership	2	\$9,906	--	--
Project-Based	639	\$2.7M	--	--
Emergency Solutions Grant Program, 1988	--	\$74,009	--	--
Weatherization Assistance Program, 1976	--	--	22	\$118,264
Low-Income Home Energy Assistance Program, 1981	1,204	\$633,582	2,653	\$1.2M
Homeownership	482	\$274,566	--	--
Rental	722	\$359,016	--	--

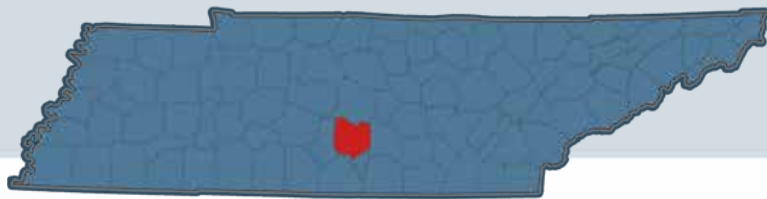
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Anderson County in 2015 was \$12,128,401.

Bedford County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	12	\$1.4M	575	\$34.3M
<i>Downpayment Loans, 2013</i>	12	\$55,508	14	\$63,704
<i>Homebuyer Education Program, 2003</i>	14	\$3,400	61	\$11,775
Keep My Tennessee Home, 2011 - Disbursed	--	\$134,754	--	\$1.1M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$92,376
<i>- Disbursed</i>	--	\$26,214	--	\$74,085
Foreclosure Prevention, 2008	8	\$5,400	84	\$38,250
HOME, 1992	--	--	92	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$123,932	16	\$167,587
<i>Competitive Grants</i>	4	\$90,000	4	\$90,000
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	2	\$17,266	8	\$54,271
<i>Rural Housing Repair</i>	--	--	3	\$6,650
<i>Community Investment Tax Credits, 2005</i>	6	\$20,000	27	\$989,816
<i>Homeownership</i>	6	\$20,000	--	--
Low Income Housing Tax Credits, 1987	--	--	411	\$30M
Section 8 Rental Assistance, 1978	235	\$929,110	--	--
Tenant-Based Rental	91	\$352,034	--	--
Tenant Based Homeownership	1	\$908	--	--
Project-Based	143	\$576,168	--	--
Weatherization Assistance Program, 1976	--	--	34	\$165,778
Low-Income Home Energy Assistance Program, 1981	677	\$395,060	1,428	\$694,783
Homeownership	281	\$175,517	--	--
Rental	396	\$219,542	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Bedford County in 2015 was \$8,860,308.

Benton County



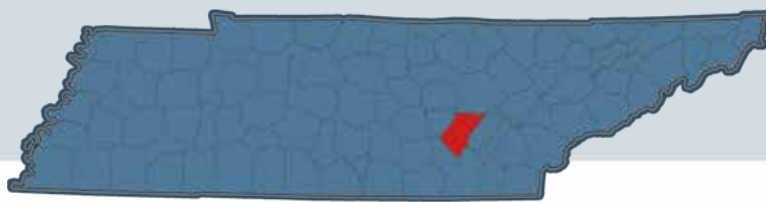
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	128	\$5.2M
<i>Homebuyer Education Program, 2003</i>	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	\$20,066	--	\$123,021
Foreclosure Prevention, 2008	1	\$900	11	\$5,100
HOME, 1992	--	--	61	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$39,318	31	\$453,255
<i>Competitive Grants</i>	--	--	4	\$290,730
<i>Emergency Repair</i>	2	\$15,880	16	\$119,327
<i>Housing Modification and Ramps</i>	1	\$4,950	3	\$6,850
<i>Rural Housing Repair</i>	3	\$18,488	8	\$36,348
<i>Community Investment Tax Credits, 2005</i>	95	\$334,789	101	\$478,764
<i>Rental</i>	10	\$308,900	--	--
<i>Other</i>	85	\$25,889	--	--
Low Income Housing Tax Credits, 1987	39	\$1M	189	\$12.4M
Multi-Family Bond Authority, 1993	39	\$1.4M	39	\$1.4M
Section 8 Rental Assistance, 1978	100	\$331,723	--	--
Tenant-Based Rental	13	\$20,740	--	--
Project-Based	87	\$310,983	--	--
Emergency Solutions Grant Program, 1988	--	\$50,000	--	--
Weatherization Assistance Program, 1976	--	--	10	\$62,191
Low-Income Home Energy Assistance Program, 1981	321	\$210,512	711	\$368,762
Homeownership	168	\$122,581	--	--
Rental	153	\$87,931	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Benton County in 2015 was \$615,174.

Bledsoe County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$189,012	22	\$1.5M
<i>Downpayment Loans, 2013</i>	2	\$7,700	2	\$7,700
<i>Homebuyer Education Program, 2003</i>	1	\$250	3	\$700
Keep My Tennessee Home, 2011 - Disbursed	--	\$47,367	--	\$282,649
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	5	\$141,465
<i>- Disbursed</i>	--	\$30,505	--	\$108,441
Foreclosure Prevention, 2008	1	\$450	19	\$8,400
HOME, 1992	--	--	96	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$12,404	98	\$760,042
<i>Competitive Grants</i>	--	--	55	\$643,050
<i>Emergency Repair</i>	1	\$12,404	10	\$65,633
<i>Housing Modification and Ramps</i>	--	--	22	\$16,798
<i>Rural Housing Repair</i>	--	--	11	\$34,562
<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	150	\$788,055	--	--
Weatherization Assistance Program, 1976	1	\$4,430	41	\$197,823
Homeownership	1	\$4,430	--	--
Low-Income Home Energy Assistance Program, 1981	323	\$198,161	725	\$347,325
Homeownership	164	\$107,256	--	--
Rental	159	\$90,906	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Bledsoe County in 2015 was \$258,275.

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Blount County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	36	\$3.8M	2,923	\$169.3M
<i>Downpayment Loans, 2013</i>	30	\$131,400	50	\$219,332
<i>Homebuyer Education Program, 2003</i>	32	\$7,700	312	\$71,200
Keep My Tennessee Home, 2011 - Disbursed	--	\$370,494	--	\$1.7M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$38,981	5	\$193,240
<i>- Disbursed</i>	--	\$80,177	--	\$133,382
Foreclosure Prevention, 2008	--	--	51	\$16,950
HOME, 1992	6	\$465,000	165	\$5.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$21,765	54	\$82,367
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	--	--	5	\$16,989
<i>Housing Modification and Ramps</i>	8	\$5,099	43	\$26,395
<i>Rural Housing Repair</i>	--	--	5	\$22,317
<i>Community Investment Tax Credits, 2005</i>	8	\$400,000	167	\$9.6M
<i>Homeownership</i>	8	\$400,000	--	--
Low Income Housing Tax Credits, 1987	--	--	348	\$22.6M
Section 8 Rental Assistance, 1978	391	\$1.7M	--	--
Tenant-Based Rental	81	\$362,504	--	--
Tenant Based Homeownership	2	\$12,081	--	--
Project-Based	308	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	1	\$6,495	22	\$86,223
Homeownership	1	\$6,495	--	--
Low-Income Home Energy Assistance Program, 1981	1,480	\$863,369	3,142	\$1.5M
Homeownership	583	\$357,210	--	--
Rental	897	\$506,160	--	--

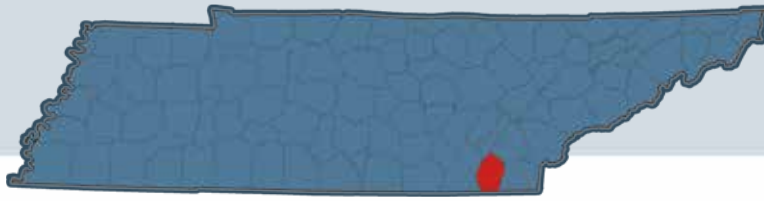
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Blount County in 2015 was \$4,083,700.

Bradley County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	63	\$6.6M	2,507	\$153.5M
<i>Downpayment Loans, 2013</i>	61	\$259,854	107	\$442,525
<i>Homebuyer Education Program, 2003</i>	59	\$14,250	412	\$93,825
Keep My Tennessee Home, 2011 - Disbursed	--	\$344,137	--	\$1.7M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	11	\$317,334
<i>- Disbursed</i>	--	\$73,445	--	\$276,338
Foreclosure Prevention, 2008	4	\$900	213	\$83,250
HOME, 1992	--	--	198	\$6M
<i>Tennessee's Housing Trust Fund, 2007</i>	25	\$375,368	293	\$1.2M
<i>Competitive Grants</i>	5	\$291,414	14	\$664,504
<i>Habitat for Tennessee</i>	2	\$33,332	2	\$33,332
<i>Emergency Repair</i>	17	\$49,825	163	\$433,975
<i>Housing Modification and Ramps</i>	1	\$797	105	\$83,611
<i>Rural Housing Repair</i>	--	--	9	\$33,750
<i>Community Investment Tax Credits, 2005</i>	126	\$11.4M	144	\$12M
<i>Homeownership</i>	8	\$445,027	--	--
<i>Rental</i>	118	\$11M	--	--
Low Income Housing Tax Credits, 1987	96	\$2.1M	943	\$52M
Multi-Family Bond Authority, 1993	96	\$4.2M	209	\$7.9M
Project-Based Section 8 Rental Assistance, 1978	655	\$2.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$99,970	--	--
Weatherization Assistance Program, 1976	--	--	31	\$141,729
Low-Income Home Energy Assistance Program, 1981	1,734	\$1.1M	3,658	\$1.8M
Homeownership	635	\$439,222	--	--
Rental	1,099	\$624,922	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Bradley County in 2015 was \$26,343,847.

Campbell County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$156,776	229	\$10.8M
<i>Downpayment Loans, 2013</i>	2	\$6,420	4	\$14,416
<i>Homebuyer Education Program, 2003</i>	2	\$500	18	\$3,400
Keep My Tennessee Home, 2011 - Disbursed	--	\$48,145	--	\$313,896
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$41,129
<i>- Disbursed</i>	--	\$9,291	--	\$16,153
Foreclosure Prevention, 2008	--	--	11	\$4,200
HOME, 1992	--	--	248	\$7M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$17,442	93	\$1.6M
<i>Competitive Grants</i>	--	--	17	\$1.1M
<i>Emergency Repair</i>	--	--	22	\$103,221
<i>Housing Modification and Ramps</i>	--	--	3	\$2,635
<i>Rebuild and Recover</i>	--	--	2	\$80,000
<i>Rural Housing Repair</i>	3	\$17,442	48	\$281,339
Low Income Housing Tax Credits, 1987	--	--	231	\$10.7M
Section 8 Rental Assistance, 1978	355	\$1.3M	--	--
Tenant-Based Rental	4	\$9,768	--	--
Project-Based	351	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	--	--	21	\$109,303
Low-Income Home Energy Assistance Program, 1981	821	\$382,332	2,183	\$939,503
Homeownership	427	\$200,016	--	--
Rental	394	\$182,316	--	--

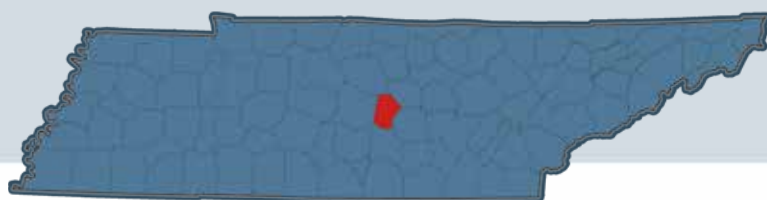
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Campbell County in 2015 was \$581,242.

Cannon County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$169,375	110	\$8.2M
<i>Downpayment Loans, 2013</i>	2	\$6,900	5	\$15,152
<i>Homebuyer Education Program, 2003</i>	2	\$500	19	\$3,325
Keep My Tennessee Home, 2011 - Disbursed	--	\$42,612	--	\$247,573
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$57,805
<i>- Disbursed</i>	--	\$10,300	--	\$48,488
Foreclosure Prevention, 2008	--	--	16	\$7,050
HOME, 1992	--	--	66	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$9,376	8	\$36,033
<i>Emergency Repair</i>	1	\$8,800	3	\$15,161
<i>Housing Modification and Ramps</i>	1	\$576	1	\$576
<i>Rural Housing Repair</i>	--	--	4	\$20,295
<i>Community Investment Tax Credits, 2005</i>	--	--	80	\$131,553
Low Income Housing Tax Credits, 1987	--	--	43	\$619,690
Section 8 Rental Assistance, 1978	5	\$24,988	--	--
Tenant-Based Rental	5	\$24,988	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	189	\$130,037	420	\$219,008
Homeownership	112	\$80,994	--	--
Rental	77	\$49,044	--	--

See Methodology on page 122 for calculation details.

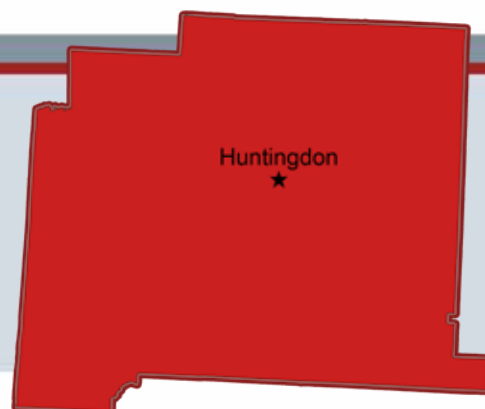
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Cannon County in 2015 was \$92,217.

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Carroll County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$146,692	216	\$8.3M
<i>Downpayment Loans, 2013</i>	2	\$5,976	2	\$5,976
<i>Homebuyer Education Program, 2003</i>	2	\$500	6	\$1,400
Keep My Tennessee Home, 2011 - Disbursed	--	\$50,721	--	\$285,970
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$25,365
<i>- Disbursed</i>	--	\$3,205	--	\$23,794
Foreclosure Prevention, 2008	1	\$900	8	\$3,900
HOME, 1992	1	\$85,475	82	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$25,236	70	\$402,466
<i>Emergency Repair</i>	2	\$19,690	42	\$326,039
<i>Housing Modification and Ramps</i>	1	\$546	13	\$6,136
<i>Rural Housing Repair</i>	1	\$5,000	15	\$70,291
<i>Community Investment Tax Credits, 2005</i>	25	\$7,614	29	\$72,409
<i>Other</i>	25	\$7,614	--	--
Low Income Housing Tax Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority, 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	51	\$299,507	--	--
Tenant-Based Rental	11	\$28,402	--	--
Project-Based	40	\$271,105	--	--
Weatherization Assistance Program, 1976	--	--	12	\$74,067
Low-Income Home Energy Assistance Program, 1981	604	\$338,012	1,665	\$740,985
Homeownership	303	\$191,131	--	--
Rental	301	\$146,881	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Carroll County in 2015 was \$1,839,438.

Carter County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$139,722	401	\$21.4M
<i>Downpayment Loans, 2013</i>	1	\$2,980	2	\$6,576
<i>Homebuyer Education Program, 2003</i>	1	\$250	47	\$8,800
Keep My Tennessee Home, 2011 - Disbursed	--	\$173,358	--	\$983,628
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$29,332	6	\$209,802
<i>- Disbursed</i>	--	\$55,643	--	\$154,704
Foreclosure Prevention, 2008	1	\$450	65	\$19,350
HOME, 1992	4	\$399,176	186	\$7.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$32,326	80	\$328,535
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	4	\$15,660	56	\$231,148
<i>Housing Modification and Ramps</i>	--	--	7	\$6,112
<i>Rural Housing Repair</i>	--	--	16	\$74,610
<i>Community Investment Tax Credits, 2005</i>	53	\$2M	82	\$3.5M
<i>Homeownership</i>	13	\$1M	--	--
<i>Rental</i>	40	\$945,500	--	--
Low Income Housing Tax Credits, 1987	--	--	383	\$23.9M
Multi-Family Bond Authority, 1993	--	--	100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	395	\$1.6M	--	--
Weatherization Assistance Program, 1976	--	--	11	\$54,334
Low-Income Home Energy Assistance Program, 1981	1,633	\$820,493	2,978	\$1.3M
Homeownership	928	\$470,659	--	--
Rental	705	\$349,834	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Carter County in 2015 was \$2,969,412.

Cheatham County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	15	\$2.1M	748	\$50.9M
<i>Downpayment Loans, 2013</i>	15	\$87,468	20	\$115,025
<i>Homebuyer Education Program, 2003</i>	14	\$3,400	78	\$17,050
Keep My Tennessee Home, 2011 - Disbursed	--	\$241,198	--	\$1.2M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$79,271
<i>- Disbursed</i>	--	\$17,807	--	\$80,387
Foreclosure Prevention, 2008	17	\$12,750	100	\$53,250
HOME, 1992	16	\$470,000	84	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$4,557	21	\$88,394
<i>Emergency Repair</i>	--	--	11	\$63,089
<i>Housing Modification and Ramps</i>	2	\$788	4	\$1,884
<i>Rural Housing Repair</i>	1	\$3,769	6	\$23,421
Low Income Housing Tax Credits, 1987	41	\$1.1M	138	\$5.9M
Multi-Family Bond Authority, 1993	41	\$1.8M	41	\$1.8M
Section 8 Rental Assistance, 1978	40	\$232,131	--	--
Tenant-Based Rental	40	\$232,131	--	--
Weatherization Assistance Program, 1976	--	--	39	\$191,218
Low-Income Home Energy Assistance Program, 1981	281	\$169,767	550	\$277,617
Homeownership	133	\$83,158	--	--
Rental	148	\$86,608	--	--

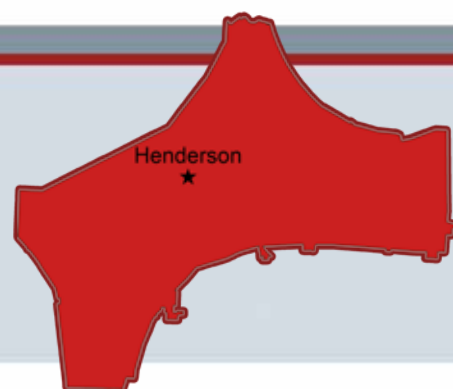
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cheatham County in 2015 was \$990,697.

Chester County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$177,229	161	\$8.6M
<i>Downpayment Loans, 2013</i>	2	\$7,220	3	\$9,580
<i>Homebuyer Education Program, 2003</i>	1	\$250	6	\$1,450
Keep My Tennessee Home, 2011 - Disbursed	--	\$14,938	--	\$147,576
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$19,627
<i>- Disbursed</i>	--	--	--	\$19,627
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	45	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$8,846	24	\$387,781
<i>Competitive Grants</i>	--	--	10	\$335,000
<i>Emergency Repair</i>	1	\$8,846	5	\$29,517
<i>Housing Modification and Ramps</i>	--	--	2	\$969
<i>Rural Housing Repair</i>	--	--	7	\$22,295
Low Income Housing Tax Credits, 1987				
Multi-Family Bond Authority, 1993	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	256	\$1.5M	--	--
Tenant-Based Rental	26	\$125,687	--	--
Project-Based	230	\$1.3M	--	--
Weatherization Assistance Program, 1976	--	--	10	\$65,327
Low-Income Home Energy Assistance Program, 1981	341	\$198,117	683	\$346,923
Homeownership	155	\$99,133	--	--
Rental	186	\$98,983	--	--

See Methodology on page 122 for calculation details.

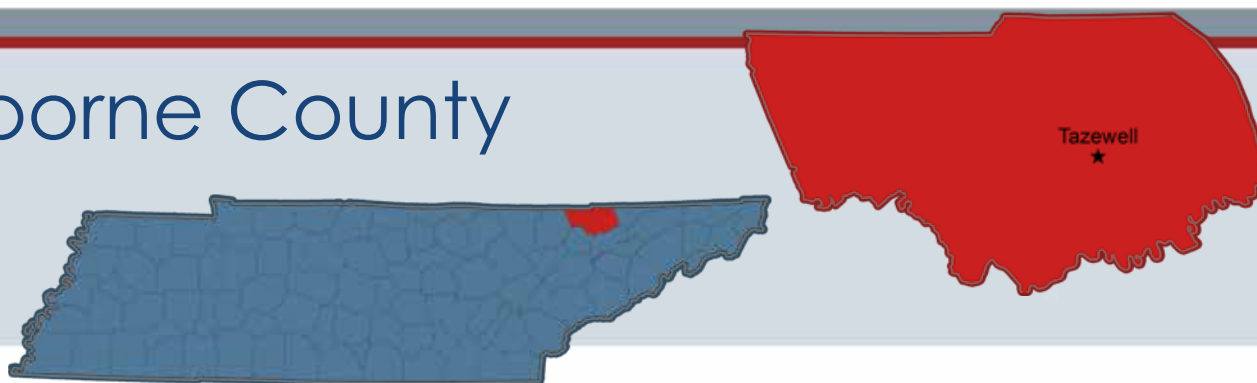
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Chester County in 2015 was \$363,895.

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Claiborne County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$80,514	150	\$8.4M
<i>Downpayment Loans, 2013</i>	1	\$3,280	3	\$9,960
<i>Homebuyer Education Program, 2003</i>	--	--	11	\$2,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$154,581	--	\$715,754
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$15,567	6	\$75,517
<i>- Disbursed</i>	--	\$17,915	--	\$67,022
Foreclosure Prevention, 2008	2	\$900	83	\$34,650
HOME, 1992	--	--	92	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$396	81	\$352,588
<i>Emergency Repair</i>	--	--	22	\$74,731
<i>Housing Modification and Ramps</i>	1	\$396	12	\$6,688
<i>Rural Housing Repair</i>	--	--	47	\$271,170
<i>Community Investment Tax Credits, 2005</i>	--	--	18	\$51,220
Low Income Housing Tax Credits, 1987	--	--	212	\$12.9M
Section 8 Rental Assistance, 1978	32	\$112,231	--	--
Tenant-Based Rental	4	\$7,950	--	--
Project-Based	28	\$104,281	--	--
Weatherization Assistance Program, 1976	--	--	21	\$111,521
Low-Income Home Energy Assistance Program, 1981	645	\$290,232	1,684	\$712,338
Homeownership	389	\$176,766	--	--
Rental	256	\$113,466	--	--

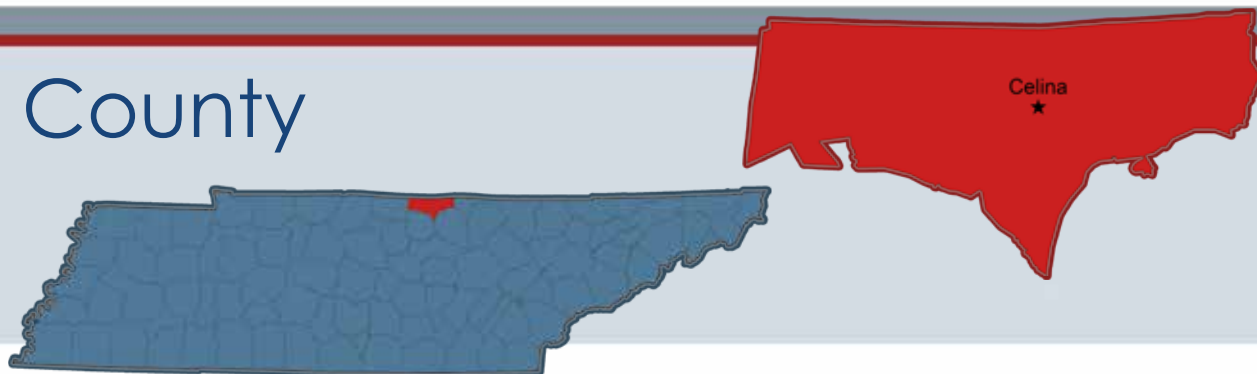
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Claiborne County in 2015 was \$1,625,252.

Clay County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2M
<i>Homebuyer Education Program, 2003</i>	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	\$20,681	--	\$111,271
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$41,659
<i>- Disbursed</i>	--	\$12,357	--	\$36,492
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	85	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$21,449	47	\$346,159
<i>Emergency Repair</i>	2	\$15,474	36	\$289,110
<i>Housing Modification and Ramps</i>	--	--	2	\$1,667
<i>Rural Housing Repair</i>	1	\$5,975	9	\$55,381
Low Income Housing Tax Credits, 1987	42	\$3.5M	110	\$5M
Section 8 Rental Assistance, 1978	5	\$13,695	--	--
Tenant-Based Rental	5	\$13,695	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	335	\$177,809	663	\$314,909
Homeownership	205	\$113,615	--	--
Rental	130	\$64,194	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Clay County in 2015 was \$149,251.

Cocke County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$265,614	155	\$8.7M
<i>Downpayment Loans, 2013</i>	4	\$10,836	9	\$24,752
<i>Homebuyer Education Program, 2003</i>	3	\$650	19	\$4,300
Keep My Tennessee Home, 2011 - Disbursed	--	\$146,762	--	\$589,133
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$52,531
<i>- Disbursed</i>	--	\$15,021	--	\$25,417
Foreclosure Prevention, 2008	4	\$1,800	65	\$26,250
HOME, 1992	--	--	125	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$31,328	19	\$103,927
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	--	--	9	\$57,700
<i>Housing Modification and Ramps</i>	--	--	3	\$1,974
<i>Rural Housing Repair</i>	2	\$14,662	6	\$27,586
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$175,764
Low Income Housing Tax Credits, 1987	32	\$817,270	355	\$12.9M
Multi-Family Bond Authority, 1993	32	\$1.2M	32	\$1.2M
Section 8 Rental Assistance, 1978	166	\$647,187	--	--
Tenant-Based Rental	2	\$3,219	--	--
Tenant Based Homeownership	1	\$6,721	--	--
Project-Based	163	\$637,247	--	--
Weatherization Assistance Program, 1976	--	--	22	\$112,416
Low-Income Home Energy Assistance Program, 1981	922	\$573,222	1,891	\$920,364
Homeownership	535	\$361,311	--	--
Rental	387	\$211,911	--	--

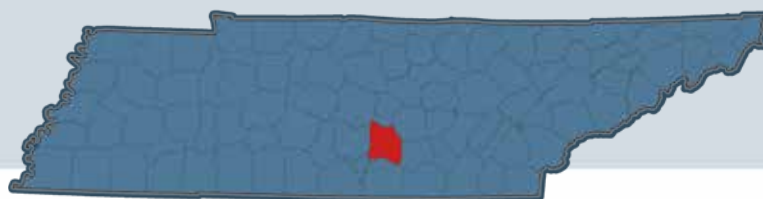
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cocke County in 2015 was \$694,773.

Coffee County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$592,664	686	\$32.2M
<i>Downpayment Loans, 2013</i>	4	\$20,184	6	\$26,032
<i>Homebuyer Education Program, 2003</i>	4	\$800	20	\$3,750
Keep My Tennessee Home, 2011 - Disbursed	--	\$72,203	--	\$388,681
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	4	\$131,716
<i>- Disbursed</i>	--	\$32,559	--	\$118,113
Foreclosure Prevention, 2008	3	\$1,650	37	\$15,300
HOME, 1992	15	\$470,000	95	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	7	\$45,010	28	\$159,361
<i>Emergency Repair</i>	5	\$40,917	20	\$134,598
<i>Housing Modification and Ramps</i>	--	--	2	\$1,411
<i>Rural Housing Repair</i>	2	\$4,093	6	\$23,352
<i>Community Investment Tax Credits, 2005</i>	--	--	48	\$1.3M
Low Income Housing Tax Credits, 1987	--	--	242	\$16.2M
Multi-Family Bond Authority, 1993	--	--	213	\$5.2M
Section 8 Rental Assistance, 1978	585	\$2.4M	--	--
Tenant-Based Rental	81	\$237,451	--	--
Project-Based	504	\$2.2M	--	--
Weatherization Assistance Program, 1976	--	--	39	\$192,024
Low-Income Home Energy Assistance Program, 1981	828	\$473,435	1,706	\$813,099
Homeownership	335	\$201,167	--	--
Rental	493	\$272,267	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Coffee County in 2015 was \$2,043,817.

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Crockett County



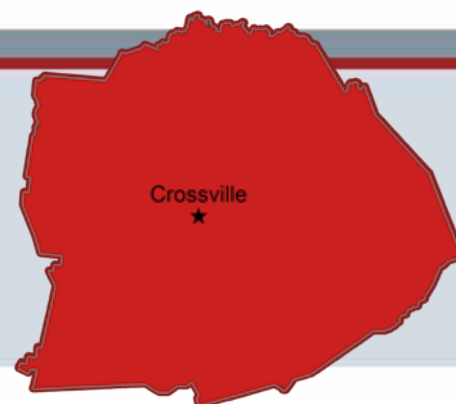
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$324,564	186	\$10.4M
<i>Downpayment Loans, 2013</i>	3	\$13,236	3	\$13,236
<i>Homebuyer Education Program, 2003</i>	3	\$750	8	\$1,950
Keep My Tennessee Home, 2011 - Disbursed	--	\$72,875	--	\$317,056
Foreclosure Prevention, 2008	1	\$450	7	\$3,000
HOME, 1992	--	--	104	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$16,840	26	\$152,547
<i>Emergency Repair</i>	2	\$16,840	14	\$103,089
<i>Housing Modification and Ramps</i>	--	--	1	\$911
<i>Rural Housing Repair</i>	--	--	11	\$48,547
Low Income Housing Tax Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	45	\$125,630	--	--
Tenant-Based Rental	15	\$40,418	--	--
Project-Based	30	\$85,212	--	--
Weatherization Assistance Program, 1976	1	\$4,393	29	\$142,672
Homeownership	1	\$4,393	--	--
Low-Income Home Energy Assistance Program, 1981	378	\$197,762	977	\$436,712
Homeownership	186	\$104,131	--	--
Rental	192	\$93,631	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Crockett County in 2015 was \$134,617.

Cumberland County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	13	\$1.2M	339	\$23.7M
<i>Downpayment Loans, 2013</i>	8	\$27,902	9	\$31,022
<i>Homebuyer Education Program, 2003</i>	10	\$2,300	50	\$11,400
Keep My Tennessee Home, 2011 - Disbursed	--	\$164,233	--	\$559,374
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$37,418
<i>- Disbursed</i>	--	--	--	\$39,110
Foreclosure Prevention, 2008	1	\$900	31	\$9,900
HOME, 1992	1	\$99,012	230	\$5.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	15	\$350,360	63	\$778,548
<i>Competitive Grants</i>	12	\$325,280	16	\$461,330
<i>Emergency Repair</i>	3	\$25,080	31	\$254,917
<i>Housing Modification and Ramps</i>	--	--	4	\$2,633
<i>Rural Housing Repair</i>	--	--	12	\$59,668
<i>Community Investment Tax Credits, 2005</i>	1	\$120,000	152	\$3M
<i>Homeownership</i>	1	\$120,000	--	--
Low Income Housing Tax Credits, 1987	91	\$2.2M	416	\$25.5M
Multi-Family Bond Authority, 1993	91	\$3.1M	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	73	\$317,402	--	--
Emergency Solutions Grant Program, 1988	--	\$200,000	--	--
Weatherization Assistance Program, 1976	2	\$8,549	43	\$196,248
Homeownership	2	\$8,549	--	--
Low-Income Home Energy Assistance Program, 1981	857	\$508,911	1,874	\$889,774
Homeownership	469	\$304,044	--	--
Rental	388	\$204,868	--	--

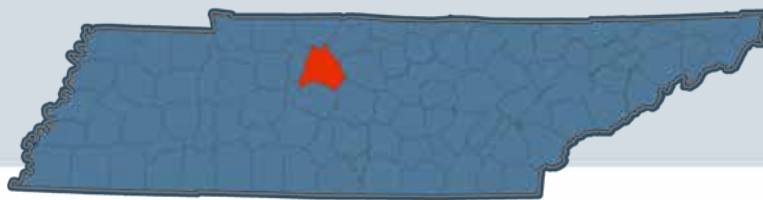
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Cumberland County in 2015 was \$13,883,160.

Davidson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	472	\$66.3M	16,904	\$1,268.1M
<i>Downpayment Loans, 2013</i>	459	\$2.6M	879	\$4.9M
<i>Homebuyer Education Program, 2003</i>	471	\$115,550	3,599	\$869,550
Keep My Tennessee Home, 2011 - Disbursed	--	\$5.6M	--	\$30.2M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$37,662	127	\$3.8M
<i>- Disbursed</i>	--	\$882,706	--	\$3.3M
Foreclosure Prevention, 2008	313	\$185,400	3,397	\$1.6M
HOME, 1992	--	--	162	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	125	\$860,044	660	\$7.5M
<i>Competitive Grants</i>	88	\$703,399	330	\$6.8M
<i>Habitat for Tennessee</i>	4	\$66,664	4	\$66,664
<i>Emergency Repair</i>	8	\$55,632	83	\$428,924
<i>Housing Modification and Ramps</i>	24	\$30,599	242	\$171,415
<i>Rural Housing Repair</i>	1	\$3,750	1	\$3,750
<i>Community Investment Tax Credits, 2005</i>	516	\$18.8M	5,129	\$109.5M
<i>Homeownership</i>	190	\$1.6M	--	--
<i>Rental</i>	326	\$17.2M	--	--
Low Income Housing Tax Credits, 1987	906	\$42.3M	9,322	\$414M
Multi-Family Bond Authority, 1993	320	\$18M	6,297	\$258.2M
Section 8 Rental Assistance, 1978	5,689	\$30.7M	--	--
Tenant-Based Rental	87	\$531,370	--	--
Tenant Based Homeownership	3	\$14,439	--	--
Project-Based	5,599	\$30.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$177,671	--	--
Weatherization Assistance Program, 1976	35	\$162,138	93	\$435,091
Homeownership	29	\$133,053	--	--
Rental	6	\$29,085	--	--
Low-Income Home Energy Assistance Program, 1981	9,253	\$4.6M	17,476	\$7.8M
Homeownership	1,781	\$1.1M	--	--
Rental	7,472	\$3.5M	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Davidson County in 2015 was \$84,412,935.

Decatur County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	26	\$1.1M
<i>Homebuyer Education Program, 2003</i>	--	--	3	\$750
Keep My Tennessee Home, 2011 - Disbursed	--	\$36,900	--	\$137,582
Foreclosure Prevention, 2008	1	\$750	6	\$2,850
HOME, 1992	12	\$470,000	63	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$3,914	19	\$153,791
<i>Emergency Repair</i>	--	--	15	\$147,028
<i>Housing Modification and Ramps</i>	--	--	2	\$1,542
<i>Rural Housing Repair</i>	1	\$3,914	2	\$5,222
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$234,798
Section 8 Rental Assistance, 1978	65	\$160,037	--	--
Tenant-Based Rental	1	\$1,078	--	--
Project-Based	64	\$158,959	--	--
Weatherization Assistance Program, 1976	--	--	10	\$60,332
Low-Income Home Energy Assistance Program, 1981	249	\$154,317	506	\$268,549
Homeownership	162	\$106,183	--	--
Rental	87	\$48,133	--	--

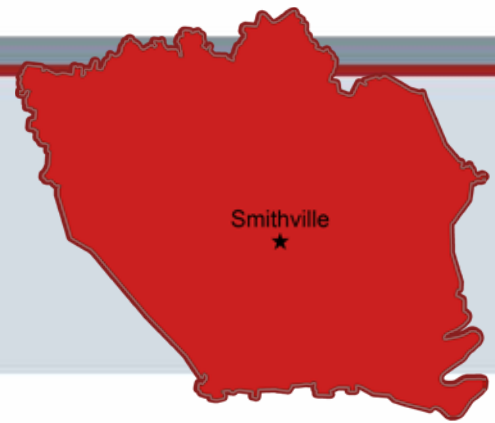
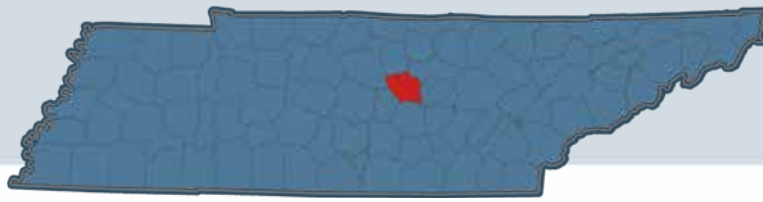
See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Decatur County in 2015 was \$780,594.

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DeKalb County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$263,046	129	\$9M
<i>Downpayment Loans, 2013</i>	3	\$10,716	6	\$24,014
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	24	\$5,275
Keep My Tennessee Home, 2011 - Disbursed	--	\$61,123	--	\$323,342
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$28,540
<i>- Disbursed</i>	--	\$8,127	--	\$14,144
Foreclosure Prevention, 2008	1	\$900	17	\$9,000
HOME, 1992	--	--	71	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$24,359	22	\$147,479
<i>Emergency Repair</i>	1	\$9,359	9	\$76,879
<i>Housing Modification and Ramps</i>	--	--	1	\$767
<i>Rural Housing Repair</i>	2	\$15,000	12	\$69,833
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$202,750
Low Income Housing Tax Credits, 1987	--	--	68	\$4M
Section 8 Rental Assistance, 1978	106	\$418,949	--	--
Tenant-Based Rental	14	\$45,619	--	--
Tenant Based Homeownership	1	\$728	--	--
Project-Based	91	\$372,602	--	--
Weatherization Assistance Program, 1976	--	--	38	\$178,950
Low-Income Home Energy Assistance Program, 1981	335	\$206,159	681	\$339,444
Homeownership	199	\$125,619	--	--
Rental	136	\$80,541	--	--

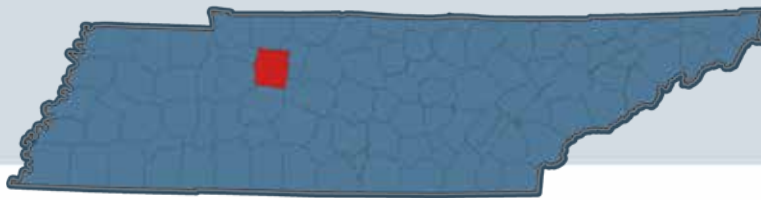
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Anderson County in 2015 was \$12,128,401.

Dickson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.1M	1,177	\$81.4M
<i>Downpayment Loans, 2013</i>	10	\$43,614	15	\$65,026
<i>Homebuyer Education Program, 2003</i>	8	\$1,900	69	\$15,225
Keep My Tennessee Home, 2011 - Disbursed	--	\$261,187	--	\$1.5M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	5	\$109,301
<i>- Disbursed</i>	--	\$18,921	--	\$75,547
Foreclosure Prevention, 2008	7	\$4,050	74	\$34,200
HOME, 1992	22	\$705,000	118	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$12,106	56	\$202,000
<i>Competitive Grants</i>	--	--	12	\$30,000
<i>Habitat for Tennessee</i>	--	--	1	\$16,686
<i>Emergency Repair</i>	1	\$11,317	25	\$138,716
<i>Housing Modification and Ramps</i>	1	\$789	12	\$8,792
<i>Rural Housing Repair</i>	--	--	7	\$24,492
<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	149	\$663,981	--	--
Emergency Solutions Grant Program, 1988	--	\$14,286	--	--
Low-Income Home Energy Assistance Program, 1981	597	\$357,931	1,324	\$632,939
Homeownership	180	\$119,903	--	--
Rental	417	\$238,028	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Dickson County in 2015 was \$349,907.

Dyer County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$662,454	1,090	\$52.7M
<i>Downpayment Loans, 2013</i>	7	\$27,104	9	\$32,248
<i>Homebuyer Education Program, 2003</i>	6	\$1,400	30	\$5,100
Keep My Tennessee Home, 2011 - Disbursed	--	\$68,332	--	\$512,489
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$55,447
<i>- Disbursed</i>	--	\$17,089	--	\$37,856
Foreclosure Prevention, 2008	--	--	11	\$3,750
HOME, 1992	--	--	91	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$32,442	100	\$329,484
<i>Emergency Repair</i>	2	\$22,440	31	\$229,655
<i>Housing Modification and Ramps</i>	1	\$354	55	\$36,418
<i>Rebuild and Recover</i>	--	--	--	--
<i>Rural Housing Repair</i>	2	\$9,648	14	\$63,411
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,545
Low Income Housing Tax Credits, 1987	--	--	160	\$5.6M
Section 8 Rental Assistance, 1978	445	\$1.9M	--	--
Tenant-Based Rental	103	\$362,442	--	--
Tenant Based Homeownership	1	\$2,127	--	--
Project-Based	341	\$1.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$135,000	--	--
Weatherization Assistance Program, 1976	--	--	29	\$143,451
Low-Income Home Energy Assistance Program, 1981	793	\$466,846	2,067	\$949,264
Homeownership	267	\$172,381	--	--
Rental	526	\$294,465	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Dyer County in 2015 was \$1,076,814.

Fayette County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$683,855	225	\$24.3M
<i>Downpayment Loans, 2013</i>	5	\$27,858	7	\$40,977
<i>Homebuyer Education Program, 2003</i>	5	\$1,050	51	\$10,250
Keep My Tennessee Home, 2011 - Disbursed	--	\$166,384	--	\$1.2M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$39,448	7	\$182,148
<i>- Disbursed</i>	--	\$65,836	--	\$168,071
Foreclosure Prevention, 2008	6	\$2,850	77	\$31,800
HOME, 1992	--	--	96	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$41,195	68	\$380,670
<i>Emergency Repair</i>	3	\$30,648	32	\$174,086
<i>Rural Housing Repair</i>	2	\$10,547	36	\$206,585
Low Income Housing Tax Credits, 1987	96	\$8.7M	343	\$15M
Multi-Family Bond Authority, 1993	40	\$1.5M	40	\$1.5M
Section 8 Rental Assistance, 1978	306	\$1.4M	--	--
Tenant-Based Rental	52	\$253,992	--	--
Project-Based	254	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$75,000	--	--
Weatherization Assistance Program, 1976	3	\$18,000	31	\$156,279
Homeownership	3	\$18,000	--	--
Low-Income Home Energy Assistance Program, 1981	455	\$280,254	1,022	\$529,157
Homeownership	226	\$156,402	--	--
Rental	229	\$123,852	--	--

See Methodology on page 122 for calculation details.

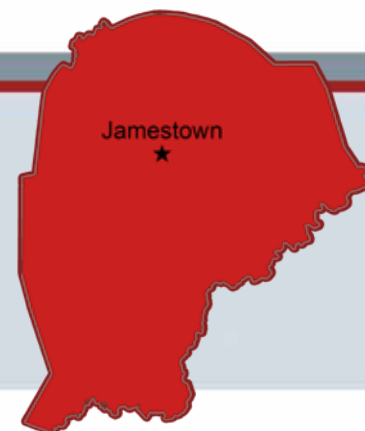
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Fayette County in 2015 was \$958,404.

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

Fentress County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$62,349	82	\$3.5M
<i>Downpayment Loans, 2013</i>	1	\$2,540	1	\$2,540
<i>Homebuyer Education Program, 2003</i>	1	\$250	4	\$950
Keep My Tennessee Home, 2011 - Disbursed	--	\$33,683	--	\$366,857
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$67,049
<i>- Disbursed</i>	--	\$18,168	--	\$43,304
Foreclosure Prevention, 2008	1	\$900	4	\$2,550
HOME, 1992	1	\$99,012	111	\$3.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$37,367	28	\$176,058
<i>Emergency Repair</i>	4	\$37,367	16	\$115,900
<i>Housing Modification and Ramps</i>	--	--	1	\$546
<i>Rural Housing Repair</i>	--	--	11	\$59,612
<i>Community Investment Tax Credits, 2005</i>	--	--	41	\$845,000
Low Income Housing Tax Credits, 1987	32	\$734,210	241	\$5.8M
Multi-Family Bond Authority, 1993	32	\$1.1M	32	\$1.1M
Section 8 Rental Assistance, 1978	14	\$39,612	--	--
Tenant-Based Rental	14	\$39,612	--	--
Weatherization Assistance Program, 1976	--	--	38	\$179,695
Low-Income Home Energy Assistance Program, 1981	541	\$286,787	1,282	\$584,089
Homeownership	356	\$200,694	--	--
Rental	185	\$86,094	--	--

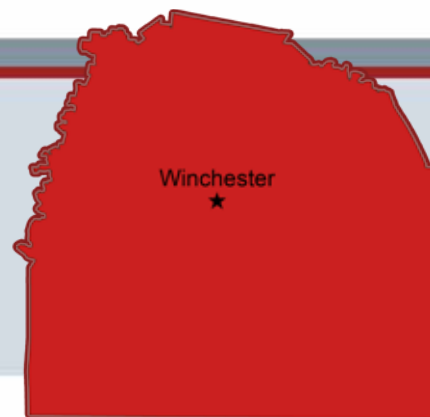
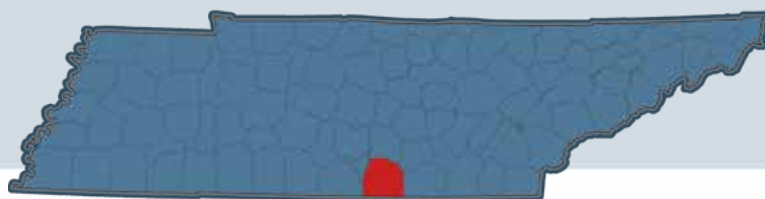
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Fentress County in 2015 was \$436,700.

Franklin County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$549,363	435	\$20.5M
<i>Downpayment Loans, 2013</i>	5	\$22,380	5	\$22,380
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	18	\$3,325
Keep My Tennessee Home, 2011 - Disbursed	--	\$79,744	--	\$441,457
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$89,838
<i>- Disbursed</i>	--	\$18,484	--	\$82,912
Foreclosure Prevention, 2008	1	\$450	36	\$14,400
HOME, 1992	--	--	67	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,249	26	\$107,048
<i>Emergency Repair</i>	2	\$11,249	15	\$68,581
<i>Rural Housing Repair</i>	--	--	11	\$38,467
Low Income Housing Tax Credits, 1987	--	--	100	\$8.3M
Section 8 Rental Assistance, 1978	193	\$831,417	--	--
Tenant-Based Rental	8	\$24,965	--	--
Project-Based	185	\$806,452	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	635	\$363,245	1,322	\$633,552
Homeownership	384	\$221,267	--	--
Rental	251	\$141,978	--	--

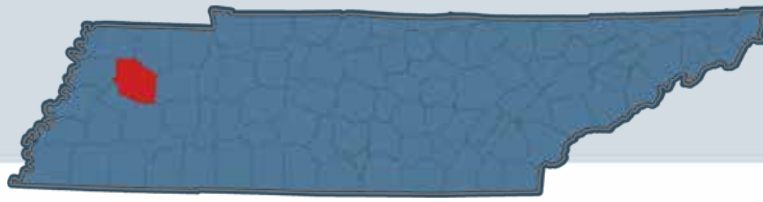
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Franklin County in 2015 was \$588,769.

Gibson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1M	1,087	\$50M
<i>Downpayment Loans, 2013</i>	9	\$37,140	11	\$42,660
<i>Homebuyer Education Program, 2003</i>	9	\$2,250	35	\$8,850
Keep My Tennessee Home, 2011 - Disbursed	--	\$135,868	--	\$742,126
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	7	\$112,612
<i>- Disbursed</i>	--	\$22,013	--	\$99,927
Foreclosure Prevention, 2008	--	--	28	\$11,250
HOME, 1992	--	--	143	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	29	\$191,466	177	\$1.1M
<i>Competitive Grants</i>	--	--	34	\$325,000
<i>Emergency Repair</i>	19	\$151,186	81	\$550,362
<i>Housing Modification and Ramps</i>	--	--	8	\$4,500
<i>Rural Housing Repair</i>	10	\$40,280	54	\$232,562
<i>Community Investment Tax Credits, 2005</i>	--	--	74	\$652,343
Low Income Housing Tax Credits, 1987	49	\$1.1M	209	\$11.2M
Multi-Family Bond Authority, 1993	49	\$1.8M	49	\$1.8M
Section 8 Rental Assistance, 1978	304	\$1.3M	--	--
Tenant-Based Rental	72	\$231,165	--	--
Project-Based	232	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	14	\$76,112
Low-Income Home Energy Assistance Program, 1981	1,085	\$565,112	2,462	\$1.1M
Homeownership	414	\$235,531	--	--
Rental	671	\$329,581	--	--

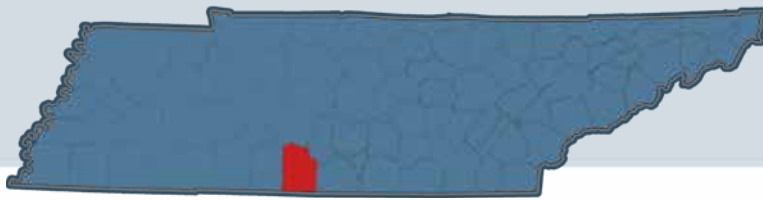
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Gibson County in 2015 was \$6,552,359.

Giles County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$176,085	390	\$18.1M
<i>Downpayment Loans, 2013</i>	2	\$7,552	2	\$7,552
<i>Homebuyer Education Program, 2003</i>	--	--	12	\$1,650
Keep My Tennessee Home, 2011 - Disbursed	--	\$33,413	--	\$280,115
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$39,255
<i>- Disbursed</i>	--	\$5,559	--	\$39,255
Foreclosure Prevention, 2008	2	\$1,200	49	\$21,750
HOME, 1992	--	--	96	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$17,498	38	\$154,443
<i>Emergency Repair</i>	3	\$17,498	25	\$122,408
<i>Housing Modification and Ramps</i>	--	--	3	\$2,002
<i>Rural Housing Repair</i>	--	--	10	\$30,033
<i>Community Investment Tax Credits, 2005</i>	--	--	20	\$1M
Low Income Housing Tax Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	328	\$1.5M	--	--
Tenant-Based Rental	125	\$481,466	--	--
Project-Based	203	\$977,926	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	519	\$304,685	1,165	\$561,269
Homeownership	194	\$119,567	--	--
Rental	325	\$185,117	--	--

See Methodology on page 122 for calculation details.

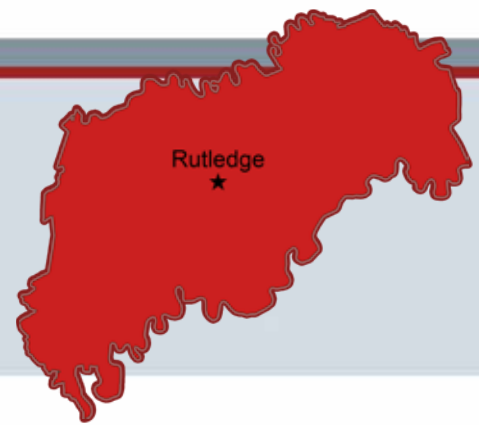
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Giles County in 2015 was \$12,128,401.

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Grainger County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$597,488	162	\$8.8M
<i>Downpayment Loans, 2013</i>	7	\$24,300	9	\$29,625
<i>Homebuyer Education Program, 2003</i>	6	\$1,500	21	\$5,375
Keep My Tennessee Home, 2011 - Disbursed	--	\$126,564	--	\$584,105
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	5	\$81,595
<i>- Disbursed</i>	--	\$18,869	--	\$72,733
Foreclosure Prevention, 2008	4	\$1,650	102	\$43,350
HOME, 1992	2	\$352,500	103	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$4,950	41	\$400,812
<i>Competitive Grants</i>	--	--	4	\$236,350
<i>Emergency Repair</i>	--	--	17	\$67,850
<i>Rural Housing Repair</i>	1	\$4,950	20	\$96,612
<i>Community Investment Tax Credits, 2005</i>	2	\$180,000	5	\$780,382
<i>Homeownership</i>	2	\$180,000	--	--
Low Income Housing Tax Credits, 1987	--	--	100	\$7.7M
Section 8 Rental Assistance, 1978	128	\$377,396	--	--
Tenant-Based Rental	1	\$5,676	--	--
Project-Based	127	\$371,720	--	--
Weatherization Assistance Program, 1976	--	--	20	\$107,679
Low-Income Home Energy Assistance Program, 1981	522	\$332,622	958	\$504,931
Homeownership	328	\$213,561	--	--
Rental	194	\$119,061	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Grainger County in 2015 was \$706,817.

Greene County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	11	\$791,275	353	\$17.2M
<i>Downpayment Loans, 2013</i>	9	\$27,787	16	\$54,923
<i>Homebuyer Education Program, 2003</i>	11	\$2,750	50	\$11,775
Keep My Tennessee Home, 2011 - Disbursed	--	\$161,468	--	\$731,737
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	9	\$277,572
<i>- Disbursed</i>	--	\$76,154	--	\$197,185
Foreclosure Prevention, 2008	2	\$450	81	\$24,450
HOME, 1992	--	--	147	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$31,956	65	\$580,976
<i>Competitive Grants</i>	--	--	5	\$290,625
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	3	\$9,790	22	\$122,135
<i>Housing Modification and Ramps</i>	1	\$5,500	2	\$6,490
<i>Rural Housing Repair</i>	--	--	35	\$145,060
<i>Community Investment Tax Credits, 2005</i>	1	\$1,667	11	\$1.7M
<i>Homeownership</i>	1	\$1,667	--	--
Low Income Housing Tax Credits, 1987	--	--	346	\$20.8M
Project-Based Section 8 Rental Assistance, 1978	341	\$1.5M	--	--
Weatherization Assistance Program, 1976	--	--	11	\$46,125
Low-Income Home Energy Assistance Program, 1981	1,438	\$742,268	2,632	\$1.2M
Homeownership	727	\$392,209	--	--
Rental	711	\$350,059	--	--

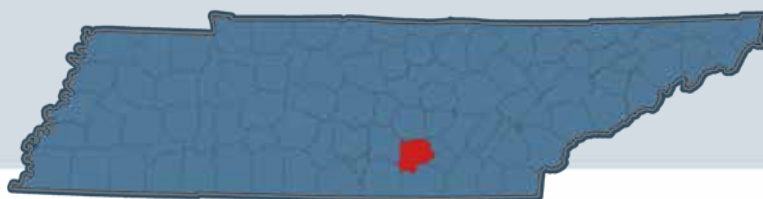
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Greene County in 2015 was \$850,086.

Grundy County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$119,790	46	\$1.9M
<i>Downpayment Loans, 2013</i>	1	\$4,880	1	\$4,880
<i>Homebuyer Education Program, 2003</i>	1	\$250	2	\$500
Keep My Tennessee Home, 2011 - Disbursed	--	\$44,271	--	\$217,936
Foreclosure Prevention, 2008	--	--	44	\$18,000
HOME, 1992	--	--	203	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$20,263	79	\$376,085
<i>Emergency Repair</i>	3	\$12,763	29	\$168,762
<i>Housing Modification and Ramps</i>	--	--	7	\$5,598
<i>Rural Housing Repair</i>	1	\$7,500	43	\$201,725
Low Income Housing Tax Credits, 1987	--	--	120	\$5.2M
Project-Based Section 8 Rental Assistance, 1978	32	\$123,597	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	--	--	39	\$190,884
Low-Income Home Energy Assistance Program, 1981	415	\$250,211	976	\$466,756
Homeownership	318	\$190,356	--	--
Rental	97	\$59,856	--	--

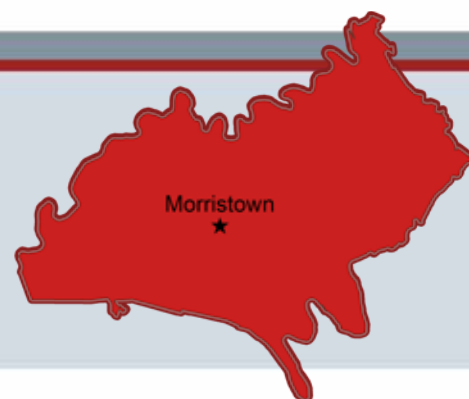
See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Grundy County in 2015 was \$301,217.

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Hamblen County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	24	\$2.2M	1,672	\$85.4M
<i>Downpayment Loans, 2013</i>	23	\$87,813	32	\$121,609
<i>Homebuyer Education Program, 2003</i>	23	\$5,750	113	\$25,300
Keep My Tennessee Home, 2011 - Disbursed	--	\$205,863	--	\$1.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$7,591	10	\$273,108
<i>- Disbursed</i>	--	\$78,370	--	\$196,673
Foreclosure Prevention, 2008	7	\$3,450	263	\$102,600
HOME, 1992	20	\$705,000	127	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$23,119	40	\$190,062
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	1	\$4,361	27	\$129,435
<i>Housing Modification and Ramps</i>	--	--	2	\$1,560
<i>Rural Housing Repair</i>	1	\$2,092	10	\$42,401
<i>Community Investment Tax Credits, 2005</i>	72	\$4.1M	93	\$4.5M
<i>Homeownership</i>	4	\$420,000	--	--
<i>Rental</i>	68	\$3.7M	--	--
Low Income Housing Tax Credits, 1987	--	--	784	\$46.3M
Multi-Family Bond Authority, 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	262	\$927,560	--	--
Tenant-Based Rental	11	\$41,448	--	--
Project-Based	251	\$886,112	--	--
Emergency Solutions Grant Program, 1988	--	\$138,165	--	--
Weatherization Assistance Program, 1976	--	--	19	\$101,722
Low-Income Home Energy Assistance Program, 1981	1,449	\$803,622	2,690	\$1.3M
Homeownership	503	\$305,286	--	--
Rental	946	\$498,336	--	--

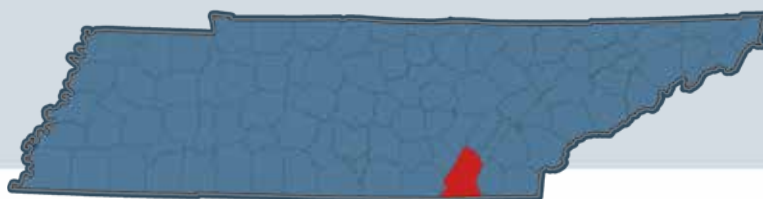
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hamblen County in 2015 was \$8,708,982.

Hamilton County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	131	\$14.9M	5,617	\$336.3M
<i>Downpayment Loans, 2013</i>	129	\$596,589	249	\$1.1M
<i>Homebuyer Education Program, 2003</i>	140	\$33,400	747	\$177,450
Keep My Tennessee Home, 2011 - Disbursed	--	\$2M	--	\$10.7M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$26,403	56	\$1.6M
<i>- Disbursed</i>	--	\$396,373	--	\$1.4M
Foreclosure Prevention, 2008	93	\$40,950	1,534	\$631,950
HOME, 1992	--	--	277	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	23	\$121,974	256	\$1.3M
<i>Competitive Grants</i>	8	\$30,871	28	\$699,871
<i>Habitat for Tennessee</i>	2	\$33,332	2	\$33,332
<i>Emergency Repair</i>	9	\$53,815	69	\$367,530
<i>Housing Modification and Ramps</i>	4	\$3,956	142	\$106,896
<i>Rural Housing Repair</i>	--	--	15	\$43,779
<i>Community Investment Tax Credits, 2005</i>	108	\$3.2M	590	\$19.8M
<i>Rental</i>	108	\$3.2M	--	--
Low Income Housing Tax Credits, 1987	--	--	1,878	\$113.3M
Multi-Family Bond Authority, 1993	--	--	721	\$28.1M
Project-Based Section 8 Rental Assistance, 1978	1,535	\$6.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$14,285	--	--
Weatherization Assistance Program, 1976	8	\$41,422	66	\$326,117
Homeownership	7	\$34,235	--	--
Rental	1	\$7,187	--	--
Low-Income Home Energy Assistance Program, 1981	4,130	\$2.4M	10,113	\$4.8M
Homeownership	729	\$561,829	--	--
Rental	3,401	\$1.9M	--	--

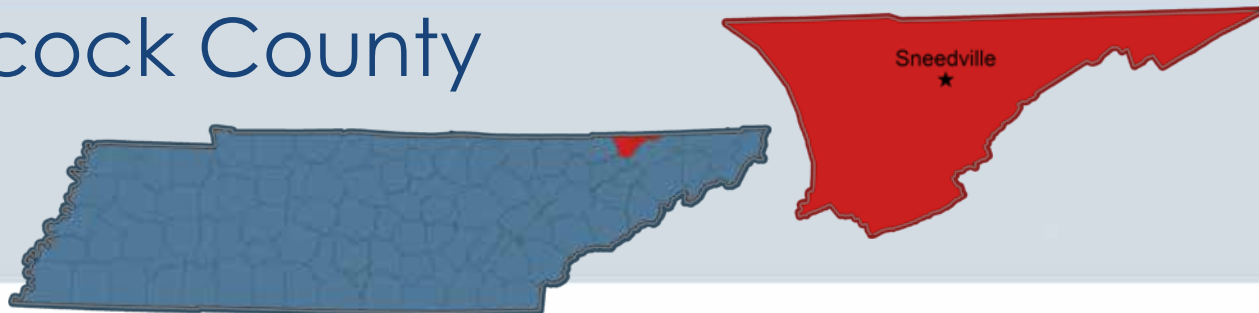
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hamilton County in 2015 was \$12,970,155.

Hancock County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	20	\$1M
<i>Homebuyer Education Program, 2003</i>	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	\$33,269	--	\$94,764
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$893
<i>- Disbursed</i>	--	--	--	\$893
Foreclosure Prevention, 2008	--	--	11	\$3,750
HOME, 1992	16	\$470,000	135	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$3,077	40	\$185,677
<i>Emergency Repair</i>	--	--	19	\$94,693
<i>Rural Housing Repair</i>	1	\$3,077	21	\$90,984
<i>Community Investment Tax Credits, 2005</i>	--	--	16	\$7,896
Low Income Housing Tax Credits, 1987	--	--	89	\$1.4M
Project-Based Section 8 Rental Assistance, 1978	60	\$278,546	--	--
Weatherization Assistance Program, 1976	--	--	3	\$14,997
Low-Income Home Energy Assistance Program, 1981	703	\$416,468	1,212	\$617,618
Homeownership	411	\$243,259	--	--
Rental	292	\$173,209	--	--

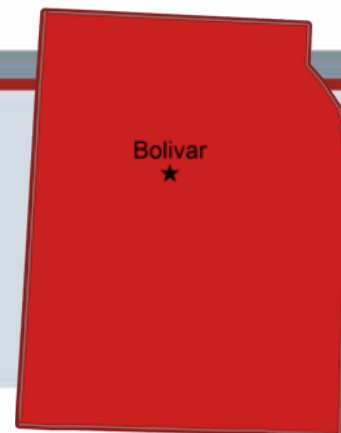
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hancock County in 2015 was \$836,993.

Hardeman County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$75,000	296	\$10.8M
<i>Downpayment Loans, 2013</i>	--	--	1	\$4,796
<i>Homebuyer Education Program, 2003</i>	--	--	3	\$725
Keep My Tennessee Home, 2011 - Disbursed	--	\$95,827	--	\$320,385
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$48,268
<i>- Disbursed</i>	--	\$13,141	--	\$34,901
Foreclosure Prevention, 2008	4	\$1,800	25	\$10,500
HOME, 1992	--	--	60	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$28,955	36	\$165,299
<i>Emergency Repair</i>	2	\$13,955	17	\$87,262
<i>Housing Modification and Ramps</i>	--	--	3	\$1,244
<i>Rural Housing Repair</i>	2	\$15,000	16	\$76,793
Low Income Housing Tax Credits, 1987	--	--	233	\$16M
Section 8 Rental Assistance, 1978	133	\$629,844	--	--
Tenant-Based Rental	83	\$381,930	--	--
Project-Based	50	\$247,914	--	--
Weatherization Assistance Program, 1976	--	--	12	\$72,430
Low-Income Home Energy Assistance Program, 1981	702	\$403,161	1,365	\$694,335
Homeownership	374	\$225,733	--	--
Rental	328	\$177,428	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hardeman County in 2015 was \$1,209,895.

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Hardin County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	356	\$12.8M
<i>Homebuyer Education Program, 2003</i>	--	--	8	\$1,825
Keep My Tennessee Home, 2011 - Disbursed	--	\$26,230	--	\$112,509
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$113,946
<i>- Disbursed</i>	--	\$27,623	--	\$124,172
Foreclosure Prevention, 2008	--	--	3	\$1,350
HOME, 1992	--	--	63	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,500	18	\$82,859
<i>Emergency Repair</i>	--	--	7	\$40,035
<i>Housing Modification and Ramps</i>	--	--	2	\$973
<i>Rural Housing Repair</i>	1	\$7,500	9	\$41,852
<i>Community Investment Tax Credits, 2005</i>	--	--	4	\$152,980
Low Income Housing Tax Credits, 1987	44	\$1.1M	249	\$13.6M
Multi-Family Bond Authority, 1993	44	\$1.6M	44	\$1.6M
Section 8 Rental Assistance, 1978	92	\$419,978	--	--
Tenant-Based Rental	25	\$83,055	--	--
Project-Based	67	\$336,923	--	--
Weatherization Assistance Program, 1976	--	--	12	\$74,433
Low-Income Home Energy Assistance Program, 1981	722	\$384,445	1,404	\$675,380
Homeownership	400	\$222,733	--	--
Rental	322	\$161,712	--	--

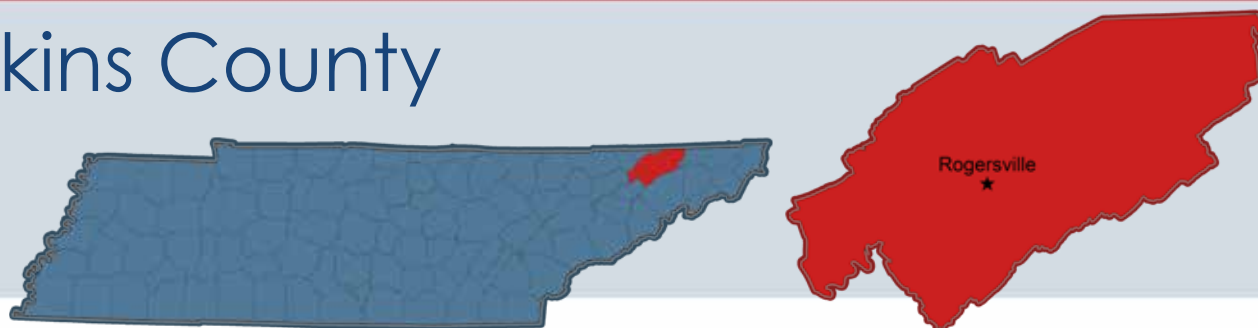
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hardin County in 2015 was \$425,317.

Hawkins County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$453,998	963	\$43.8M
<i>Downpayment Loans, 2013</i>	6	\$18,356	9	\$26,523
<i>Homebuyer Education Program, 2003</i>	5	\$1,150	37	\$7,625
Keep My Tennessee Home, 2011 - Disbursed	--	\$171,602	--	\$733,759
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	5	\$113,847
<i>- Disbursed</i>	--	\$27,646	--	\$91,920
Foreclosure Prevention, 2008	8	\$3,750	99	\$37,650
HOME, 1992	--	--	150	\$5.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	19	\$152,304	140	\$633,194
<i>Competitive Grants</i>	--	--	2	\$100,000
<i>Emergency Repair</i>	15	\$146,292	65	\$373,506
<i>Housing Modification and Ramps</i>	3	\$1,838	44	\$34,071
<i>Rural Housing Repair</i>	1	\$4,174	29	\$125,616
<i>Community Investment Tax Credits, 2005</i>	1	\$1,818	3	\$184,630
<i>Homeownership</i>	1	\$1,818	--	--
Low Income Housing Tax Credits, 1987	63	\$1.4M	125	\$2.4M
Multi-Family Bond Authority, 1993	63	\$2.3M	63	\$2.3M
Project-Based Section 8 Rental Assistance, 1978	256	\$829,167	--	--
Weatherization Assistance Program, 1976	--	--	8	\$32,013
Low-Income Home Energy Assistance Program, 1981	1,582	\$831,521	2,785	\$1.3M
Homeownership	846	\$446,659	--	--
Rental	736	\$384,862	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Hawkins County in 2015 was \$1,115,618.

Haywood County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$412,782	241	\$10.4M
<i>Downpayment Loans, 2013</i>	6	\$16,816	9	\$28,176
<i>Homebuyer Education Program, 2003</i>	5	\$1,250	18	\$4,350
Keep My Tennessee Home, 2011 - Disbursed	--	\$29,953	--	\$298,744
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$41,005
<i>- Disbursed</i>	--	\$8,264	--	\$27,417
Foreclosure Prevention, 2008	--	--	29	\$11,400
HOME, 1992	--	--	149	\$5.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$17,065	49	\$258,269
<i>Emergency Repair</i>	--	--	15	\$112,080
<i>Housing Modification and Ramps</i>	--	--	1	\$545
<i>Rural Housing Repair</i>	3	\$17,065	33	\$145,644
Low Income Housing Tax Credits, 1987	--	--	441	\$28.8M
Section 8 Rental Assistance, 1978	173	\$719,394	--	--
Tenant-Based Rental	116	\$525,020	--	--
Project-Based	57	\$194,374	--	--
Weatherization Assistance Program, 1976	--	--	12	\$70,092
Low-Income Home Energy Assistance Program, 1981	735	\$335,217	1,328	\$596,470
Homeownership	221	\$113,383	--	--
Rental	514	\$221,833	--	--

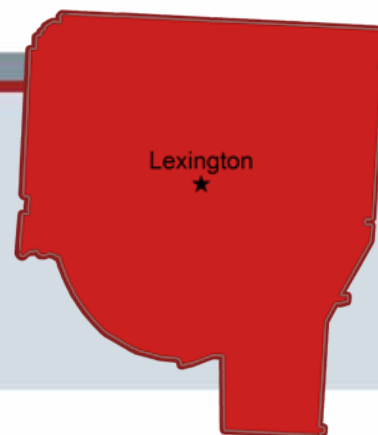
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Haywood County in 2015 was \$686,880.

Henderson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	215	\$10M
<i>Downpayment Loans, 2013</i>	--	--	1	\$3,010
<i>Homebuyer Education Program, 2003</i>	--	--	12	\$2,675
Keep My Tennessee Home, 2011 - Disbursed	--	\$29,784	--	\$144,623
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$103,100
<i>- Disbursed</i>	--	\$17,062	--	\$100,204
Foreclosure Prevention, 2008	--	--	11	\$4,950
HOME, 1992	--	--	85	\$2.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$9,170	32	\$230,632
<i>Competitive Grants</i>	--	--	1	\$96,112
<i>Emergency Repair</i>	3	\$3,571	12	\$89,222
<i>Housing Modification and Ramps</i>	--	--	8	\$4,734
<i>Rural Housing Repair</i>	1	\$5,599	11	\$40,563
<i>Community Investment Tax Credits, 2005</i>	--	--	2	\$37,590
Low Income Housing Tax Credits, 1987	--	--	109	\$7.1M
Section 8 Rental Assistance, 1978	152	\$725,697	--	--
Tenant-Based Rental	17	\$63,197	--	--
Project-Based	135	\$662,500	--	--
Emergency Solutions Grant Program, 1988	--	\$137,082	--	--
Weatherization Assistance Program, 1976	--	--	11	\$68,435
Low-Income Home Energy Assistance Program, 1981	621	\$350,649	1,128	\$574,206
Homeownership	320	\$192,347	--	--
Rental	301	\$158,301	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Henderson County in 2015 was \$617,180.

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Henry County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	384	\$13.2M
Homebuyer Education Program, 2003	--	--	1	\$250
Keep My Tennessee Home, 2011 - Disbursed	--	\$66,138	--	\$292,740
*Medical Hardship Program, 2012 - Allocated	--	--	2	\$47,406
- Disbursed	--	\$14,753	--	\$40,333
Foreclosure Prevention, 2008	3	\$2,550	8	\$4,800
HOME, 1992	1	\$85,475	98	\$3.1M
Tennessee's Housing Trust Fund, 2007	6	\$43,609	91	\$846,015
Competitive Grants	--	--	34	\$519,625
Emergency Repair	4	\$34,283	34	\$242,772
Housing Modification and Ramps	--	--	6	\$4,722
Rural Housing Repair	2	\$9,326	17	\$78,896
Community Investment Tax Credits, 2005	140	\$1.5M	163	\$2M
Homeownership	9	\$176,794	--	--
Rental	66	\$1.3M	--	--
Other	65	\$19,797	--	--
Low Income Housing Tax Credits, 1987	--	--	258	\$19.9M
Multi-Family Bond Authority, 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	336	\$1.3M	--	--
Tenant-Based Rental	15	\$50,416	--	--
Project-Based	321	\$1.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$14,285	--	--
Weatherization Assistance Program, 1976	--	--	12	\$61,497
Low-Income Home Energy Assistance Program, 1981	622	\$356,312	1,576	\$725,312
Homeownership	240	\$142,831	--	--
Rental	382	\$213,481	--	--

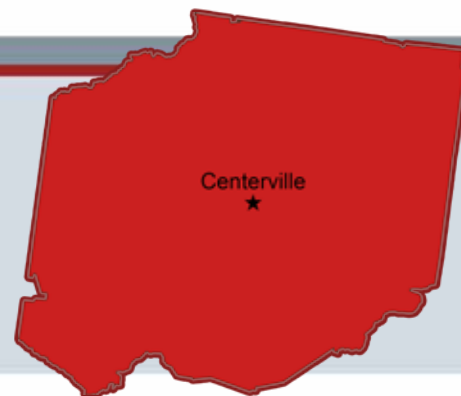
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Henry County in 2015 was \$9,371,267.

Hickman County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$458,048	308	\$17.7M
<i>Downpayment Loans, 2013</i>	5	\$18,587	8	\$29,403
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	30	\$6,150
Keep My Tennessee Home, 2011 - Disbursed	--	\$30,394	--	\$279,261
Foreclosure Prevention, 2008	2	\$1,650	62	\$25,350
HOME, 1992	--	--	79	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$11,686	33	\$126,349
<i>Emergency Repair</i>	1	\$11,000	24	\$90,380
<i>Housing Modification and Ramps</i>	1	\$686	4	\$11,532
<i>Rural Housing Repair</i>	--	--	5	\$24,437
<i>Community Investment Tax Credits, 2005</i>	--	--	32	\$409,400
Low Income Housing Tax Credits, 1987	--	--	81	\$2.7M
Section 8 Rental Assistance, 1978	115	\$584,839	--	--
Tenant-Based Rental	27	\$98,564	--	--
Project-Based	88	\$486,275	--	--
Weatherization Assistance Program, 1976	--	--	33	\$165,674
Low-Income Home Energy Assistance Program, 1981	491	\$292,835	1,098	\$525,485
Homeownership	285	\$172,067	--	--
Rental	206	\$120,767	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Hickman County in 2015 was \$413,663.

Houston County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$43,203	52	\$2.8M
<i>Downpayment Loans, 2013</i>	1	\$1,760	1	\$1,760
<i>Homebuyer Education Program, 2003</i>	1	\$250	3	\$725
Keep My Tennessee Home, 2011 - Disbursed	--	--	--	\$103,432
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$35,779
<i>- Disbursed</i>	--	\$18,230	--	\$69,650
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	47	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	9	\$25,940
<i>Emergency Repair</i>	--	--	3	\$21,918
<i>Housing Modification and Ramps</i>	--	--	5	\$3,247
<i>Rural Housing Repair</i>	--	--	1	\$775
<i>Community Investment Tax Credits, 2005</i>	1	\$80,000	4	\$159,550
<i>Rental</i>	1	\$80,000	--	--
Low Income Housing Tax Credits, 1987	43	\$817,810	85	\$1.4M
Multi-Family Bond Authority, 1993	44	\$1.4M	44	\$1.4M
Section 8 Rental Assistance, 1978	3	\$6,351	--	--
Tenant-Based Rental	3	\$6,351	--	--
Low-Income Home Energy Assistance Program, 1981	156	\$97,756	332	\$174,950
Homeownership	75	\$51,503	--	--
Rental	81	\$46,253	--	--

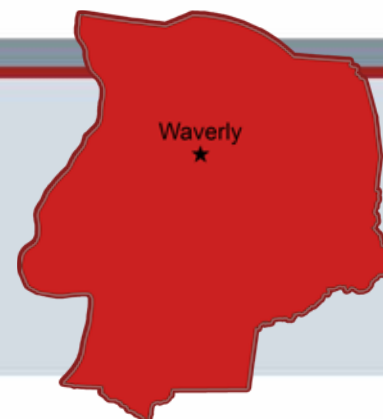
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Houston County in 2015 was \$209,456.

Humphreys County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$176,451	142	\$7.3M
<i>Downpayment Loans, 2013</i>	1	\$2,200	3	\$6,808
<i>Homebuyer Education Program, 2003</i>	1	\$250	9	\$1,725
Keep My Tennessee Home, 2011 - Disbursed	--	\$40,027	--	\$162,753
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$38,039
<i>- Disbursed</i>	--	\$6,940	--	\$37,461
Foreclosure Prevention, 2008	1	\$750	23	\$9,750
HOME, 1992	--	--	38	\$1.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	16	\$64,341
<i>Emergency Repair</i>	--	--	9	\$47,453
<i>Housing Modification and Ramps</i>	--	--	3	\$1,788
<i>Rural Housing Repair</i>	--	--	4	\$15,100
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Section 8 Rental Assistance, 1978	126	\$495,593	--	--
Tenant-Based Rental	14	\$44,152	--	--
Project-Based	112	\$451,441	--	--
Low-Income Home Energy Assistance Program, 1981	271	\$160,981	569	\$281,919
Homeownership	127	\$81,203	--	--
Rental	144	\$79,778	--	--

See Methodology on page 122 for calculation details.

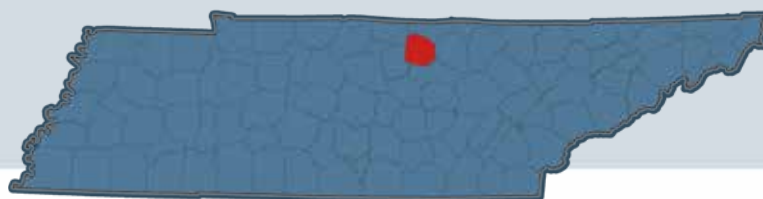
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Humphreys County in 2015 was \$420,489.

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Jackson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2.3M
<i>Homebuyer Education Program, 2003</i>	--	--	8	\$1,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$21,120	--	\$69,902
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$22,170
<i>- Disbursed</i>	--	\$6,795	--	\$10,844
Foreclosure Prevention, 2008	1	\$900	5	\$2,700
HOME, 1992	--	--	60	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$14,285	33	\$189,266
<i>Emergency Repair</i>	2	\$14,285	20	\$136,104
<i>Housing Modification and Ramps</i>	--	--	3	\$903
<i>Rural Housing Repair</i>	--	--	10	\$52,258
Low Income Housing Tax Credits, 1987	44	\$906,950	100	\$1.8M
Multi-Family Bond Authority, 1993	44	\$1.5M	44	\$1.5M
Section 8 Rental Assistance, 1978	10	\$21,743	--	--
Tenant-Based Rental	10	\$21,743	--	--
Weatherization Assistance Program, 1976	--	--	38	\$183,239
Low-Income Home Energy Assistance Program, 1981	337	\$196,637	734	\$356,384
Homeownership	197	\$122,994	--	--
Rental	140	\$73,644	--	--

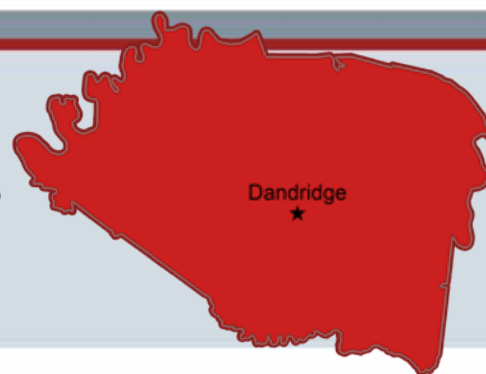
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Jackson County in 2015 was \$139,418.

Jefferson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	24	\$2.4M	639	\$38.2M
<i>Downpayment Loans, 2013</i>	20	\$82,176	24	\$94,700
<i>Homebuyer Education Program, 2003</i>	21	\$5,150	74	\$17,100
Keep My Tennessee Home, 2011 - Disbursed	--	\$238,962	--	\$1.4M
<i>*Medical Hardship Program, 2012 - Allocated</i>	2	\$72,610	11	\$240,619
<i>- Disbursed</i>	--	\$82,865	--	\$158,883
Foreclosure Prevention, 2008	2	\$900	129	\$52,650
HOME, 1992	12	\$470,000	94	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$2,483	52	\$199,113
<i>Emergency Repair</i>	1	\$2,483	45	\$173,977
<i>Housing Modification and Ramps</i>	--	--	1	\$413
<i>Rural Housing Repair</i>	--	--	6	\$24,723
<i>Community Investment Tax Credits, 2005</i>	--	--	28	\$188,140
Low Income Housing Tax Credits, 1987	--	--	92	\$3.9M
Section 8 Rental Assistance, 1978	40	\$160,874	--	--
Tenant-Based Rental	4	\$8,377	--	--
Project-Based	36	\$152,497	--	--
Weatherization Assistance Program, 1976	--	--	20	\$112,848
Low-Income Home Energy Assistance Program, 1981	877	\$540,822	1,706	\$869,947
Homeownership	380	\$260,061	--	--
Rental	497	\$280,761	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Jefferson County in 2015 was \$1,984,803.

Johnson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	21	\$1.7M
<i>Homebuyer Education Program, 2003</i>	--	--	18	\$2,525
Keep My Tennessee Home, 2011 - Disbursed	--	\$47,587	--	\$248,803
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$20,907
<i>- Disbursed</i>	--	\$6,749	--	\$13,354
Foreclosure Prevention, 2008	1	\$450	33	\$9,900
HOME, 1992	--	--	155	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$36,378	26	\$146,084
<i>Emergency Repair</i>	3	\$31,088	11	\$71,907
<i>Rural Housing Repair</i>	2	\$5,290	15	\$74,177
<i>Community Investment Tax Credits, 2005</i>	1	\$1,667	18	\$309,554
<i>Homeownership</i>	1	\$1,667	--	--
Low Income Housing Tax Credits, 1987	--	--	40	\$561,110
Project-Based Section 8 Rental Assistance, 1978	142	\$667,276	--	--
Emergency Solutions Grant Program, 1988	--	\$80,000	--	--
Weatherization Assistance Program, 1976	--	--	1	\$2,227
Low-Income Home Energy Assistance Program, 1981	882	\$480,193	1,646	\$757,467
Homeownership	500	\$275,659	--	--
Rental	382	\$204,534	--	--

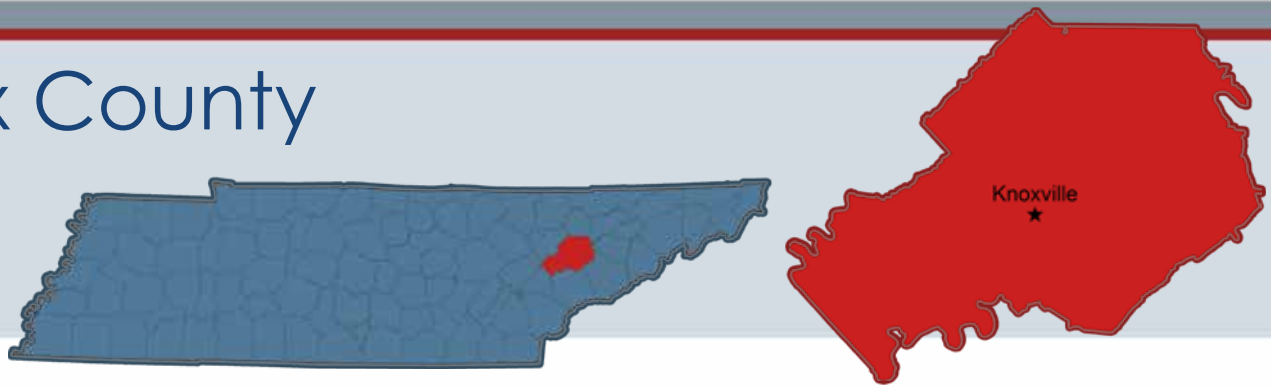
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Johnson County in 2015 was \$12,128,401.

Knox County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	181	\$20.3M	9,968	\$617.2M
<i>Downpayment Loans, 2013</i>	173	\$795,712	293	\$1.3M
<i>Homebuyer Education Program, 2003</i>	171	\$41,850	1,202	\$289,550
Keep My Tennessee Home, 2011 - Disbursed	--	\$2.2M	--	\$9.9M
<i>*Medical Hardship Program, 2012 - Allocated</i>	3	\$93,988	40	\$1.2M
<i>- Disbursed</i>	--	\$294,538	--	\$982,998
Foreclosure Prevention, 2008	1	\$150	427	\$127,500
HOME, 1992	3	\$198,024	169	\$3.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	33	\$628,423	270	\$3.6M
<i>Competitive Grants</i>	2	\$347,336	189	\$3.2M
<i>Habitat for Tennessee</i>	4	\$66,664	4	\$66,664
<i>Emergency Repair</i>	27	\$214,423	53	\$332,676
<i>Housing Modification and Ramps</i>	--	--	22	\$13,970
<i>Rural Housing Repair</i>	--	--	2	\$10,305
<i>Community Investment Tax Credits, 2005</i>	8	\$290,500	715	\$19.6M
<i>Rental</i>	8	\$290,500	--	--
Low Income Housing Tax Credits, 1987	689	\$39.6M	3,952	\$223.3M
Multi-Family Bond Authority, 1993	200	\$15M	2,284	\$92.6M
Section 8 Rental Assistance, 1978	3,833	\$19.8M	--	--
Tenant-Based Rental	298	\$1.6M	--	--
Tenant Based Homeownership	4	\$22,982	--	--
Project-Based	3,531	\$18.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$230,308	--	--
Weatherization Assistance Program, 1976	10	\$45,401	68	\$342,452
Homeownership	9	\$42,370	--	--
Rental	1	\$3,031	--	--
Low-Income Home Energy Assistance Program, 1981	5,662	\$2.9M	13,065	\$5.7M
Homeownership	1,477	\$868,717	--	--
Rental	4,185	\$2.1M	--	--

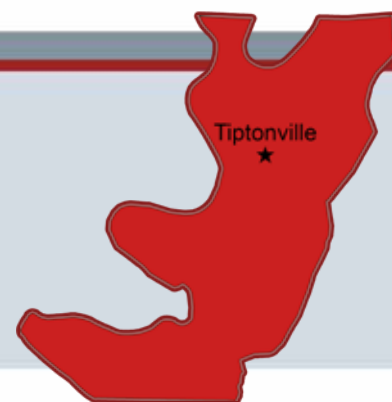
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Knox County in 2015 was \$57,407,554.

Lake County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	58	\$2.1M
<i>Homebuyer Education Program, 2003</i>	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	\$5,291	--	\$12,754
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	--	--	117	\$4.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$27,222	17	\$89,804
<i>Emergency Repair</i>	3	\$27,222	10	\$74,953
<i>Housing Modification and Ramps</i>	--	--	4	\$3,193
<i>Rural Housing Repair</i>	--	--	3	\$11,658
<i>Community Investment Tax Credits, 2005</i>	--	--	13	\$301,490
Low Income Housing Tax Credits, 1987	--	--	184	\$2.5M
Section 8 Rental Assistance, 1978	220	\$1.1M	--	--
Tenant-Based Rental	2	\$4,266	--	--
Project-Based	218	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	28	\$138,279
Low-Income Home Energy Assistance Program, 1981	246	\$136,187	586	\$273,137
Homeownership	73	\$46,231	--	--
Rental	173	\$89,956	--	--

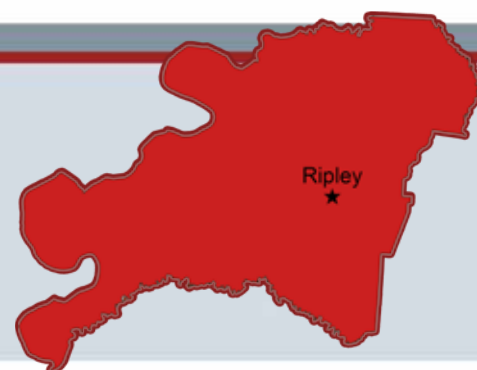
See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Lake County in 2015 was \$222,963.

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Lauderdale County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$790,906	335	\$16.2M
<i>Downpayment Loans, 2013</i>	9	\$32,220	12	\$39,856
<i>Homebuyer Education Program, 2003</i>	8	\$2,000	31	\$7,525
Keep My Tennessee Home, 2011 - Disbursed	--	\$50,312	--	\$334,872
Foreclosure Prevention, 2008	--	--	26	\$8,100
HOME, 1992	--	--	99	\$3.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$19,701	62	\$330,760
<i>Emergency Repair</i>	4	\$19,701	35	\$191,157
<i>Housing Modification and Ramps</i>	--	--	1	\$606
<i>Rural Housing Repair</i>	--	--	26	\$138,997
<i>Community Investment Tax Credits, 2005</i>	26	\$503,609	26	\$503,609
<i>Rental</i>	26	\$503,609	--	--
Low Income Housing Tax Credits, 1987	--	--	366	\$15.7M
Section 8 Rental Assistance, 1978	275	\$1.3M	--	--
Tenant-Based Rental	92	\$381,208	--	--
Project-Based	183	\$886,678	--	--
Weatherization Assistance Program, 1976	4	\$21,585	32	\$159,864
Homeownership	4	\$21,585	--	--
Low-Income Home Energy Assistance Program, 1981	617	\$359,754	1,375	\$661,004
Homeownership	216	\$132,852	--	--
Rental	401	\$226,902	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Lauderdale County in 2015 was \$646,376.

Lawrence County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$196,278	311	\$13.3M
<i>Downpayment Loans, 2013</i>	2	\$7,996	3	\$10,116
<i>Homebuyer Education Program, 2003</i>	2	\$500	12	\$2,525
Keep My Tennessee Home, 2011 - Disbursed	--	\$43,364	--	\$265,684
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$68,764
<i>- Disbursed</i>	--	\$19,047	--	\$65,886
Foreclosure Prevention, 2008	2	\$900	29	\$11,550
HOME, 1992	14	\$466,174	109	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$43,190	40	\$188,969
<i>Emergency Repair</i>	3	\$27,147	20	\$116,140
<i>Housing Modification and Ramps</i>	1	\$5,500	4	\$10,599
<i>Rural Housing Repair</i>	2	\$10,543	16	\$62,230
Low Income Housing Tax Credits, 1987	--	--	349	\$27.1M
Section 8 Rental Assistance, 1978	41	\$142,065	--	--
Tenant-Based Rental	41	\$142,065	--	--
Weatherization Assistance Program, 1976	--	--	33	\$167,264
Low-Income Home Energy Assistance Program, 1981	814	\$427,582	1,729	\$788,405
Homeownership	368	\$196,817	--	--
Rental	446	\$230,765	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Lawrence County in 2015 was \$6,609,137.

Lewis County



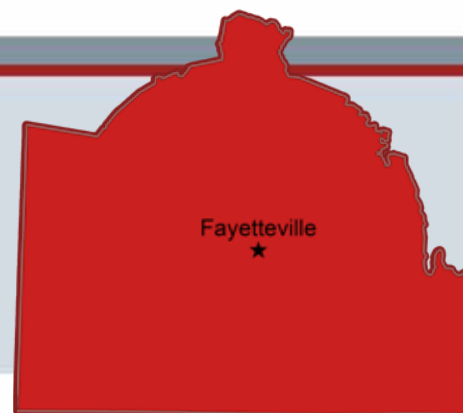
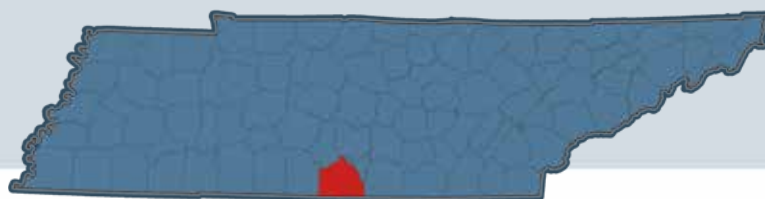
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	27	\$1.3M
<i>Homebuyer Education Program, 2003</i>	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	\$41,422	--	\$336,779
Foreclosure Prevention, 2008	1	\$900	15	\$7,050
HOME, 1992	--	--	63	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	19	\$148,789	44	\$254,510
<i>Competitive Grants</i>	18	\$143,092	19	\$163,932
<i>Emergency Repair</i>	1	\$5,697	20	\$77,033
<i>Housing Modification and Ramps</i>	--	--	1	\$374
<i>Rural Housing Repair</i>	--	--	4	\$13,171
<i>Community Investment Tax Credits, 2005</i>	--	--	44	\$2.2M
Low Income Housing Tax Credits, 1987	--	--	96	\$3.9M
Section 8 Rental Assistance, 1978	41	\$148,699	--	--
Tenant-Based Rental	2	\$3,349	--	--
Project-Based	39	\$145,350	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	276	\$170,135	637	\$312,451
Homeownership	161	\$101,417	--	--
Rental	115	\$68,717	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Lewis County in 2015 was \$3,956,659.

Lincoln County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$205,213	109	\$5.8M
<i>Downpayment Loans, 2013</i>	2	\$7,982	2	\$7,982
<i>Homebuyer Education Program, 2003</i>	2	\$500	6	\$1,175
Keep My Tennessee Home, 2011 - Disbursed	--	\$74,509	--	\$303,824
Foreclosure Prevention, 2008	2	\$1,950	23	\$10,500
HOME, 1992	--	--	94	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$34,018	45	\$289,777
<i>Emergency Repair</i>	2	\$21,018	24	\$131,284
<i>Housing Modification and Ramps</i>	1	\$5,500	6	\$8,471
<i>Rebuild and Recover</i>	--	--	4	\$107,269
<i>Rural Housing Repair</i>	1	\$7,500	11	\$42,753
Low Income Housing Tax Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	191	\$738,120	--	--
Tenant-Based Rental	129	\$375,591	--	--
Tenant Based Homeownership	1	\$2,214	--	--
Project-Based	61	\$360,315	--	--
Weatherization Assistance Program, 1976	--	--	36	\$176,494
Low-Income Home Energy Assistance Program, 1981	640	\$339,785	1,260	\$585,293
Homeownership	235	\$133,217	--	--
Rental	405	\$206,567	--	--

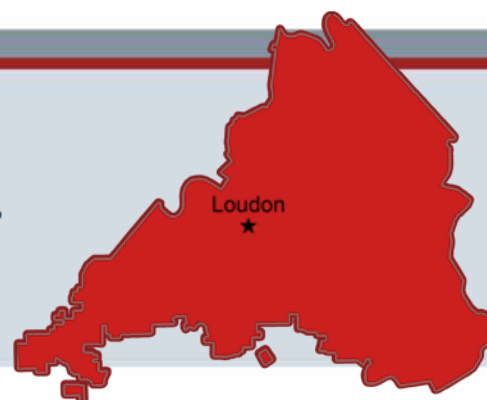
See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Lincoln County in 2015 was \$532,565.

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

Loudon County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	19	\$1.8M	642	\$39.9M
<i>Downpayment Loans, 2013</i>	15	\$56,212	21	\$83,339
<i>Homebuyer Education Program, 2003</i>	19	\$4,550	95	\$23,275
Keep My Tennessee Home, 2011 - Disbursed	--	\$129,813	--	\$700,965
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$16,164	3	\$45,662
<i>- Disbursed</i>	--	\$21,898	--	\$36,103
Foreclosure Prevention, 2008	--	--	23	\$6,750
HOME, 1992	7	\$317,720	149	\$3.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$39,819	15	\$114,902
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	2	\$22,163	8	\$78,242
<i>Housing Modification and Ramps</i>	1	\$990	3	\$2,494
<i>Rural Housing Repair</i>	--	--	3	\$17,500
<i>Community Investment Tax Credits, 2005</i>	--	--	85	\$3.2M
Low Income Housing Tax Credits, 1987	--	--	286	\$22.5M
Section 8 Rental Assistance, 1978	320	\$1.5M	--	--
Tenant-Based Rental	29	\$151,416	--	--
Tenant Based Homeownership	1	\$2,486	--	--
Project-Based	290	\$1.3M	--	--
Weatherization Assistance Program, 1976	1	\$6,555	61	\$311,151
Homeownership	1	\$6,555	--	--
Low-Income Home Energy Assistance Program, 1981	629	\$412,803	1,402	\$720,947
Homeownership	219	\$166,876	--	--
Rental	410	\$245,926	--	--

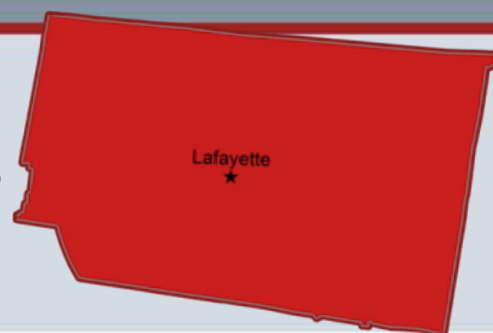
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Loudon County in 2015 was \$7,880,016.

Macon County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$244,390	128	\$6.6M
<i>Downpayment Loans, 2013</i>	3	\$9,956	3	\$9,956
<i>Homebuyer Education Program, 2003</i>	3	\$750	14	\$3,075
Keep My Tennessee Home, 2011 - Disbursed	--	\$46,130	--	\$304,156
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$39,496
<i>- Disbursed</i>	--	\$10,264	--	\$46,983
Foreclosure Prevention, 2008	1	\$450	11	\$4,500
HOME, 1992	--	--	51	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$3,000	26	\$87,835
<i>Emergency Repair</i>	1	\$3,000	5	\$37,417
<i>Housing Modification and Ramps</i>	--	--	5	\$2,881
<i>Rural Housing Repair</i>	--	--	16	\$47,537
Low Income Housing Tax Credits, 1987	--	--	164	\$10.8M
Section 8 Rental Assistance, 1978	7	\$11,247	--	--
Tenant-Based Rental	7	\$11,247	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	444	\$272,687	903	\$459,737
Homeownership	219	\$142,944	--	--
Rental	225	\$129,744	--	--

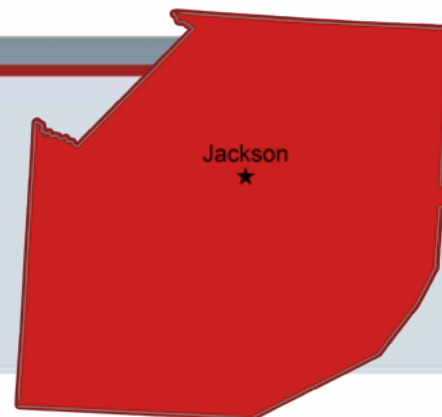
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Macon County in 2015 was \$2,653,090.

Madison County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	58	\$5.7M	3,765	\$189.8M
<i>Downpayment Loans, 2013</i>	58	\$230,090	77	\$305,601
<i>Homebuyer Education Program, 2003</i>	51	\$12,650	191	\$43,275
Keep My Tennessee Home, 2011 - Disbursed	--	\$221,756	--	\$1.4M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	11	\$299,123
<i>- Disbursed</i>	--	\$70,093	--	\$249,780
Foreclosure Prevention, 2008	3	\$1,350	98	\$35,250
HOME, 1992	--	--	101	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	9	\$52,048	59	\$538,909
<i>Competitive Grants</i>	--	--	7	\$324,375
<i>Emergency Repair</i>	2	\$10,633	19	\$83,955
<i>Housing Modification and Ramps</i>	--	--	11	\$6,419
<i>Rural Housing Repair</i>	7	\$41,415	22	\$124,161
<i>Community Investment Tax Credits, 2005</i>	--	--	36	\$694,868
Low Income Housing Tax Credits, 1987	--	--	890	\$56.7M
Multi-Family Bond Authority, 1993	--	--	788	\$31.5M
Section 8 Rental Assistance, 1978	1,043	\$5.4M	--	--
Tenant-Based Rental	441	\$2.2M	--	--
Tenant Based Homeownership	1	\$2,643	--	--
Project-Based	601	\$3.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$324,500	--	--
Weatherization Assistance Program, 1976	--	--	20	\$100,254
Low-Income Home Energy Assistance Program, 1981	1,484	\$982,003	3,658	\$1.8M
Homeownership	373	\$282,733	--	--
Rental	1,111	\$699,270	--	--

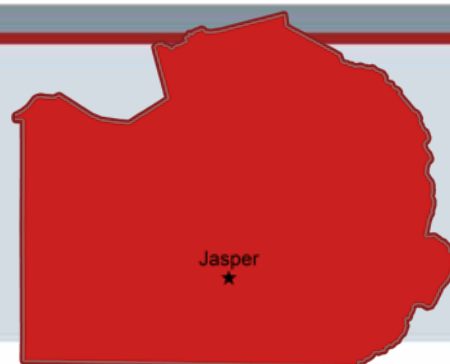
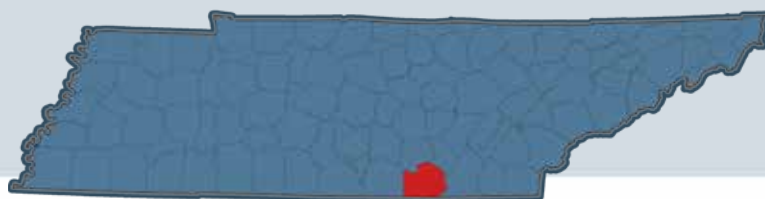
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Madison County in 2015 was \$4,741,664.

Marion County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$88,369	304	\$16.5M
<i>Downpayment Loans, 2013</i>	1	\$3,600	3	\$10,156
<i>Homebuyer Education Program, 2003</i>	1	\$150	18	\$3,225
Keep My Tennessee Home, 2011 - Disbursed	--	\$11,360	--	\$269,555
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$76,944
<i>- Disbursed</i>	--	\$17,850	--	\$63,164
Foreclosure Prevention, 2008	--	--	58	\$24,000
HOME, 1992	--	--	176	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$23,485	118	\$1M
<i>Competitive Grants</i>	--	--	7	\$111,000
<i>Emergency Repair</i>	1	\$13,194	28	\$213,849
<i>Housing Modification and Ramps</i>	--	--	38	\$29,554
<i>Rebuild and Recover</i>	--	--	9	\$507,961
<i>Rural Housing Repair</i>	2	\$10,291	36	\$173,719
Low Income Housing Tax Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	76	\$302,650	--	--
Weatherization Assistance Program, 1976	1	\$6,192	41	\$205,157
Homeownership	1	\$6,192	--	--
Low-Income Home Energy Assistance Program, 1981	519	\$322,211	1,197	\$586,205
Homeownership	271	\$174,156	--	--
Rental	248	\$148,056	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Marion County in 2015 was \$476,410.

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Marshall County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$182,278	312	\$19.7M
<i>Downpayment Loans, 2013</i>	2	\$7,425	4	\$18,385
<i>Homebuyer Education Program, 2003</i>	2	\$500	42	\$7,975
Keep My Tennessee Home, 2011 - Disbursed	--	\$31,160	--	\$397,165
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$54,976
<i>- Disbursed</i>	--	\$16,927	--	\$34,692
Foreclosure Prevention, 2008	3	\$1,800	75	\$30,000
HOME, 1992	--	--	99	\$3M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$10,520	86	\$532,495
<i>Competitive Grants</i>	--	--	45	\$344,314
<i>Emergency Repair</i>	3	\$10,520	29	\$138,814
<i>Housing Modification and Ramps</i>	--	--	3	\$1,505
<i>Rural Housing Repair</i>	--	--	9	\$47,862
<i>Community Investment Tax Credits, 2005</i>	--	--	55	\$272,080
Low Income Housing Tax Credits, 1987	--	--	347	\$23M
Section 8 Rental Assistance, 1978	439	\$1.7M	--	--
Tenant-Based Rental	200	\$763,275	--	--
Tenant Based Homeownership	1	\$1,404	--	--
Project-Based	238	\$887,250	--	--
Weatherization Assistance Program, 1976	--	--	33	\$166,139
Low-Income Home Energy Assistance Program, 1981	448	\$249,540	993	\$451,758
Homeownership	140	\$84,917	--	--
Rental	308	\$164,623	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Marshall County in 2015 was \$3,578,163.

Maury County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	50	\$6.2M	1,509	\$106.5M
<i>Downpayment Loans, 2013</i>	48	\$245,883	78	\$388,492
<i>Homebuyer Education Program, 2003</i>	48	\$11,800	360	\$80,975
Keep My Tennessee Home, 2011 - Disbursed	--	\$309,818	--	\$1.8M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	6	\$196,536
<i>- Disbursed</i>	--	\$44,714	--	\$125,691
Foreclosure Prevention, 2008	12	\$8,550	372	\$159,600
HOME, 1992	29	\$1.2M	126	\$5M
<i>Tennessee's Housing Trust Fund, 2007</i>	18	\$103,233	111	\$585,585
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	15	\$80,527	96	\$524,767
<i>Housing Modification and Ramps</i>	1	\$685	5	\$3,339
<i>Rural Housing Repair</i>	1	\$5,355	9	\$40,814
<i>Community Investment Tax Credits, 2005</i>	3	\$117,451	13	\$739,088
<i>Homeownership</i>	3	\$117,451	--	--
Low Income Housing Tax Credits, 1987	112	\$1.8M	691	\$31.1M
Multi-Family Bond Authority, 1993	112	\$2.9M	112	\$2.9M
Section 8 Rental Assistance, 1978	769	\$3.2M	--	--
Tenant-Based Rental	612	\$2.6M	--	--
Tenant Based Homeownership	4	\$7,097	--	--
Project-Based	153	\$638,636	--	--
Weatherization Assistance Program, 1976	--	--	39	\$183,994
Low-Income Home Energy Assistance Program, 1981	775	\$406,985	1,848	\$816,451
Homeownership	221	\$127,067	--	--
Rental	554	\$279,917	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Maury County in 2015 was \$8,092,084.

McMinn County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$613,409	268	\$14.1M
<i>Downpayment Loans, 2013</i>	7	\$25,020	11	\$36,220
<i>Homebuyer Education Program, 2003</i>	7	\$1,750	40	\$8,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$193,083	--	\$1M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$79,364
<i>- Disbursed</i>	--	\$12,519	--	\$70,104
Foreclosure Prevention, 2008	4	\$1,800	68	\$26,550
HOME, 1992	--	--	192	\$4M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$28,630	186	\$515,964
<i>Competitive Grants</i>	--	--	16	\$17,189
<i>Emergency Repair</i>	2	\$20,093	31	\$181,471
<i>Housing Modification and Ramps</i>	2	\$1,037	74	\$56,254
<i>Rural Housing Repair</i>	1	\$7,500	65	\$261,051
Low Income Housing Tax Credits, 1987	96	\$1.6M	386	\$18.1M
Multi-Family Bond Authority, 1993	96	\$3.3M	96	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	397	\$1.8M	--	--
Weatherization Assistance Program, 1976	4	\$14,570	49	\$226,852
Homeownership	3	\$12,868	--	--
Rental	1	\$1,702	--	--
Low-Income Home Energy Assistance Program, 1981	989	\$596,861	2,006	\$991,725
Homeownership	532	\$339,231	--	--
Rental	457	\$257,631	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in McMinn County in 2015 was \$1,567,489.

McNairy County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$256,899	195	\$8M
<i>Downpayment Loans, 2013</i>	3	\$10,465	3	\$10,465
<i>Homebuyer Education Program, 2003</i>	2	\$500	12	\$2,900
Keep My Tennessee Home, 2011 - Disbursed	--	\$81,753	--	\$500,755
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	4	\$52,279
<i>- Disbursed</i>	--	\$13,410	--	\$33,409
Foreclosure Prevention, 2008	--	--	17	\$6,450
HOME, 1992	20	\$705,000	96	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$26,436	26	\$489,297
<i>Competitive Grants</i>	--	--	3	\$49,220
<i>Emergency Repair</i>	1	\$5,738	5	\$26,015
<i>Housing Modification and Ramps</i>	1	\$872	2	\$1,148
<i>Rebuild and Recover</i>	--	--	5	\$350,000
<i>Rural Housing Repair</i>	3	\$19,825	11	\$62,914
<i>Community Investment Tax Credits, 2005</i>	--	--	3	\$41,780
Low Income Housing Tax Credits, 1987	--	--	64	\$7.2M
Section 8 Rental Assistance, 1978	151	\$856,189	--	--
Tenant-Based Rental	20	\$68,228	--	--
Project-Based	131	\$787,961	--	--
Weatherization Assistance Program, 1976	--	--	12	\$72,455
Low-Income Home Energy Assistance Program, 1981	659	\$336,267	1,258	\$602,200
Homeownership	387	\$205,033	--	--
Rental	272	\$131,233	--	--

See Methodology on page 122 for calculation details.

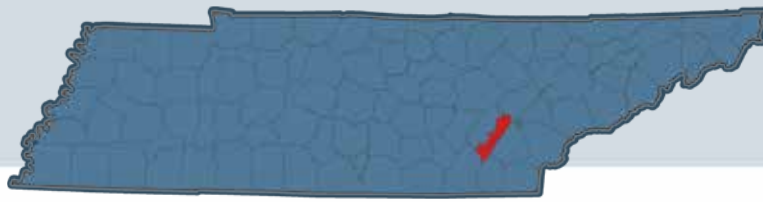
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in McNairy County in 2015 was \$1,230,433.

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Meigs County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$129,609	45	\$3M
<i>Downpayment Loans, 2013</i>	1	\$5,280	5	\$18,796
<i>Homebuyer Education Program, 2003</i>	1	\$250	12	\$2,950
Keep My Tennessee Home, 2011 - Disbursed	--	\$33,094	--	\$213,727
Foreclosure Prevention, 2008	--	--	17	\$5,400
HOME, 1992	--	--	75	\$1.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$8,454	45	\$54,380
<i>Housing Modification and Ramps</i>	2	\$954	40	\$32,400
<i>Rural Housing Repair</i>	1	\$7,500	5	\$21,980
Low Income Housing Tax Credits, 1987	--	--	24	\$242,860
Project-Based Section 8 Rental Assistance, 1978	27	\$76,789	--	--
Weatherization Assistance Program, 1976	2	\$8,614	43	\$204,305
Homeownership	1	\$2,471	--	--
Rental	1	\$6,143	--	--
Low-Income Home Energy Assistance Program, 1981	256	\$159,911	538	\$271,378
Homeownership	143	\$93,606	--	--
Rental	113	\$66,306	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Meigs County in 2015 was \$183,766.

Monroe County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$816,354	285	\$15.6M
<i>Downpayment Loans, 2013</i>	8	\$30,500	11	\$42,020
<i>Homebuyer Education Program, 2003</i>	8	\$2,000	46	\$9,725
Keep My Tennessee Home, 2011 - Disbursed	--	\$140,947	--	\$551,808
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$86,427
<i>- Disbursed</i>	--	\$14,876	--	\$71,797
Foreclosure Prevention, 2008	1	\$450	53	\$21,000
HOME, 1992	--	--	86	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,150	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>Rural Housing Repair</i>	1	\$7,150	19	\$92,897
<i>Community Investment Tax Credits, 2005</i>	--	--	16	\$6,112
Low Income Housing Tax Credits, 1987	--	--	106	\$6.9M
Section 8 Rental Assistance, 1978	67	\$298,524	--	--
Tenant-Based Rental	7	\$20,771	--	--
Project-Based	60	\$277,753	--	--
Weatherization Assistance Program, 1976	--	--	19	\$104,608
Low-Income Home Energy Assistance Program, 1981	807	\$536,207	1,595	\$830,926
Homeownership	470	\$330,728	--	--
Rental	337	\$205,478	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Monroe County in 2015 was \$659,014.

Montgomery County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	91	\$10.1M	3,833	\$218M
<i>Downpayment Loans, 2013</i>	91	\$410,245	165	\$736,595
<i>Homebuyer Education Program, 2003</i>	92	\$22,300	626	\$136,725
Keep My Tennessee Home, 2011 - Disbursed	--	\$660,294	--	\$3.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$39,375	32	\$1M
<i>- Disbursed</i>	--	\$281,772	--	\$744,686
Foreclosure Prevention, 2008	11	\$3,900	219	\$67,650
HOME, 1992	--	--	93	\$2.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	17	\$72,441	109	\$642,980
<i>Competitive Grants</i>	14	\$61,742	74	\$521,973
<i>Emergency Repair</i>	1	\$9,660	11	\$75,147
<i>Housing Modification and Ramps</i>	2	\$1,039	18	\$19,167
<i>Rural Housing Repair</i>	--	--	6	\$26,693
<i>Community Investment Tax Credits, 2005</i>	--	--	26	\$940,993
Low Income Housing Tax Credits, 1987	--	--	928	\$72.9M
Multi-Family Bond Authority, 1993	--	--	112	\$4.2M
Section 8 Rental Assistance, 1978	1,355	\$7M	--	--
Tenant-Based Rental	942	\$5.2M	--	--
Tenant Based Homeownership	3	\$6,195	--	--
Project-Based	410	\$1.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$307,731	--	--
Weatherization Assistance Program, 1976	1	\$3,572	1	\$3,572
Homeownership	1	\$3,572	--	--
Low-Income Home Energy Assistance Program, 1981	2,493	\$1.4M	5,484	\$2.6M
Homeownership	409	\$315,701	--	--
Rental	2,084	\$1.1M	--	--

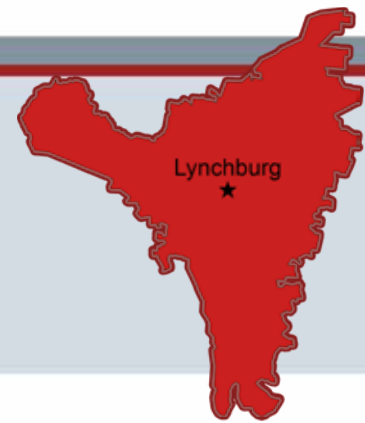
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Montgomery County in 2015 was \$7,005,882.

Moore County



Program, Year Started	2015 Units (or households)	2015 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>	1	\$665	3	\$8,853
<i>Emergency Repair</i>	--	--	1	\$4,207
<i>Housing Modification and Ramps</i>	1	\$665	1	\$665
<i>Rebuild and Recover</i>	--	--	--	--
<i>Rural Housing Repair</i>	--	--	1	\$3,981
Low Income Housing Tax Credits, 1987	--	--	57	\$779,850
Section 8 Rental Assistance, 1978	5	\$7,583	--	--
Tenant-Based Rental	5	\$7,583	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	117	\$66,450	257	\$119,529
Homeownership	56	\$34,500	--	--
Rental	61	\$31,950	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Moore County in 2015 was \$53,238.

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Morgan County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$411,761	162	\$8.4M
<i>Downpayment Loans, 2013</i>	3	\$12,368	3	\$12,368
<i>Homebuyer Education Program, 2003</i>	3	\$750	20	\$3,625
Keep My Tennessee Home, 2011 - Disbursed	--	\$39,580	--	\$119,497
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$18,319
<i>- Disbursed</i>	--	\$4,988	--	\$18,319
Foreclosure Prevention, 2008	--	--	13	\$5,100
HOME, 1992	--	--	66	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$5,182	56	\$340,972
<i>Competitive Grants</i>	--	--	11	\$214,500
<i>Emergency Repair</i>	1	\$3,601	31	\$88,695
<i>Housing Modification and Ramps</i>	2	\$1,582	8	\$11,151
<i>Rural Housing Repair</i>	--	--	6	\$26,627
<i>Community Investment Tax Credits, 2005</i>	--	--	47	\$638,237
Low Income Housing Tax Credits, 1987	--	--	109	\$4.5M
Section 8 Rental Assistance, 1978	51	\$146,455	--	--
Tenant-Based Rental	3	\$9,448	--	--
Project-Based	48	\$137,007	--	--
Weatherization Assistance Program, 1976	--	--	19	\$100,943
Low-Income Home Energy Assistance Program, 1981	559	\$311,007	1,120	\$534,432
Homeownership	418	\$232,116	--	--
Rental	141	\$78,891	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Morgan County in 2015 was \$386,875.

Obion County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$288,602	509	\$24.1M
<i>Downpayment Loans, 2013</i>	4	\$11,680	4	\$11,680
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	17	\$3,175
Keep My Tennessee Home, 2011 - Disbursed	--	\$137,704	--	\$725,217
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$21,669
<i>- Disbursed</i>	--	\$7,170	--	\$17,950
Foreclosure Prevention, 2008	--	--	15	\$6,300
HOME, 1992	--	--	90	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$21,177	40	\$194,427
<i>Emergency Repair</i>	3	\$19,384	18	\$122,160
<i>Housing Modification and Ramps</i>	--	--	6	\$3,473
<i>Rural Housing Repair</i>	1	\$1,793	16	\$68,794
Low Income Housing Tax Credits, 1987	--	--	289	\$20.4M
Multi-Family Bond Authority, 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	390	\$2M	--	--
Tenant-Based Rental	19	\$63,278	--	--
Project-Based	371	\$1.9M	--	--
Weatherization Assistance Program, 1976	--	--	28	\$138,279
Low-Income Home Energy Assistance Program, 1981	631	\$321,662	1,527	\$679,262
Homeownership	197	\$105,331	--	--
Rental	434	\$216,331	--	--

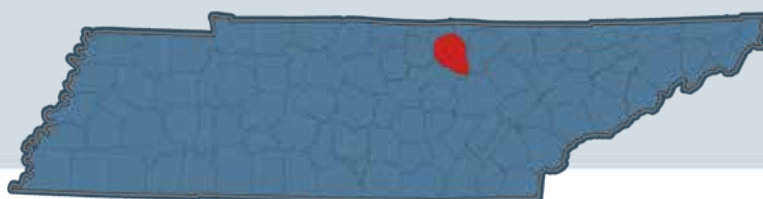
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Obion County in 2015 was \$6,591,676.

Overton County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$622,556	218	\$13M
<i>Downpayment Loans, 2013</i>	2	\$7,196	3	\$9,992
<i>Homebuyer Education Program, 2003</i>	2	\$500	12	\$2,625
Keep My Tennessee Home, 2011 - Disbursed	--	\$59,089	--	\$221,551
Foreclosure Prevention, 2008	--	--	5	\$2,250
HOME, 1992	--	--	92	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	6	\$48,450	39	\$265,144
<i>Emergency Repair</i>	3	\$31,293	16	\$148,441
<i>Housing Modification and Ramps</i>	--	--	2	\$1,485
<i>Rural Housing Repair</i>	3	\$17,157	21	\$115,218
Low Income Housing Tax Credits, 1987	--	--	111	\$4.3M
Section 8 Rental Assistance, 1978	67	\$127,264	--	--
Tenant-Based Rental	13	\$39,116	--	--
Project-Based	54	\$88,148	--	--
Weatherization Assistance Program, 1976	1	\$5,885	39	\$189,606
Homeownership	1	\$5,885	--	--
Low-Income Home Energy Assistance Program, 1981	457	\$263,387	1,019	\$484,637
Homeownership	296	\$170,544	--	--
Rental	161	\$92,844	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Overton County in 2015 was \$437,725.

Perry County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	4	\$158,078
<i>Homebuyer Education Program, 2003</i>	--	--	1	\$100
Keep My Tennessee Home, 2011 - Disbursed	--	\$3,893	--	\$54,226
Foreclosure Prevention, 2008	--	--	4	\$1,500
HOME, 1992	--	--	59	\$1.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$6,586	20	\$96,509
<i>Emergency Repair</i>	1	\$6,586	17	\$85,327
<i>Housing Modification and Ramps</i>	--	--	1	\$987
<i>Rural Housing Repair</i>	--	--	2	\$10,195
Low Income Housing Tax Credits, 1987	--	--	56	\$5.8M
Section 8 Rental Assistance, 1978	25	\$97,625	--	--
Tenant-Based Rental	2	\$3,923	--	--
Project-Based	23	\$93,702	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	198	\$132,785	418	\$220,535
Homeownership	139	\$91,217	--	--
Rental	59	\$41,567	--	--

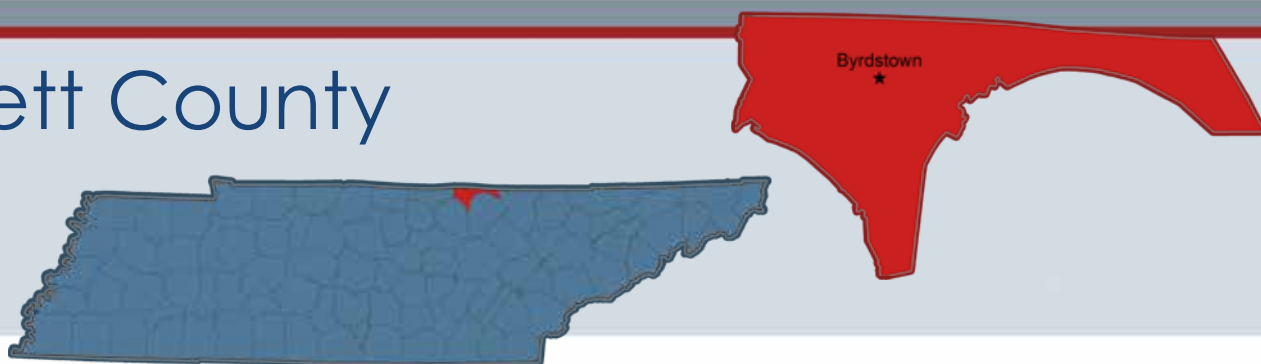
See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Perry County in 2015 was \$1,302,939.

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Pickett County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	22	\$980,970
Keep My Tennessee Home, 2011 - Disbursed	--	\$15,127	--	\$61,704
Foreclosure Prevention, 2008	2	\$1,650	2	\$1,650
HOME, 1992	--	--	87	\$2M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$2,346	37	\$223,145
<i>Emergency Repair</i>	1	\$2,346	10	\$63,186
<i>Rural Housing Repair</i>	--	--	27	\$159,958
Low Income Housing Tax Credits, 1987	--	--	56	\$554,560
Section 8 Rental Assistance, 1978	30	\$102,283	--	--
Tenant-Based Rental	5	\$13,708	--	--
Tenant Based Homeownership	1	\$2,679	--	--
Project-Based	24	\$85,896	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	146	\$80,612	310	\$148,112
Homeownership	101	\$58,044	--	--
Rental	45	\$22,569	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Pickett County in 2015 was \$67,841.

Polk County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$300,236	116	\$6.8M
<i>Downpayment Loans, 2013</i>	3	\$12,092	8	\$28,294
<i>Homebuyer Education Program, 2003</i>	4	\$900	27	\$5,875
Keep My Tennessee Home, 2011 - Disbursed	--	\$33,073	--	\$110,560
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$38,191
<i>- Disbursed</i>	--	\$10,474	--	\$39,973
Foreclosure Prevention, 2008	2	\$900	28	\$11,700
HOME, 1992	--	--	148	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$16,068	38	\$167,444
<i>Emergency Repair</i>	1	\$12,854	15	\$114,511
<i>Housing Modification and Ramps</i>	--	--	15	\$12,170
<i>Rural Housing Repair</i>	1	\$3,214	8	\$40,763
Low Income Housing Tax Credits, 1987	--	--	48	\$652,220
Project-Based Section 8 Rental Assistance, 1978	30	\$183,679	--	--
Weatherization Assistance Program, 1976	--	--	40	\$193,964
Low-Income Home Energy Assistance Program, 1981	307	\$197,111	694	\$346,061
Homeownership	217	\$139,056	--	--
Rental	90	\$58,056	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Polk County in 2015 was \$179,277.

Putnam County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	12	\$1.3M	1,136	\$68.5M
<i>Downpayment Loans, 2013</i>	8	\$37,712	8	\$37,712
<i>Homebuyer Education Program, 2003</i>	9	\$2,250	89	\$21,900
Keep My Tennessee Home, 2011 - Disbursed	--	\$138,484	--	\$710,611
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	6	\$182,526
<i>- Disbursed</i>	--	\$55,626	--	\$115,721
Foreclosure Prevention, 2008	2	\$1,650	32	\$15,150
HOME, 1992	15	\$224,985	88	\$3.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	11	\$82,361	80	\$435,467
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	9	\$60,858	48	\$334,213
<i>Housing Modification and Ramps</i>	--	--	13	\$6,065
<i>Rural Housing Repair</i>	1	\$4,837	18	\$78,523
<i>Community Investment Tax Credits, 2005</i>	88	\$8.1M	89	\$8.2M
<i>Rental</i>	88	\$8.1M	--	--
Low Income Housing Tax Credits, 1987	--	--	704	\$52.5M
Section 8 Rental Assistance, 1978	444	\$1.6M	--	--
Tenant-Based Rental	257	\$868,265	--	--
Tenant Based Homeownership	2	\$5,436	--	--
Project-Based	185	\$726,551	--	--
Emergency Solutions Grant Program, 1988	--	\$50,000	--	--
Weatherization Assistance Program, 1976	2	\$8,801	44	\$202,009
Homeownership	2	\$8,801	--	--
Low-Income Home Energy Assistance Program, 1981	1,318	\$769,717	2,751	\$1.3M
Homeownership	451	\$283,194	--	--
Rental	867	\$486,524	--	--

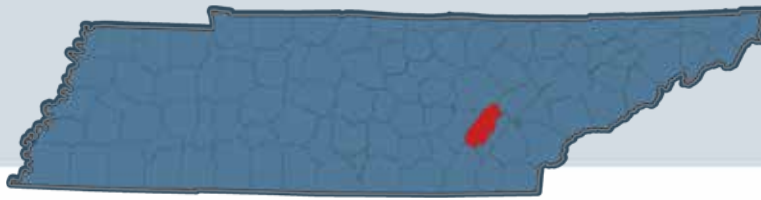
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Putnam County in 2015 was \$22,184,491.

Rhea County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$489,468	572	\$37.9M
<i>Downpayment Loans, 2013</i>	5	\$19,940	7	\$27,480
<i>Homebuyer Education Program, 2003</i>	5	\$1,150	24	\$5,625
Keep My Tennessee Home, 2011 - Disbursed	--	\$75,812	--	\$622,251
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$103,606
<i>- Disbursed</i>	--	\$17,315	--	\$93,549
Foreclosure Prevention, 2008	1	\$450	74	\$30,150
HOME, 1992	--	--	118	\$3.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$7,952	61	\$126,152
<i>Housing Modification and Ramps</i>	--	--	42	\$30,739
<i>Rural Housing Repair</i>	2	\$7,952	19	\$95,413
<i>Community Investment Tax Credits, 2005</i>	--	--	72	\$3.2M
Low Income Housing Tax Credits, 1987	--	--	187	\$8.1M
Weatherization Assistance Program, 1976	--	--	40	\$194,922
Low-Income Home Energy Assistance Program, 1981	448	\$279,311	1,049	\$512,031
Homeownership	254	\$160,506	--	--
Rental	194	\$118,806	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Rhea County in 2015 was \$3,329,243.

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Roane County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	13	\$1.4M	447	\$24.7M
<i>Downpayment Loans, 2013</i>	12	\$50,490	17	\$69,942
<i>Homebuyer Education Program, 2003</i>	11	\$2,650	55	\$13,350
Keep My Tennessee Home, 2011 - Disbursed	--	\$97,208	--	\$642,423
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$35,836
<i>- Disbursed</i>	--	\$8,466	--	\$21,726
Foreclosure Prevention, 2008	--	--	16	\$5,850
HOME, 1992	18	\$705,000	251	\$5.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$3,593	19	\$125,252
<i>Competitive Grants</i>	--	--	3	\$50,000
<i>Emergency Repair</i>	1	\$3,593	13	\$62,886
<i>Housing Modification and Ramps</i>	--	--	1	\$926
<i>Rural Housing Repair</i>	--	--	2	\$11,440
<i>Community Investment Tax Credits, 2005</i>	--	--	25	\$570,000
Low Income Housing Tax Credits, 1987	--	--	424	\$18.5M
Section 8 Rental Assistance, 1978	373	\$1.4M	--	--
Tenant-Based Rental	35	\$107,860	--	--
Project-Based	338	\$1.3M	--	--
Weatherization Assistance Program, 1976	2	\$11,339	60	\$308,390
Homeownership	2	\$11,339	--	--
Low-Income Home Energy Assistance Program, 1981	722	\$455,928	1,633	\$842,862
Homeownership	307	\$212,476	--	--
Rental	415	\$243,451	--	--

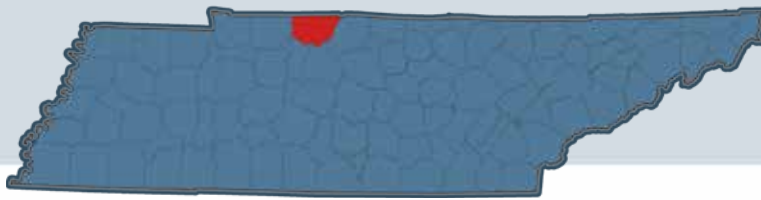
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Roane County in 2015 was \$2,090,736..

Robertson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	31	\$4.2M	1,863	\$139M
<i>Downpayment Loans, 2013</i>	30	\$166,956	51	\$276,196
<i>Homebuyer Education Program, 2003</i>	34	\$8,400	190	\$42,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$449,834	--	\$2.2M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	6	\$192,092
<i>- Disbursed</i>	--	\$51,977	--	\$160,555
Foreclosure Prevention, 2008	11	\$8,700	158	\$78,300
HOME, 1992	8	\$233,087	174	\$3.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$15,967	40	\$114,354
<i>Emergency Repair</i>	1	\$10,597	12	\$77,938
<i>Housing Modification and Ramps</i>	1	\$5,370	23	\$19,863
<i>Rural Housing Repair</i>	--	--	5	\$16,553
Low Income Housing Tax Credits, 1987	--	--	679	\$31.7M
Multi-Family Bond Authority, 1993	--	--	120	\$4.9M
Section 8 Rental Assistance, 1978	294	\$1.5M	--	--
Tenant-Based Rental	180	\$1M	--	--
Project-Based	114	\$472,793	--	--
Weatherization Assistance Program, 1976	5	\$16,900	42	\$202,706
Homeownership	5	\$16,900	--	--
Low-Income Home Energy Assistance Program, 1981	533	\$307,542	1,057	\$517,092
Homeownership	127	\$87,508	--	--
Rental	406	\$220,033	--	--

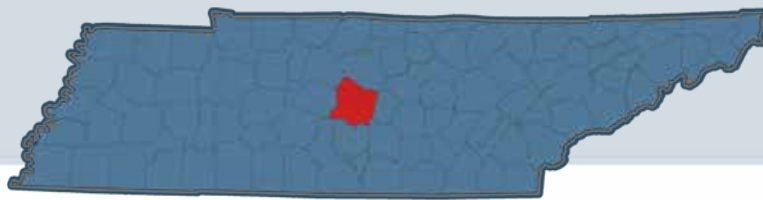
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Robertson County in 2015 was \$14,675,845.

Rutherford County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	321	\$44.5M	8,783	\$798.2M
<i>Downpayment Loans, 2013</i>	319	\$1.8M	565	\$3.1M
<i>Homebuyer Education Program, 2003</i>	313	\$77,250	2,183	\$528,975
Keep My Tennessee Home, 2011 - Disbursed	--	\$2.1M	--	\$12M
<i>*Medical Hardship Program, 2012 - Allocated</i>	4	\$140,103	47	\$1.4M
<i>- Disbursed</i>	--	\$430,117	--	\$1.1M
Foreclosure Prevention, 2008	94	\$48,600	1,208	\$521,700
HOME, 1992	26	\$376,000	412	\$7.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$49,112	57	\$201,702
<i>Habitat for Tennessee</i>	2	\$41,712	2	\$41,712
<i>Emergency Repair</i>	--	--	20	\$131,250
<i>Housing Modification and Ramps</i>	1	\$5,500	33	\$25,027
<i>Rural Housing Repair</i>	1	\$1,900	2	\$3,713
<i>Community Investment Tax Credits, 2005</i>	80	\$3.6M	766	\$36.3M
<i>Rental</i>	80	\$3.6M	--	--
Low Income Housing Tax Credits, 1987	734	\$39M	2,796	\$162.7M
Multi-Family Bond Authority, 1993	508	\$28.1M	638	\$35.3M
Section 8 Rental Assistance, 1978	1,114	\$6.1M	--	--
Tenant-Based Rental	151	\$917,594	--	--
Tenant Based Homeownership	3	\$15,116	--	--
Project-Based	960	\$5.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$286,424	--	--
Weatherization Assistance Program, 1976	4	\$11,912	48	\$215,273
Homeownership	3	\$10,094	--	--
Rental	1	\$1,818	--	--
Low-Income Home Energy Assistance Program, 1981	1,155	\$593,742	2,538	\$1.1M
Homeownership	230	\$141,958	--	--
Rental	925	\$451,783	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Rutherford County in 2015 was \$25,546,245.

Scott County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$164,822	73	\$4M
<i>Downpayment Loans, 2013</i>	2	\$6,503	4	\$13,903
<i>Homebuyer Education Program, 2003</i>	1	\$250	7	\$1,200
Keep My Tennessee Home, 2011 - Disbursed	--	\$79,830	--	\$439,158
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$54,998
<i>- Disbursed</i>	--	\$15,536	--	\$40,462
Foreclosure Prevention, 2008	1	\$450	19	\$7,350
HOME, 1992	--	--	119	\$4.7M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$587	72	\$382,563
<i>Competitive Grants</i>	--	--	12	\$234,910
<i>Emergency Repair</i>	--	--	36	\$110,862
<i>Housing Modification and Ramps</i>	1	\$587	17	\$13,847
<i>Rural Housing Repair</i>	--	--	7	\$22,944
Low Income Housing Tax Credits, 1987	--	--	94	\$1.4M
Section 8 Rental Assistance, 1978	145	\$449,378	--	--
Tenant-Based Rental	22	\$44,375	--	--
Project-Based	123	\$405,003	--	--
Emergency Solutions Grant Program, 1988	--	\$162,413	--	--
Weatherization Assistance Program, 1976	--	--	19	\$99,415
Low-Income Home Energy Assistance Program, 1981	512	\$232,032	1,217	\$513,882
Homeownership	352	\$156,516	--	--
Rental	160	\$75,516	--	--

See Methodology on page 122 for calculation details.

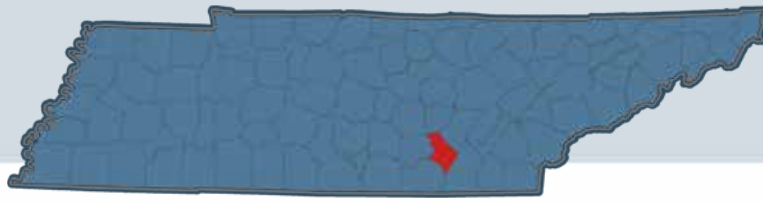
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Scott County in 2015 was \$521,866.

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Sequatchie County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	182	\$11M
Homebuyer Education Program, 2003	--	--	53	\$11,850
Keep My Tennessee Home, 2011 - Disbursed	--	\$112,321	--	\$413,022
*Medical Hardship Program, 2012 - Allocated	--	--	4	\$98,464
- Disbursed	--	\$13,150	--	\$99,460
Foreclosure Prevention, 2008	--	--	34	\$13,350
HOME, 1992	--	--	52	\$1.7M
Tennessee's Housing Trust Fund, 2007	1	\$6,957	103	\$793,311
Competitive Grants	--	--	58	\$633,750
Emergency Repair	1	\$6,957	12	\$82,014
Housing Modification and Ramps	--	--	22	\$18,569
Rural Housing Repair	--	--	11	\$58,978
Low Income Housing Tax Credits, 1987	--	--	64	\$3M
Project-Based Section 8 Rental Assistance, 1978	58	\$313,391	--	--
Weatherization Assistance Program, 1976	1	\$6,637	42	\$204,946
Homeownership	1	\$6,637	--	--
Low-Income Home Energy Assistance Program, 1981	398	\$227,561	838	\$403,273
Homeownership	184	\$107,256	--	--
Rental	214	\$120,306	--	--

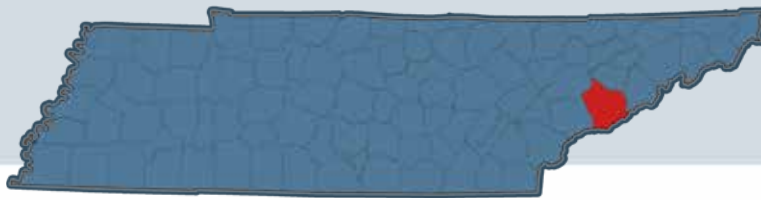
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sequatchie County in 2015 was \$222,439.

Sevier County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	20	\$2.5M	596	\$37.3M
<i>Downpayment Loans, 2013</i>	18	\$89,796	24	\$116,130
<i>Homebuyer Education Program, 2003</i>	17	\$4,050	75	\$15,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$220,205	--	\$1.3M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$7,406	9	\$196,648
<i>- Disbursed</i>	--	\$45,021	--	\$181,113
Foreclosure Prevention, 2008	1	\$450	42	\$15,000
HOME, 1992	12	\$470,000	110	\$4.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$7,948	13	\$48,521
<i>Emergency Repair</i>	4	\$7,948	6	\$22,403
<i>Housing Modification and Ramps</i>	--	--	1	\$791
<i>Rural Housing Repair</i>	--	--	6	\$25,327
<i>Community Investment Tax Credits, 2005</i>	--	--	112	\$5M
Low Income Housing Tax Credits, 1987	--	--	496	\$40.2M
Section 8 Rental Assistance, 1978	160	\$475,089	--	--
Tenant-Based Rental	38	\$128,332	--	--
Project-Based	122	\$346,757	--	--
Weatherization Assistance Program, 1976	--	--	16	\$93,165
Low-Income Home Energy Assistance Program, 1981	691	\$454,097	1,370	\$699,572
Homeownership	335	\$259,086	--	--
Rental	356	\$195,011	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sevier County in 2015 was \$1,674,795.

Shelby County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	247	\$28.3M	20,325	\$1,152.5M
<i>Downpayment Loans, 2013</i>	236	\$1.1M	419	\$1.9M
<i>Homebuyer Education Program, 2003</i>	246	\$60,400	2,196	\$501,123
Keep My Tennessee Home, 2011 - Disbursed	--	\$8.4M	--	\$46M
<i>*Medical Hardship Program, 2012 - Allocated</i>	10	\$280,826	228	\$6.4M
<i>- Disbursed</i>	--	\$1.7M	--	\$5.2M
Foreclosure Prevention, 2008	330	\$137,700	4,754	\$1.9M
HOME, 1992	7	\$470,000	211	\$3.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	67	\$816,665	463	\$5.5M
<i>Competitive Grants</i>	53	\$659,026	250	\$4.6M
<i>Habitat for Tennessee</i>	3	\$49,998	3	\$49,998
<i>Emergency Repair</i>	11	\$107,641	127	\$848,276
<i>Housing Modification and Ramps</i>	--	--	82	\$45,961
<i>Rural Housing Repair</i>	--	--	1	\$999
<i>Community Investment Tax Credits, 2005</i>	462	\$5.6M	1,016	\$22.1M
<i>Homeownership</i>	33	\$500,000	--	--
<i>Rental</i>	429	\$5.1M	--	--
Low Income Housing Tax Credits, 1987	898	\$29.7M	12,976	\$561.2M
Multi-Family Bond Authority, 1993	240	\$19M	8,719	\$266M
Section 8 Rental Assistance, 1978	7,386	\$37.3M	--	--
Tenant-Based Rental	302	\$1.7M	--	--
Tenant Based Homeownership	1	\$7,683	--	--
Project-Based	7,083	\$35.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$14,286	--	--
Weatherization Assistance Program, 1976	--	--	64	\$375,400
Low-Income Home Energy Assistance Program, 1981	16,019	\$9.8M	32,819	\$16.6M
Homeownership	2,969	\$3M	--	--
Rental	13,050	\$6.7M	--	--

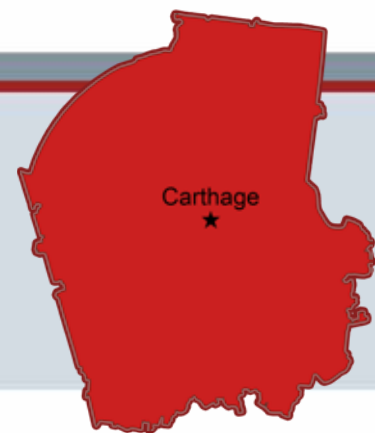
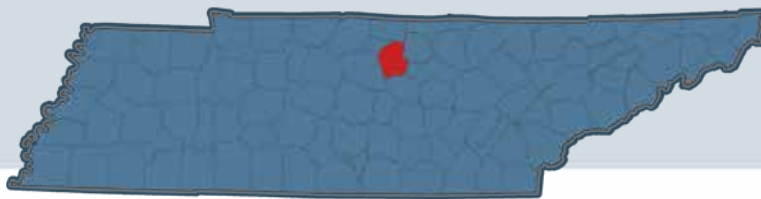
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Shelby County in 2015 was \$102,705,686.

Smith County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$383,719	62	\$5M
<i>Downpayment Loans, 2013</i>	3	\$15,632	4	\$18,992
<i>Homebuyer Education Program, 2003</i>	3	\$750	25	\$3,925
Keep My Tennessee Home, 2011 - Disbursed	--	\$52,478	--	\$470,913
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$35,124
<i>- Disbursed</i>	--	\$9,927	--	\$27,007
Foreclosure Prevention, 2008	--	--	12	\$4,950
HOME, 1992	--	--	68	\$2.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	15	\$96,777
<i>Emergency Repair</i>	--	--	10	\$70,607
<i>Housing Modification and Ramps</i>	--	--	1	\$467
<i>Rural Housing Repair</i>	--	--	4	\$25,703
Low Income Housing Tax Credits, 1987	32	\$706,160	176	\$6.5M
Multi-Family Bond Authority, 1993	32	\$1.2M	32	\$1.2M
Section 8 Rental Assistance, 1978	9	\$16,547	--	--
Tenant-Based Rental	8	\$16,173	--	--
Tenant Based Homeownership	1	\$374	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	216	\$158,837	468	\$253,872
Homeownership	110	\$83,844	--	--
Rental	106	\$74,994	--	--

See Methodology on page 122 for calculation details.

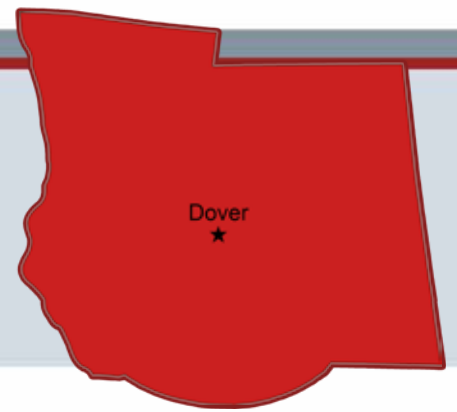
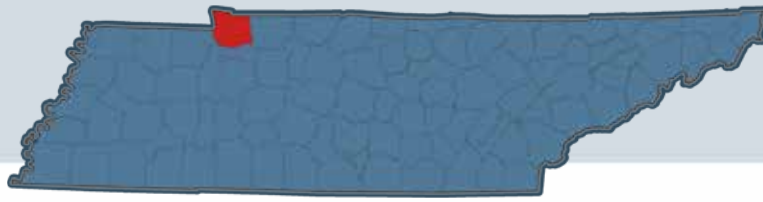
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Smith County in 2015 was \$199,213.

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Stewart County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$151,404	87	\$4.7M
<i>Downpayment Loans, 2013</i>	2	\$6,200	5	\$20,100
<i>Homebuyer Education Program, 2003</i>	3	\$650	20	\$3,750
Keep My Tennessee Home, 2011 - Disbursed	--	\$43,866	--	\$250,419
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	2	\$59,305
<i>- Disbursed</i>	--	\$17,294	--	\$41,240
Foreclosure Prevention, 2008	2	\$1,050	8	\$3,150
HOME, 1992	--	--	33	\$1.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$608	8	\$284,417
<i>Emergency Repair</i>	--	--	6	\$33,445
<i>Housing Modification and Ramps</i>	1	\$608	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	49	\$909,480	75	\$1.3M
Multi-Family Bond Authority, 1993	49	\$1.5M	49	\$1.5M
Section 8 Rental Assistance, 1978	20	\$83,358	--	--
Tenant-Based Rental	4	\$13,121	--	--
Project-Based	16	\$70,237	--	--
Low-Income Home Energy Assistance Program, 1981	204	\$127,606	441	\$225,403
Homeownership	126	\$76,553	--	--
Rental	78	\$51,053	--	--

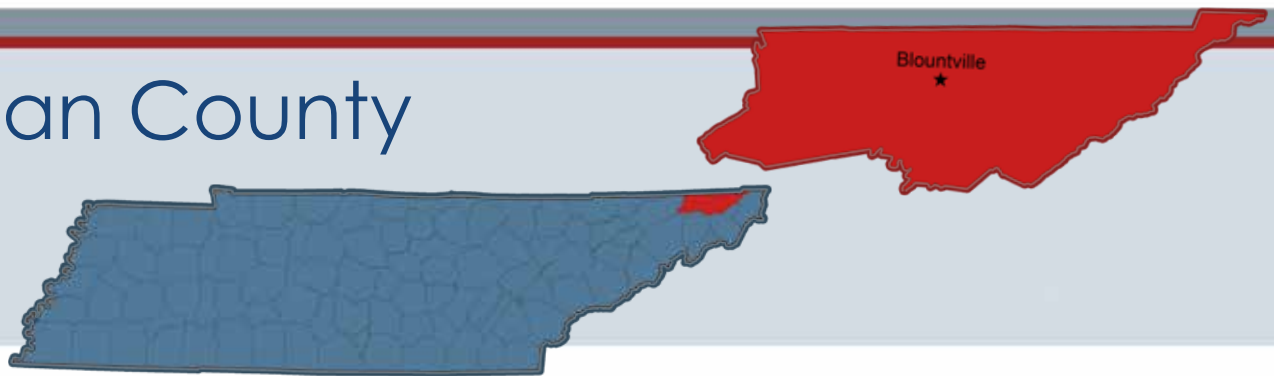
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Stewart County in 2015 was \$299,443.

Sullivan County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	33	\$3.4M	2,098	\$96.4M
<i>Downpayment Loans, 2013</i>	26	\$113,490	39	\$165,502
<i>Homebuyer Education Program, 2003</i>	31	\$7,750	243	\$54,075
Keep My Tennessee Home, 2011 - Disbursed	--	\$627,600	--	\$2.6M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$37,806	16	\$485,106
<i>- Disbursed</i>	--	\$139,635	--	\$356,247
Foreclosure Prevention, 2008	4	\$2,100	158	\$54,900
HOME, 1992	--	--	135	\$2.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	14	\$86,405	123	\$1.5M
<i>Competitive Grants</i>	--	--	22	\$987,750
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	13	\$69,739	70	\$334,578
<i>Housing Modification and Ramps</i>	--	--	15	\$12,423
<i>Rebuild and Recover</i>	--	--	2	\$71,440
<i>Rural Housing Repair</i>	--	--	13	\$48,556
<i>Community Investment Tax Credits, 2005</i>	20	\$1M	151	\$6.4M
<i>Homeownership</i>	20	\$1M	--	--
Low Income Housing Tax Credits, 1987	--	--	1,356	\$92.1M
Multi-Family Bond Authority, 1993	--	--	481	\$19.3M
Project-Based Section 8 Rental Assistance, 1978	961	\$4.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$208,455	--	--
Weatherization Assistance Program, 1976	--	--	17	\$75,969
Low-Income Home Energy Assistance Program, 1981	3,068	\$1.5M	5,484	\$2.4M
Homeownership	1,273	\$679,530	--	--
Rental	1,795	\$851,991	--	--

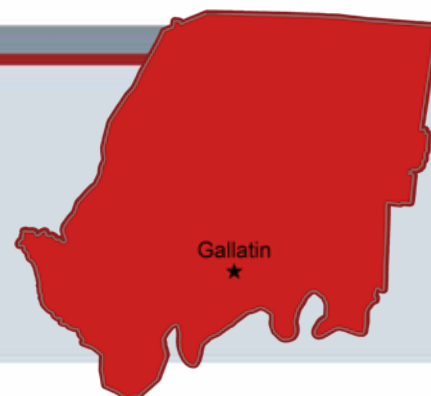
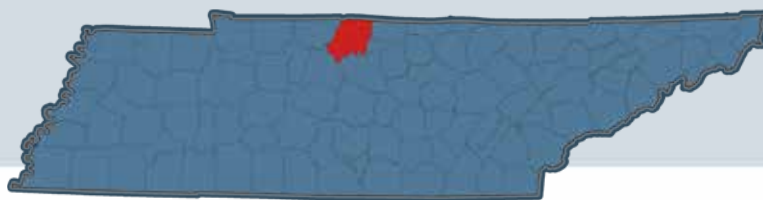
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sullivan County in 2015 was \$12,721,722.

Sumner County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	94	\$13.3M	3,436	\$277.5M
<i>Downpayment Loans, 2013</i>	93	\$534,782	156	\$902,314
<i>Homebuyer Education Program, 2003</i>	94	\$22,900	759	\$168,475
Keep My Tennessee Home, 2011 - Disbursed	--	\$838,409	--	\$4.6M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$39,383	12	\$337,488
<i>- Disbursed</i>	--	\$103,342	--	\$257,684
Foreclosure Prevention, 2008	28	\$19,500	296	\$142,350
HOME, 1992	--	--	215	\$5.5M
<i>Tennessee's Housing Trust Fund, 2007</i>	8	\$39,551	62	\$156,314
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	2	\$11,266	18	\$96,722
<i>Housing Modification and Ramps</i>	5	\$11,619	40	\$34,688
<i>Rural Housing Repair</i>	--	--	3	\$8,238
<i>Community Investment Tax Credits, 2005</i>	--	--	153	\$9.6M
Low Income Housing Tax Credits, 1987	173	\$11.4M	1,297	\$59.6M
Multi-Family Bond Authority, 1993	73	\$2.1M	369	\$18.3M
Section 8 Rental Assistance, 1978	1,049	\$5.7M	--	--
Tenant-Based Rental	584	\$3.5M	--	--
Tenant Based Homeownership	3	\$15,251	--	--
Project-Based	462	\$2.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$304,186	--	--
Weatherization Assistance Program, 1976	11	\$49,786	58	\$262,050
Homeownership	9	\$34,727	--	--
Rental	2	\$15,059	--	--
Low-Income Home Energy Assistance Program, 1981	1,217	\$701,592	2,524	\$1.2M
Homeownership	297	\$194,008	--	--
Rental	920	\$507,583	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Sumner County in 2015 was \$8,567,333.

Tipton County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$752,707	1,268	\$74.4M
<i>Downpayment Loans, 2013</i>	7	\$30,716	15	\$60,703
<i>Homebuyer Education Program, 2003</i>	7	\$1,750	89	\$16,800
Keep My Tennessee Home, 2011 - Disbursed	--	\$333,225	--	\$1.7M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	10	\$278,556
<i>- Disbursed</i>	--	\$44,252	--	\$229,022
Foreclosure Prevention, 2008	7	\$3,150	107	\$39,750
HOME, 1992	--	--	110	\$4.1M
<i>Tennessee's Housing Trust Fund, 2007</i>	4	\$26,862	87	\$523,374
<i>Emergency Repair</i>	4	\$26,862	54	\$341,063
<i>Rural Housing Repair</i>	--	--	33	\$182,311
Low Income Housing Tax Credits, 1987	--	--	412	\$14.1M
Section 8 Rental Assistance, 1978	675	\$3.7M	--	--
Tenant-Based Rental	384	\$2.3M	--	--
Tenant Based Homeownership	2	\$11,621	--	--
Project-Based	289	\$1.4M	--	--
Weatherization Assistance Program, 1976	4	\$18,715	32	\$156,994
Homeownership	3	\$14,366	--	--
Rental	1	\$4,349	--	--
Low-Income Home Energy Assistance Program, 1981	800	\$498,021	1,846	\$911,733
Homeownership	216	\$145,119	--	--
Rental	584	\$352,902	--	--

See Methodology on page 122 for calculation details.

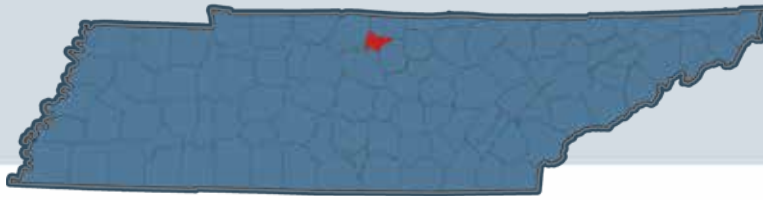
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Tipton County in 2015 was \$1,350,951.

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Trousdale County



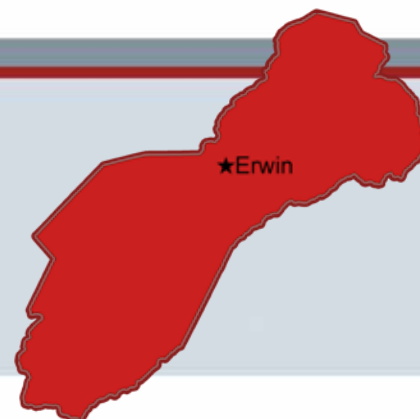
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$495,281	60	\$4.5M
<i>Downpayment Loans, 2013</i>	3	\$20,196	5	\$32,276
<i>Homebuyer Education Program, 2003</i>	4	\$1,000	15	\$3,525
Keep My Tennessee Home, 2011 - Disbursed	--	\$24,376	--	\$106,617
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$18,984	1	\$18,984
<i>- Disbursed</i>	--	\$7,684	--	\$7,684
Foreclosure Prevention, 2008	1	\$750	16	\$8,550
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	34	\$136,406	--	--
Tenant-Based Rental	34	\$136,406	--	--
Weatherization Assistance Program, 1976	1	\$5,827	39	\$193,113
Homeownership	1	\$5,827	--	--
Low-Income Home Energy Assistance Program, 1981	148	\$110,217	298	\$172,467
Homeownership	65	\$47,758	--	--
Rental	83	\$62,458	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Trousdale County in 2015 was \$359,925.

Unicoi County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	135	\$6.1M
<i>Homebuyer Education Program, 2003</i>	--	--	9	\$1,875
Keep My Tennessee Home, 2011 - Disbursed	--	\$64,157	--	\$300,838
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$21,134
<i>- Disbursed</i>	--	\$6,847	--	\$8,558
Foreclosure Prevention, 2008	--	--	19	\$6,600
HOME, 1992	--	--	119	\$3.9M
<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>Rural Housing Repair</i>	--	--	4	\$21,239
<i>Community Investment Tax Credits, 2005</i>	1	\$1,818	8	\$609,631
<i>Homeownership</i>	1	\$1,818	--	--
Low Income Housing Tax Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	102	\$273,622	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	--	--	2	\$6,385
Low-Income Home Energy Assistance Program, 1981	559	\$306,668	1,141	\$502,577
Homeownership	273	\$149,659	--	--
Rental	286	\$157,009	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Unicoi County in 2015 was \$275,656.

Union County



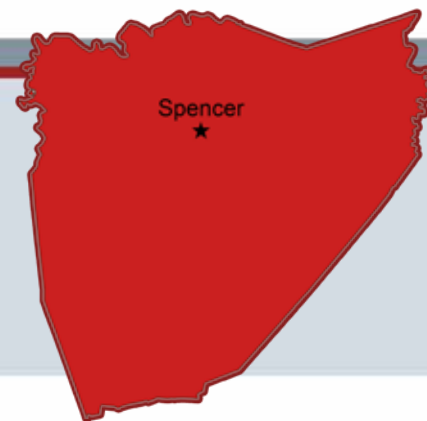
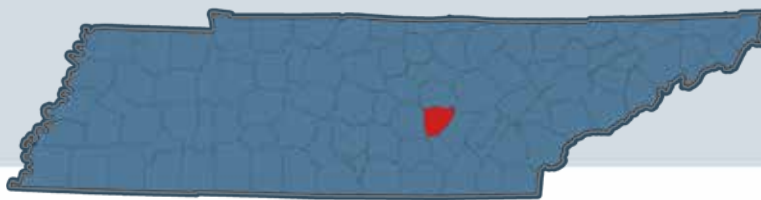
Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$95,144	227	\$13.8M
<i>Downpayment Loans, 2013</i>	1	\$3,876	1	\$3,876
<i>Homebuyer Education Program, 2003</i>	1	\$250	18	\$3,375
Keep My Tennessee Home, 2011 - Disbursed	--	\$80,383	--	\$265,659
Foreclosure Prevention, 2008	--	--	21	\$6,300
HOME, 1992	--	--	132	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	25	\$109,959
<i>Emergency Repair</i>	--	--	9	\$27,887
<i>Rural Housing Repair</i>	--	--	16	\$82,072
<i>Community Investment Tax Credits, 2005</i>	--	--	9	\$3,438
Low Income Housing Tax Credits, 1987	73	\$2M	255	\$7.8M
Multi-Family Bond Authority, 1993	73	\$2.8M	73	\$2.8M
Section 8 Rental Assistance, 1978	23	\$91,279	--	--
Tenant-Based Rental	22	\$88,232	--	--
Tenant Based Homeownership	1	\$3,047	--	--
Weatherization Assistance Program, 1976	--	--	17	\$97,646
Low-Income Home Energy Assistance Program, 1981	311	\$168,882	1,053	\$463,471
Homeownership	155	\$91,116	--	--
Rental	156	\$77,766	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Union County in 2015 was \$51,095.

Van Buren County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	16	\$898,056
Keep My Tennessee Home, 2011 - Disbursed	--	\$26,841	--	\$174,782
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$39,319
<i>- Disbursed</i>	--	\$12,115	--	\$39,319
Foreclosure Prevention, 2008	--	--	14	\$6,000
HOME, 1992	--	--	37	\$1.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$11,000	14	\$77,649
<i>Emergency Repair</i>	1	\$11,000	6	\$36,557
<i>Rural Housing Repair</i>	--	--	8	\$41,092
Low Income Housing Tax Credits, 1987	--	--	32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	27	\$146,644	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	115	\$112,262	276	\$177,615
Homeownership	54	\$81,294	--	--
Rental	61	\$30,969	--	--

See Methodology on page 122 for calculation details.

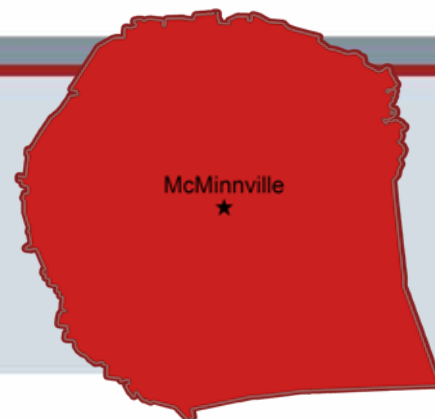
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program

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

The estimated economic impact of THDA-related activities in Van Buren County in 2015 was \$60,047.

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

Warren County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	8	\$606,667	236	\$12M
<i>Downpayment Loans, 2013</i>	7	\$20,124	9	\$23,811
<i>Homebuyer Education Program, 2003</i>	6	\$1,300	16	\$2,700
Keep My Tennessee Home, 2011 - Disbursed	--	\$38,684	--	\$346,984
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	1	\$35,947
<i>- Disbursed</i>	--	\$5,870	--	\$26,337
Foreclosure Prevention, 2008	1	\$450	34	\$12,600
HOME, 1992	--	--	101	\$2.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	5	\$47,052	40	\$275,868
<i>Emergency Repair</i>	4	\$39,552	24	\$211,290
<i>Housing Modification and Ramps</i>	--	--	4	\$2,336
<i>Rural Housing Repair</i>	1	\$7,500	12	\$62,242
Low Income Housing Tax Credits, 1987	48	\$1.1M	424	\$19.2M
Multi-Family Bond Authority, 1993	48	\$1.8M	148	\$5M
Section 8 Rental Assistance, 1978	331	\$1.5M	--	--
Tenant-Based Rental	27	\$95,722	--	--
Project-Based	304	\$1.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$95,000	--	--
Weatherization Assistance Program, 1976	1	\$3,352	40	\$190,902
Homeownership	1	\$3,352	--	--
Low-Income Home Energy Assistance Program, 1981	664	\$405,086	1,397	\$691,266
Homeownership	336	\$226,869	--	--
Rental	328	\$178,217	--	--

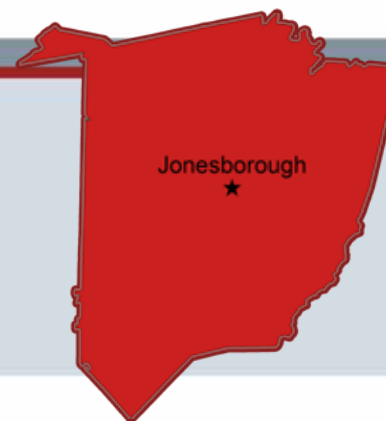
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Warren County in 2015 was \$1,014,094.

Washington County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	23	\$2.6M	1,638	\$88.7M
<i>Downpayment Loans, 2013</i>	19	\$83,436	30	\$126,282
<i>Homebuyer Education Program, 2003</i>	19	\$4,650	223	\$55,650
Keep My Tennessee Home, 2011 - Disbursed	--	\$349,752	--	\$2M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	12	\$348,314
<i>- Disbursed</i>	--	\$79,350	--	\$296,996
Foreclosure Prevention, 2008	6	\$2,850	179	\$62,250
HOME, 1992	--	--	193	\$4.8M
<i>Tennessee's Housing Trust Fund, 2007</i>	17	\$471,303	173	\$3.2M
<i>Competitive Grants</i>	7	\$430,000	70	\$2.5M
<i>Emergency Repair</i>	7	\$29,467	83	\$333,660
<i>Housing Modification and Ramps</i>	1	\$990	6	\$5,030
<i>Rebuild and Recover</i>	--	--	2	\$367,874
<i>Rural Housing Repair</i>	2	\$10,846	12	\$49,392
<i>Community Investment Tax Credits, 2005</i>	56	\$836,161	128	\$6M
<i>Homeownership</i>	16	\$31,061	--	--
<i>Rental</i>	40	\$805,100	--	--
Low Income Housing Tax Credits, 1987	--	--	1,060	\$62.4M
Multi-Family Bond Authority, 1993	--	--	102	\$3M
Project-Based Section 8 Rental Assistance, 1978	882	\$3.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$483,067	--	--
Weatherization Assistance Program, 1976	--	--	14	\$48,213
Low-Income Home Energy Assistance Program, 1981	1,153	\$702,930	2,412	\$1.2M
Homeownership	267	\$288,146	--	--
Rental	886	\$414,784	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Washington County in 2015 was \$11,029,695.

Wayne County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	37	\$1.4M
Keep My Tennessee Home, 2011 - Disbursed	--	\$14,055	--	\$68,623
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$93,328
<i>- Disbursed</i>	--	\$23,740	--	\$84,437
Foreclosure Prevention, 2008	--	--	3	\$450
HOME, 1992	--	--	64	\$2.3M
<i>Tennessee's Housing Trust Fund, 2007</i>	--	--	7	\$15,998
<i>Emergency Repair</i>	--	--	1	\$758
<i>Rural Housing Repair</i>	--	--	6	\$15,240
Low Income Housing Tax Credits, 1987	--	--	136	\$1.8M
Section 8 Rental Assistance, 1978	18	\$24,326	--	--
Tenant-Based Rental	18	\$24,326	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	726	\$320,784	1,346	\$566,784
Homeownership	552	\$219,917	--	--
Rental	174	\$100,867	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Wayne County in 2015 was \$277,665.

Weakley County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$59,895	250	\$11.5M
<i>Downpayment Loans, 2013</i>	1	\$2,440	1	\$2,440
<i>Homebuyer Education Program, 2003</i>	--	--	2	\$1,675
Keep My Tennessee Home, 2011 - Disbursed	--	\$80,690	--	\$511,077
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$60,870
<i>- Disbursed</i>	--	\$14,797	--	\$45,397
Foreclosure Prevention, 2008	--	--	14	\$4,650
HOME, 1992	--	--	77	\$3.2M
<i>Tennessee's Housing Trust Fund, 2007</i>	10	\$209,750	56	\$471,890
<i>Competitive Grants</i>	4	\$172,022	4	\$172,022
<i>Emergency Repair</i>	3	\$25,903	26	\$206,074
<i>Housing Modification and Ramps</i>	--	--	5	\$3,869
<i>Rural Housing Repair</i>	3	\$11,825	21	\$89,925
<i>Community Investment Tax Credits, 2005</i>	--	--	10	\$252,041
Low Income Housing Tax Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	46	\$168,941	--	--
Tenant-Based Rental	10	\$25,046	--	--
Project-Based	36	\$143,895	--	--
Weatherization Assistance Program, 1976	--	--	13	\$70,686
Low-Income Home Energy Assistance Program, 1981	735	\$403,712	1,701	\$778,784
Homeownership	404	\$216,031	--	--
Rental	331	\$187,681	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Weakley County in 2015 was \$1,158,343.

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

White County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$686,246	292	\$15.4M
<i>Downpayment Loans, 2013</i>	5	\$22,140	5	\$22,140
<i>Homebuyer Education Program, 2003</i>	6	\$1,400	32	\$6,800
Keep My Tennessee Home, 2011 - Disbursed	--	\$67,625	--	\$331,614
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	3	\$42,393
<i>- Disbursed</i>	--	\$11,932	--	\$23,561
Foreclosure Prevention, 2008	1	\$450	35	\$11,250
HOME, 1992	--	--	72	\$2.6M
<i>Tennessee's Housing Trust Fund, 2007</i>	1	\$7,081	24	\$150,672
<i>Emergency Repair</i>	1	\$7,081	11	\$96,866
<i>Housing Modification and Ramps</i>	--	--	2	\$1,393
<i>Rural Housing Repair</i>	--	--	11	\$52,413
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority, 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	73	\$314,012	--	--
Tenant-Based Rental	14	\$45,266	--	--
Project-Based	59	\$268,746	--	--
Weatherization Assistance Program, 1976	1	\$7,325	40	\$192,196
Homeownership	1	\$7,325	--	--
Low-Income Home Energy Assistance Program, 1981	479	\$278,382	940	\$458,660
Homeownership	296	\$173,694	--	--
Rental	183	\$104,689	--	--

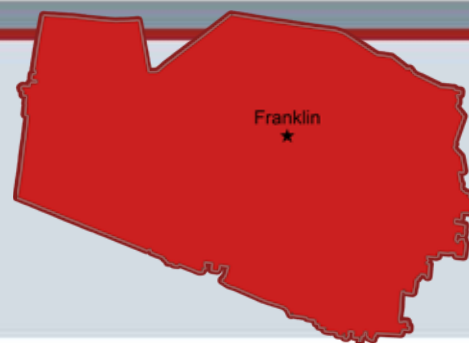
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in White County in 2015 was \$405,151.

Williamson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	32	\$6M	877	\$91.1M
<i>Downpayment Loans, 2013</i>	28	\$217,254	56	\$426,797
<i>Homebuyer Education Program, 2003</i>	28	\$6,700	272	\$66,425
Keep My Tennessee Home, 2011 - Disbursed	--	\$572,017	--	\$3.4M
<i>*Medical Hardship Program, 2012 - Allocated</i>	--	--	8	\$232,061
<i>- Disbursed</i>	--	\$71,061	--	\$186,277
Foreclosure Prevention, 2008	27	\$16,800	456	\$215,700
HOME, 1992	--	--	103	\$4.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	80	\$566,543	175	\$1.7M
<i>Competitive Grants</i>	64	\$500,000	114	\$1.5M
<i>Habitat for Tennessee</i>	1	\$16,666	1	\$16,666
<i>Emergency Repair</i>	11	\$47,532	46	\$172,936
<i>Housing Modification and Ramps</i>	4	\$2,344	14	\$9,268
<i>Community Investment Tax Credits, 2005</i>	86	\$11.1M	288	\$23.1M
<i>Homeownership</i>	8	\$466,879	--	--
<i>Rental</i>	78	\$10.7M	--	--
Low Income Housing Tax Credits, 1987	112	\$10.5M	476	\$43.7M
Section 8 Rental Assistance, 1978	94	\$445,269	--	--
Tenant-Based Rental	39	\$216,373	--	--
Project-Based	55	\$228,896	--	--
Emergency Solutions Grant Program, 1988	--	\$62,319	--	--
Weatherization Assistance Program, 1976	--	--	38	\$187,916
Low-Income Home Energy Assistance Program, 1981	262	\$130,017	523	\$230,667
Homeownership	138	\$60,358	--	--
Rental	200	\$69,658	--	--

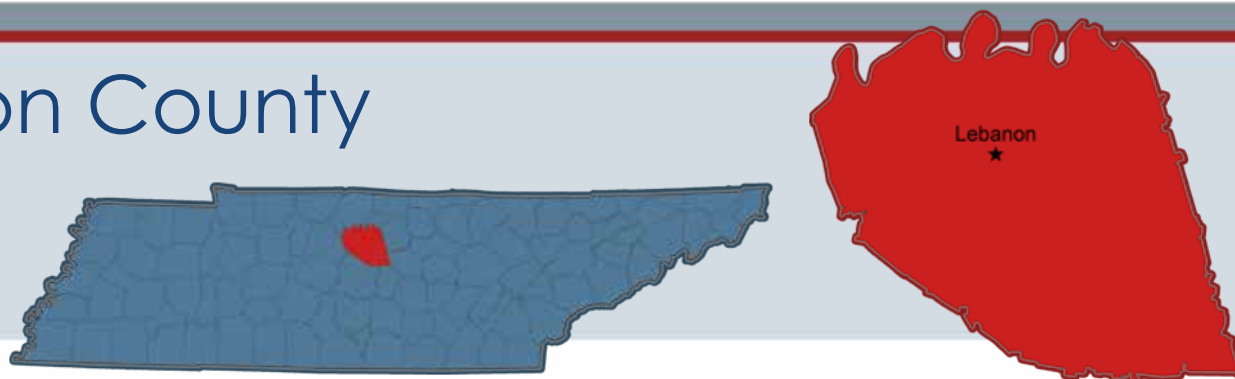
See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Williamson County in 2015 was \$47,358,295.

Wilson County



Program, Year Started	2015 Units (or households)	2015 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	30	\$4.9M	1,552	\$142.8M
<i>Downpayment Loans, 2013</i>	29	\$195,510	59	\$379,408
<i>Homebuyer Education Program, 2003</i>	29	\$7,050	408	\$90,025
Keep My Tennessee Home, 2011 - Disbursed	--	\$833,321	--	\$3.8M
<i>*Medical Hardship Program, 2012 - Allocated</i>	1	\$26,092	14	\$458,680
<i>- Disbursed</i>	--	\$83,207	--	\$443,425
Foreclosure Prevention, 2008	16	\$10,800	246	\$113,550
HOME, 1992	--	--	159	\$4.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$14,924	30	\$92,994
<i>Emergency Repair</i>	1	\$11,317	12	\$74,422
<i>Housing Modification and Ramps</i>	1	\$356	16	\$11,135
<i>Rural Housing Repair</i>	1	\$3,250	2	\$7,437
<i>Community Investment Tax Credits, 2005</i>	260	\$11.6M	400	\$20.1M
<i>Rental</i>	260	\$11.6M	--	--
Low Income Housing Tax Credits, 1987	226	\$16.6M	1,138	\$58.1M
Multi-Family Bond Authority, 1993	--	--	245	\$12.4M
Section 8 Rental Assistance, 1978	554	\$2.9M	--	--
Tenant-Based Rental	399	\$2.1M	--	--
Tenant Based Homeownership	4	\$22,195	--	--
Project-Based	151	\$773,586	--	--
Weatherization Assistance Program, 1976	4	\$15,263	46	\$212,961
Homeownership	3	\$11,812	--	--
Rental	1	\$3,451	--	--
Low-Income Home Energy Assistance Program, 1981	507	\$300,567	1,251	\$586,317
Homeownership	98	\$90,958	--	--
Rental	409	\$209,608	--	--

See Methodology on page 122 for calculation details.

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

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

The estimated economic impact of THDA-related activities in Wilson County in 2015 was \$5,236,262.

Homeownership & Rental Summary Table



Homeownership & Rental Summary Table

Congressional District 2015 Totals

Congressional District	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Congressional District 1	7,358	\$25,430,842	11,996	\$25,362,883
Congressional District 2	4,191	\$38,524,932	12,632	\$83,389,092
Congressional District 3	5,181	\$37,125,625	12,318	\$39,001,005
Congressional District 4	4,665	\$72,561,810	10,914	\$103,479,217
Congressional District 5	3,228	\$82,422,277	15,282	\$99,314,056
Congressional District 6	4,579	\$40,220,095	9,633	\$66,956,023
Congressional District 7	5,181	\$33,586,616	10,507	\$47,238,378
Congressional District 8	7,361	\$59,356,293	32,518	\$133,483,076
Congressional District 9	3,610	\$43,399,504	21,816	\$93,449,037

County 2015 Totals

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Anderson	509	\$3,242,940	1,531	\$4,013,389
Bedford	310	\$1,797,273	635	\$1,238,652
Benton	175	\$182,865	302	\$2,797,414
Bledsoe	169	\$399,374	309	\$878,961
Blount	644	\$5,247,028	1,288	\$2,203,306
Bradley	730	\$7,796,651	1,973	\$9,629,548
Campbell	432	\$438,590	749	\$1,522,718
Cannon	116	\$320,057	82	\$74,032
Carroll	311	\$509,834	352	\$446,388
Carter	954	\$1,273,564	1,140	\$1,974,520
Cheatham	184	\$3,065,215	229	\$3,153,679
Chester	158	\$307,616	442	\$1,571,516
Claiborne	394	\$434,352	288	\$225,697
Clay	208	\$168,102	177	\$3,537,899
Cocke	546	\$833,321	585	\$2,887,368
Coffee	365	\$1,436,237	1,078	\$2,683,077
Crockett	193	\$537,239	237	\$219,261
Cumberland	490	\$1,783,557	564	\$6,149,390
Davidson	2,823	\$77,119,766	14,487	\$95,258,367
Decatur	176	\$617,747	152	\$208,170
DeKalb	206	\$494,889	242	\$499,490
Dickson	221	\$2,237,297	566	\$902,009
Dyer	279	\$981,201	971	\$2,217,015

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Fayette	246	\$1,163,430	631	\$11,805,358
Fentress	363	\$454,962	231	\$1,928,916
Franklin	392	\$903,936	444	\$973,395
Gibson	453	\$1,641,709	1,024	\$4,520,564
Giles	201	\$360,874	653	\$1,644,509
Grainger	344	\$1,341,382	322	\$496,457
Greene	746	\$1,484,049	1,052	\$1,810,080
Grundy	323	\$379,810	129	\$183,453
Hamblen	562	\$3,648,510	1,276	\$1,425,896
Hamilton	976	\$18,683,900	5,053	\$8,832,023
Hancock	428	\$749,605	352	\$451,755
Hardeman	383	\$440,457	461	\$807,272
Hardin	401	\$284,086	458	\$3,295,439
Hawkins	880	\$1,275,465	1,055	\$4,927,179
Haywood	230	\$599,513	687	\$941,227
Henderson	324	\$248,364	453	\$883,998
Henry	259	\$355,356	784	\$1,478,818
Hickman	294	\$693,432	321	\$705,606
Houston	76	\$114,946	128	\$2,235,414
Humphreys	130	\$307,821	270	\$575,371
Jackson	200	\$166,094	194	\$2,481,337
Jefferson	421	\$3,494,834	537	\$441,635
Johnson	507	\$366,823	524	\$871,810
Knox	1,705	\$25,070,156	8,718	\$76,766,145
Lake	76	\$78,744	393	\$1,225,111
Lauderdale	233	\$1,049,576	702	\$1,494,788
Lawrence	392	\$974,267	487	\$372,830
Lewis	163	\$149,437	174	\$360,508
Lincoln	243	\$457,389	596	\$944,687
Loudon	251	\$2,498,590	730	\$1,733,133
Macon	224	\$457,884	232	\$140,991
Madison	443	\$6,520,931	2,154	\$6,117,986
Marion	276	\$325,162	324	\$450,706
Marshall	148	\$335,527	747	\$1,816,552
Maury	333	\$8,180,728	1,435	\$8,241,861
McMinn	551	\$1,228,309	951	\$6,872,540
McNairy	415	\$1,299,495	423	\$987,422
Meigs	148	\$272,765	141	\$149,238

Homeownership & Rental Summary Table

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Monroe	481	\$1,343,006	404	\$504,002
Montgomery	516	\$11,780,817	3,453	\$8,160,572
Moore	57	\$35,165	66	\$39,533
Morgan	425	\$706,746	192	\$225,346
Obion	205	\$572,663	824	\$2,183,803
Overton	310	\$914,219	228	\$220,108
Perry	140	\$101,696	84	\$139,192
Pickett	104	\$77,167	75	\$124,852
Polk	224	\$512,799	120	\$241,735
Putnam	493	\$2,172,441	1,399	\$2,086,776
Rhea	262	\$772,592	194	\$118,806
Roane	341	\$2,477,421	788	\$1,636,255
Robertson	184	\$5,251,279	700	\$1,731,650
Rutherford	682	\$49,577,500	2,854	\$73,672,850
Scott	356	\$424,495	305	\$524,894
Sequatchie	186	\$246,321	272	\$433,697
Sevier	373	\$3,587,539	516	\$670,100
Shelby	3,610	\$43,399,504	21,816	\$93,449,037
Smith	113	\$546,350	147	\$1,950,701
Stewart	131	\$297,626	147	\$2,578,891
Sullivan	1,345	\$5,068,770	2,756	\$5,446,106
Sumner	437	\$15,050,445	2,144	\$19,701,119
Tipton	237	\$1,352,147	1,260	\$4,057,663
Trousdale	71	\$602,872	117	\$198,864
Unicoi	274	\$220,662	388	\$430,631
Union	156	\$270,769	252	\$4,998,555
Van Buren	55	\$131,249	88	\$177,613
Warren	351	\$950,368	707	\$4,529,667
Washington	322	\$3,427,699	1,815	\$4,025,805
Wayne	552	\$257,712	192	\$125,193
Weakley	411	\$411,581	381	\$528,644
White	305	\$977,893	256	\$418,701
Williamson	221	\$6,986,631	472	\$11,547,197
Wilson	151	\$6,149,182	1,450	\$19,696,831

* 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.

Single Family Loan Program dollars also include the second loans that were funded for the borrowers who needed downpayment and closing cost assistance. However, borrowers who received second mortgage loans are not counted in the graph because they are counted as part of the Homeownership Loan Program.

Statewide, 2,365 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

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

Methodology



Methodology

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 funds can be 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. Funds also may be used for security deposits, rent, and utilities. 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.

Downpayment Loans

In October 2013, the Great Choice Program replaced the Great Rate, Great Advantage and Great Start Programs, and borrowers who needed downpayment and closing costs assistance were allowed to use second mortgage loans up to four percent of the sale price. 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.

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. For 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.

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.

HOME Program

HOME funds are awarded annually through a competitive application process to cities, counties, and nonprofit organizations, including Community Housing Development Organizations (CHDOs) outside the local participating jurisdictions that receive their own HOME allocation directly from the U.S. Department of Housing and Urban Development (HUD). Due to pending federal regulatory changes, HOME funds were not awarded to local grantees in 2012 and 2013. These changes delayed the awarding of HOME funds, therefore 2013 CHDO dollars were awarded during the period covered by this report. During the 2015 calendar year, 2014 urban/rural and CHDO funds were also awarded.

As of calendar year 2015, rental housing activities are no longer eligible for funding through the state HOME Program. All of the HOME activities during this reporting period were homeownership activities. 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 2015 data.

Homeownership Loan Programs

The 2015 Homeownership Loan Program 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.

Methodology

Keep My Tennessee Home

Keep My Tennessee Home (Tennessee's Hardest Hit Fund) provides forgivable loans to unemployed, substantially underemployed, recently divorced, and surviving spouse homeowners to make their mortgage payments.

THDA approved the last borrower for the Keep My Tennessee Home Program in November 2014, but continued disbursing funds on behalf of the borrowers approved previously. Disbursed dollar amounts show the payments that were made during the calendar year.

Legal Assistance Program

At the request of the Attorney General (AG), Tennessee Housing Development Agency (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 represent the amount disbursed in 2015 to the Legal Assistance Program Providers (LAPP) that were selected by the AG to participate in this program.

Low-Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) assists low income households with affording 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 2015. The number of households served and the dollar amount of LIHEAP assistance provided in each county include both Crisis LIHEAP and Regular LIHEAP number of household served and payments combined during the calendar year.

Although LIHEAP was first funded in 1981, the cumulative totals reflected in this report start in 2014, which is when THDA began administering the program in October 2013.

Low-Income Housing Tax Credits (LIHTC)

Federal low-income housing tax credits are awarded through the LIHTC program 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)

The Medical Hardship Program provides forgivable loans to eligible Tennessee homeowners with a long-term medical disability hardship.

Two types of data are shown: allocated and disbursed. The allocated units reflect the number of borrowers whose assistance was approved during the year. Allocated dollars reflect the amount of assistance that will be paid. Disbursed dollar amounts show the payments that were made during the calendar year.

Because allocations are made in a single year and disbursements occur across multiple years, it is possible that some counties will show dollar amounts without units and vice versa.

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 (4 percent) tax credits. Therefore, the units reported under this program are also counted in the LIHTC programs. In 2015, 2,365 units funded with LIHTC also received \$118.4 million in Multi-Family Bond Authority funding.

Section 8 Project-Based Rental Assistance (Contract Administration)

The U.S. Department of Housing and Urban Development (HUD) contracts with THDA to administer 393 Section 8 project-based contracts. This figure includes one Section 8 project-based property that is part of the THDA portfolio. The figures reported at the county level reflect the total number of families served in 2015. Because some families may have moved to project-based units in other 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.

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 2015. The figures reported at the county-level reflect the total number of families served in 2015. 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 the structure of the program, it is difficult to compute a meaningful cumulative total.

Methodology

Tennessee Housing Trust Fund

In 2015, the Tennessee Housing Trust Fund (THTF) funded five programs: The Competitive Grants Program, Habitat Tennessee Set-Aside, Housing Modifications and Ramps Program, Rural Housing Repair Program, and Emergency Repair Program. The Manufactured Home Program was discontinued and has no funding associated with it in 2015. The cumulative units and dollar amount of the THTF include Manufactured Home Program. There were no new Rebuild and Recover Program funds awarded in 2015.

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

For the Competitive Grants Program and Rebuild and Recover Program, cumulative units are based on the proposed number of households served. Cumulative dollar amounts reflect awards made during the calendar year.

Weatherization Assistance Program (WAP)

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

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2015.

CONGRESSIONAL DISTRICT NOTES

Congressional district boundaries for 2015 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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