



Tennessee Housing Development Agency

2016 Program Summary

2016 Program Summary

Contents:

Introduction	2
Acknowledgements	2
How to Use This Program Summary	2
Economic Impact	3
THDA Program Descriptions	4-7
Tennessee Program Totals	8-10
Tennessee Summary Graphs	11-14
Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2016	11
Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Program, 2016	12
Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Programs, 2016	13
Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2016	14
U.S. Congressional District Program Totals	16-24
County Program Totals <i>(in alphabetical order)</i>	26-120
Homeownership & Rental Summary Table	122-124
Methodology	126-132



Introduction

Introduction

By Ralph M. Perrey, THDA Executive Director

Thank you for taking an interest in the progress and achievements of THDA in calendar year 2016. Through this program summary you will see the impact THDA has made in 2016, the first complete calendar year guided by our new Strategic Plan.

THDA's Board of Directors approved the new plan in May of 2015. The plan is directed by two primary aspirations. The first aspiration is to meaningfully expand safe, sound, affordable housing opportunities for low and moderate income Tennesseans as the state's leading resource. The second aspiration is to excel in the management and stewardship of our resources; and to produce strong earnings that allow creative reinvestment to meet the housing needs in Tennessee. These aspirations are laudable, and with focused efforts, achievable.

Last year THDA made homeownership possible for 2,003 Tennessee families through our Great Choice Home Loan program. We also managed a wide range of grant programs under the Tennessee Housing Trust Fund, maintained a network of homebuyer education counseling partners, and administered federal programs on the state level. All told, THDA was directly responsible for \$498 million in economic activity in 2016, with a total estimated economic impact of \$855 million. Our activities created more than 6,013 jobs.

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



Acknowledgements

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

How to Use This Program Summary

This Program Summary provides a comprehensive account of THDA's activities during calendar year 2016. 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 2016 impact is broken out by congressional district and then by all 95 Tennessee counties. Lastly, the Methodology explains how every number is calculated for each program. Click on the map on any of the Congressional District or County pages to visit our new interactive online mapping tool.

Economic Impact

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

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

Economic Impact of THDA-Related Activities in 2016

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 \$855 million in 2016.
 - Of this total, \$498 million was directly injected into the economy by THDA-related activities.
 - Every \$100 of THDA-related activities generated an additional \$72 in the business revenues.

Personal income

- THDA-related activities generated \$274 million in wages and salaries in 2016.
 - Every \$100 of personal income produced an additional \$75 of wages and salaries in the local economy.

Employment / Job Creation

- THDA-related activities created 6,013 jobs in 2016.
 - Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 81 additional jobs throughout the local economy.

State and local taxes

- THDA-related activities accounted for \$29 million in state and local taxes in 2016.

To read the complete Economic Impact of THDA Activities on the Tennessee Economy 2016 report please visit thda.org/research-planning/program-summary.

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

THDA Program Descriptions

Blight Elimination Program (BEP)

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

Community Investment Tax Credit (CITC)

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

Emergency Solutions Grant Program (ESG)

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

Foreclosure Prevention Program

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

HOME Program

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

Homebuyer Education Program

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

Homeownership Loan Program

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

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.

THDA Program Descriptions

Low Income Home Energy Assistance Program (LIHEAP)

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

Low-Income Housing Tax Credit (LIHTC)

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

Medical Hardship Program

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

Multifamily Tax-Exempt Bond Authority

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

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 and rent adjustments with property agents, handles issue calls from residents, and conducts Management and Occupancy Reviews (MORS). In return, Section 8 property owner-agents provide safe, decent and affordable housing units at 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 serves households through the HCV program in 72 Tennessee counties. The program is administered in the remaining counties by other public housing agencies (PHAs). A list of these public housing agencies may be found at www.hud.gov/offices/pih/pha/contacts/states/tn.cfm.

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

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

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.

Take Credit

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

THDA Program Descriptions

Tennessee Housing Trust Fund (THTF)

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

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

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

Weatherization Assistance Program (WAP)

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

Tennessee Program Totals

Homeownership and Maintenance

The Great Choice and New Start **Homeownership Loan Programs** created 2,003 homeowners, with first loans totaling \$257.9 million. In addition, 1,911 downpayment assistance second loans in the amount of \$10.3 million were funded in the same period. The new **Take Credit Program** issued 12 Mortgage Credit Certificates allowing these homebuyers up to \$2,000 per year in income tax credits. In total, THDA reserved \$895,503 for these borrowers to defray their subsequent income tax bills for the life of the loan. The **Homebuyer Education Program** provided area agencies \$427,400 to counsel 1,910 families in their home purchase.

The **Foreclosure Prevention Program**, funded through the National Foreclosure Mitigation Counseling (NFMC) grant and the Attorney General counseling fund, provided \$416,400 to non-profits to assist 819 homeowners in preventing and mitigating the impact of foreclosure. Grants totaling \$461,410 were provided to Legal Assistance agencies to provide legal services related to foreclosure prevention activities.

The **HOME** Program awarded \$14.8 million to local governments and non-profit organizations to provide rehabilitation and homeownership services to 418 households.

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

- The **Housing Modification and Ramps** program provided \$117,502 to make 120 homes accessible for persons with disabilities.
- The **Emergency Repair Program** provided \$1.4 million in home repair assistance for 241 eligible elderly or disabled households.
- The **Habitat for Tennessee Program** provided \$1.1 million to local Habitat affiliates to help 29 low-income home buyers.

Lenders received **Community Investment Tax Credits** on \$17 million in below market loans or contributions made to eligible non-profit agencies to assist low-income households through a range of housing services and to create or preserve 258 units of owner-occupied affordable housing.

The **Blight Elimination Program** provided \$57,512 to demolish 3 properties across the state to allow for affordable housing or green space.

The **Weatherization Assistance Program** used \$3.3 million to help an estimated 458 low-income homeowners reduce their energy bills by making their homes more energy efficient.

The **Low Income Home Energy Assistance Program** awarded \$15.8 million to non-profits serving Tennessee to assist 35,578 low-income homeowners with their heating and cooling expenses.

Tennessee Program Totals

Rental Development and Assistance Programs

The **Housing Trust Fund's Competitive Grants Program** awarded \$4.4 million to 11 non-profit organizations to develop affordable rental housing across Tennessee, serving 152 households.

Low Income Housing Tax Credits in the amount of \$253.5 million were allocated to create or rehabilitate 4,482 affordable rental units.

Developers used \$165.9 million in **Multi-Family Bond Authority** to create or rehabilitate 2,222 rental apartments.

Lenders received **Community Investment Tax Credits** on \$34.6 million in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 1,008 households through a range of housing services and to create or preserve 918 units of affordable rental housing.

Section 8 Rental Assistance helped 40,398 households with \$195.3 million in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$31.3 million aided 6,921 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 46 families receiving housing choice vouchers utilized \$200,949 in voucher assistance to make mortgage payments rather than rental payments.
 - The **Family Self Sufficiency Program** helped 254 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 \$311,278 in escrow/savings. 24 participants graduated from the program and received a total of \$136,592 in escrow disbursements.
- **Project-based** assistance of \$163.8 million helped 33,431 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

With \$230,239, the **Weatherization Assistance Program** helped an estimated 46 low-income renters reduce their energy bills by making their homes more energy efficient.

The **Low Income Home Energy Assistance Program** awarded \$25.7 million to non-profits serving Tennessee to assist 60,861 low-income renters with paying heating and cooling expenses.

Homelessness Assistance and Prevention

The **Emergency Solutions Grant Program** awarded \$4.2 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).

Tennessee Program Totals

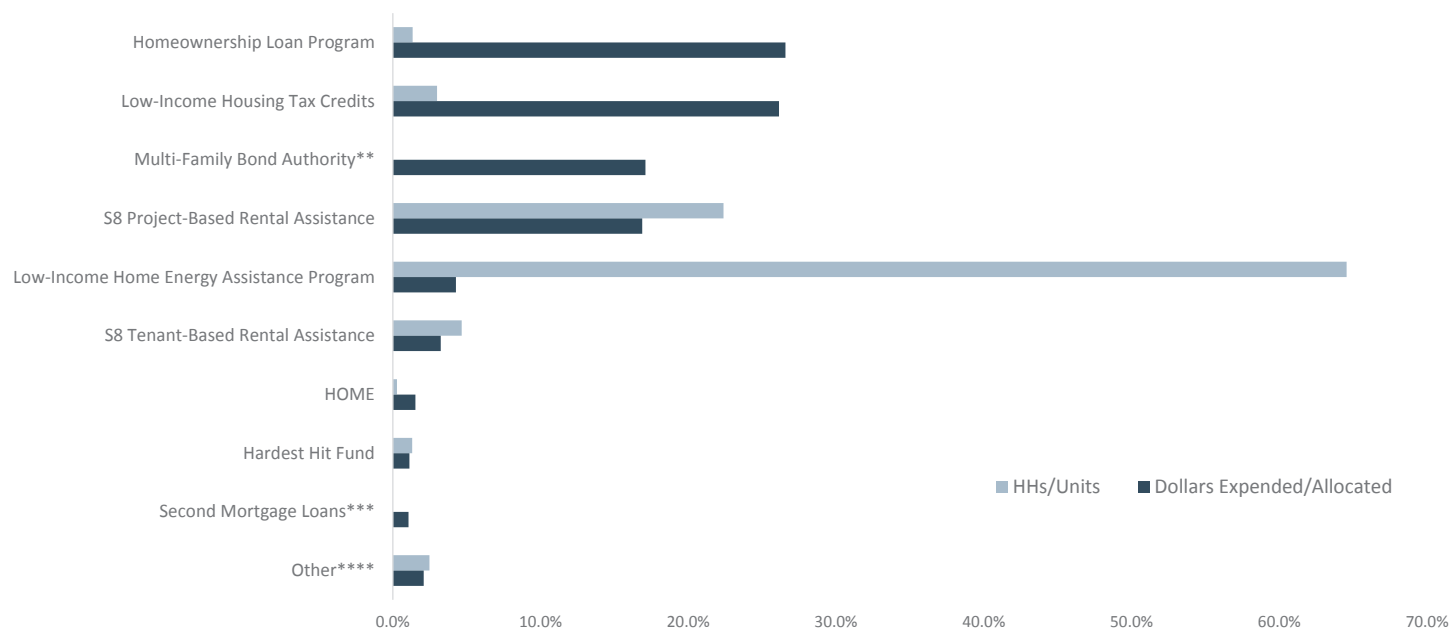
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2,003	\$257.9M	115,611	\$7,517.8M
Downpayment Loans, 2013	1,911	\$10.3M	5,677	\$29M
Take Credit Program, 2016	12	\$895,503	12	\$895,503
Homebuyer Education Program, 2003	1,910	\$427,400	17,930	\$4.2M
Keep My Tennessee Home, 2011 - Disbursed	1,956	\$10.9M	7,355	\$180.7M
*Medical Hardship Program, 2012 - Disbursed	524	\$3.7M	838	\$22.6M
Blight Elimination Program, 2015	3	\$57,512	3	\$57,512
Foreclosure Prevention, 2008	819	\$416,400	17,238	\$7.4M
HOME, 1992	418	\$14.8M	11,741	\$343.9M
Tennessee's Housing Trust Fund, 2007	542	\$7M	7,867	\$65.3M
Competitive Grants	152	\$4.4M	2,316	\$39.8M
Habitat for Tennessee	29	\$1.1M	59	\$1.6M
Emergency Repair	241	\$1.4M	2,698	\$15.2M
Housing Modification and Ramps	120	\$117,502	1,526	\$1.2M
Rebuild and Recover	--	--	24	\$1.7M
Community Investment Tax Credits, 2005	1,291	\$52.2M	12,878	\$398.4M
Homeownership	258	\$17M	--	--
Rental	1,008	\$34.6M	--	--
Other	25	\$596,500	--	--
Low Income Housing Tax Credits, 1987	4,482	\$253.5M	61,446	\$3,210.1M
Multi-Family Bond Authority, 1993	2,222	\$165.9M	25,524	\$1,020.1M
Section 8 Rental Assistance, 1978	40,398	\$195.3M	--	--
Tenant-Based Rental	6,921	\$31.3M	--	--
Tenant Based Homeownership	46	\$200,949	--	--
Project-Based	33,431	\$163.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$4.2M	--	--
Weatherization Assistance Program, 1976	504	\$3.5M	1,312	\$7.2M
Homeownership	458	\$3.3M	--	--
Rental	46	\$230,239	--	--
Low-Income Home Energy Assistance Program, 1981	96,439	\$41.5M	302,841	\$139.6M
Homeownership	35,578	\$15.8M	--	--
Rental	60,861	\$25.7M	--	--

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

See Methodology on page 126 for calculation details.

Tennessee Summary Graphs

Figure 1. Percentage of Households/Units Served and Dollars Expended/Allocated by THDA Program, 2016*



*When production or expenditures measure under one percent, totals are combined into an “Other” category. THDA programs where the production or expenditure is one percent or less of the total are combined into an “Other” category and not represented individually. This applies to the following programs: Weatherization Assistance, Take Credit, S8 to Homeownership, Medical Hardship, Housing Trust Fund, Homebuyer Education, Foreclosure Prevention, ESG, CITC and Blight Elimination Programs

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

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

****Either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for these reasons: 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 supported include CITC, the number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report so it is not included in this graph, and Homebuyer Education households are not included in the graph because they are counted as part of the Homeownership Loan Program.

Figure 2. Percentage of Households/Units and Dollars Expended/Allocated by THDA Rental Program, 2016*

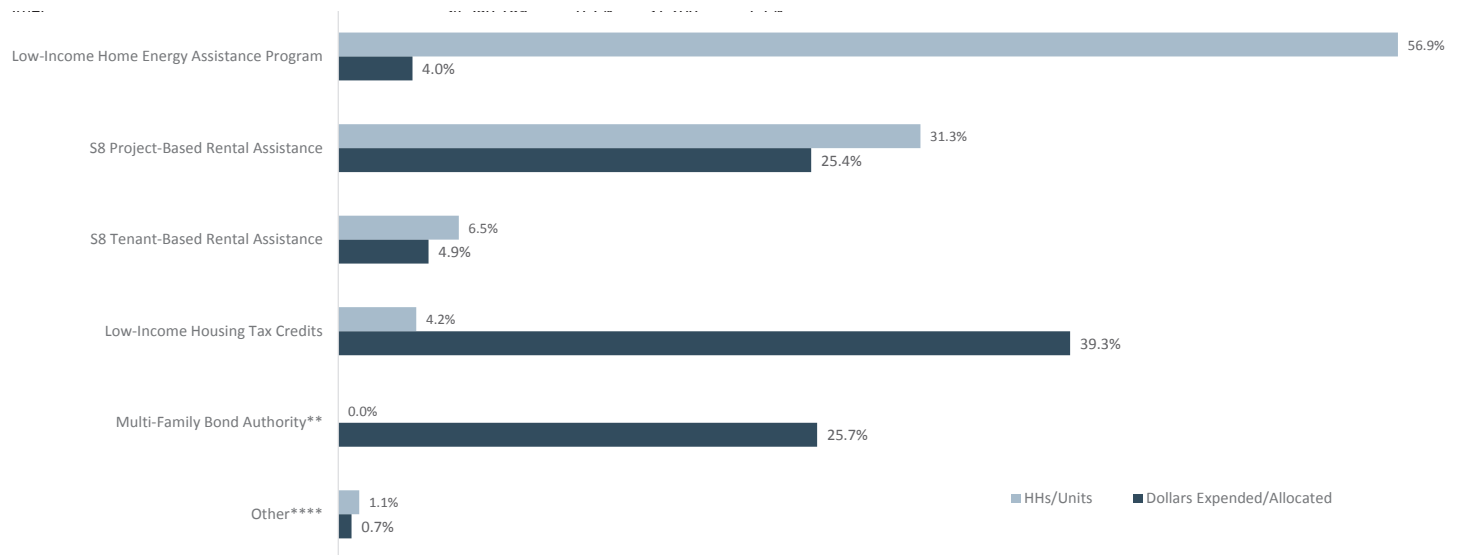


Figure 3. Percentage of Households/Units and Dollars Expended/Allocated by THDA Homeownership Programs, 2016*



*When production or expenditures measure under one percent, totals are combined into an "Other" category. THDA programs where the production or expenditure is one percent or less of the total are combined into an "Other" category and not represented individually. This applies to the following programs: Weatherization Assistance, Take Credit, S8 to Homeownership, Medical Hardship, Housing Trust Fund, Homebuyer Education, Foreclosure Prevention, ESG, CITC and Blight Elimination Programs

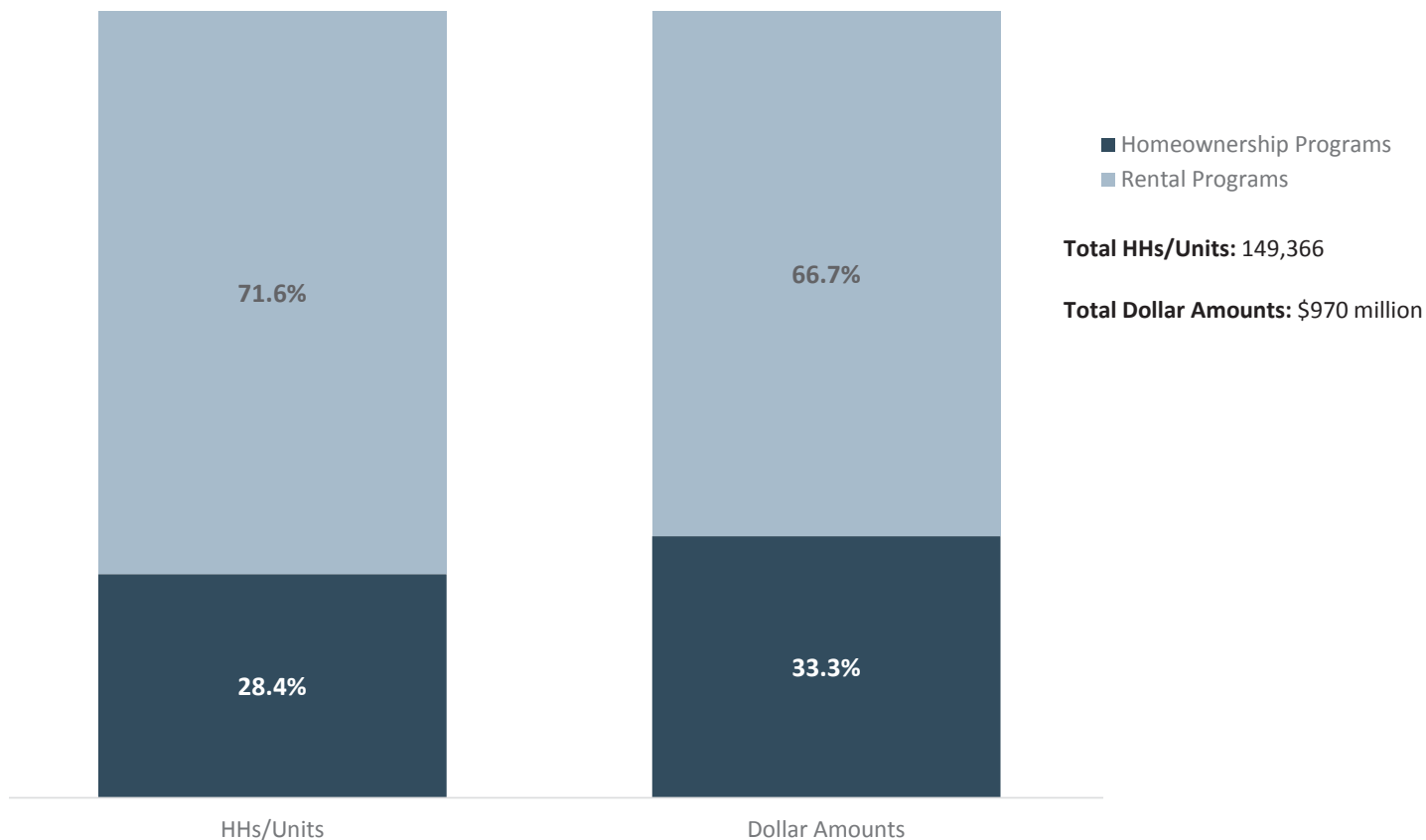
**Statewide, 2,222 units funded with LIHTC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

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

****Either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for these reasons: 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 supported include CITC, the number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report so it is not included in this graph, and Homebuyer Education households are not included in the graph because they are counted as part of the Homeownership Loan Program.

Tennessee Summary Graphs

Figure 4. Percentage of THDA Totals by Homeownership and Rental Programs, 2016*



*When production or expenditures measure under one percent, totals are combined into an "Other" category. THDA programs where the production or expenditure is one percent or less of the total are combined into an "Other" category and not represented individually. This applies to the following programs: Weatherization Assistance, Take Credit, S8 to Homeownership, Medical Hardship, Housing Trust Fund, Homebuyer Education, Foreclosure Prevention, ESG, CITC and Blight Elimination Programs

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

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

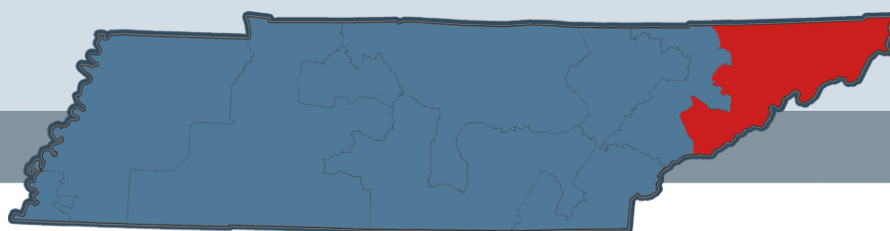
****Either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for these reasons: Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units supported include CITC, the number of households/units for the Emergency Solutions Grant cannot be determined at the completion of this report so it is not included in this graph, and Homebuyer Education households are not included in the graph because they are counted as part of the Homeownership Loan Program.



Congressional Districts



U.S. Congressional District 1



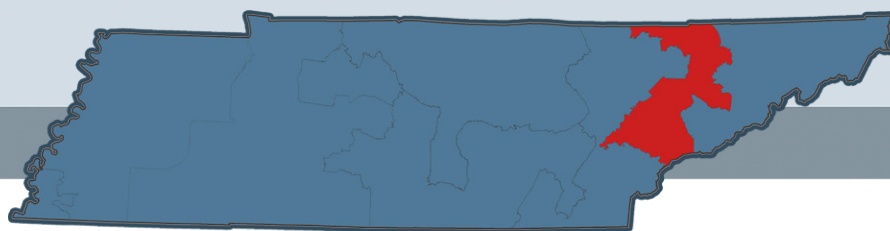
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	109	\$11M	8,800	\$457M
Downpayment Loans, 2013	101	\$414,938	286	\$1.2M
Homebuyer Education Program, 2003	102	\$21,500	1,011	\$226,225
Keep My Tennessee Home, 2011 - Disbursed	163	\$930,748	589	\$13M
*Medical Hardship Program, 2012 -- Disbursed	54	\$414,208	83	\$2.1M
Foreclosure Prevention, 2008	23	\$10,050	1,165	\$425,400
HOME, 1992	103	\$4M	1,779	\$56.2M
Tennessee's Housing Trust Fund, 2007	67	\$1.2M	853	\$8.4M
Competitive Grants	27	\$1M	126	\$4.9M
Habitat for Tennessee	1	\$13,250	6	\$96,580
Emergency Repair	32	\$162,434	454	\$2.1M
Housing Modification and Ramps	7	\$6,055	90	\$76,653
Rebuild and Recover	--	--	4	\$439,314
Community Investment Tax Credits, 2005	116	\$3M	776	\$31.5M
Homeownership	82	\$1.9M	--	--
Rental	9	\$700,000	--	--
Other	25	\$435,000	--	--
Low Income Housing Tax Credits, 1987	100	\$11M	5,290	\$321.9M
Multi-Family Bond Authority, 1993	--	--	1,080	\$36.4M
Section 8 Rental Assistance, 1978	3,819	\$15.4M	--	--
Tenant-Based Rental	44	\$154,882	--	--
Project-Based	3,775	\$15.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$1M	--	--
Weatherization Assistance Program, 1976	62	\$523,500	158	\$944,419
Homeownership	58	\$494,035	--	--
Rental	4	\$29,465	--	--
Low-Income Home Energy Assistance Program, 1981	11,893	\$5M	39,840	\$18M
Homeownership	5,625	\$2.3M	--	--
Rental	6,268	\$2.7M	--	--

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

See Methodology on page 126 for calculation details.

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

U.S. Congressional District 2

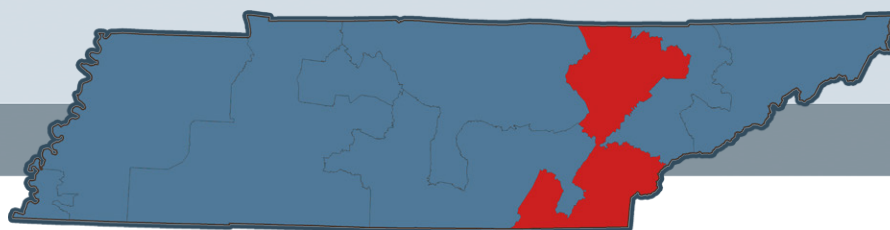


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	318	\$35.8M	15,031	\$928.4M
Downpayment Loans, 2013	304	\$1.4M	708	\$3.2M
Take Credit Program, 2016	2	\$107,878	2	\$107,878
Homebuyer Education Program, 2003	303	\$62,650	2,036	\$475,025
Keep My Tennessee Home, 2011 - Disbursed	206	\$1.1M	693	\$16M
*Medical Hardship Program, 2012 - Disbursed	40	\$354,162	72	\$1.8M
Foreclosure Prevention, 2008	20	\$8,100	844	\$294,150
HOME, 1992	65	\$2.7M	1,085	\$32.9M
Tennessee's Housing Trust Fund, 2007	14	\$67,594	620	\$6.4M
Competitive Grants	--	--	210	\$4.5M
Habitat for Tennessee	1	\$13,250	7	\$113,246
Emergency Repair	9	\$46,754	181	\$894,439
Housing Modification and Ramps	4	\$7,591	88	\$60,186
Rebuild and Recover	--	--	2	\$80,000
Community Investment Tax Credits, 2005	112	\$4.4M	1,130	\$37.5M
Homeownership	8	\$1.1M	--	--
Rental	104	\$3.1M	--	--
Other	--	\$161,500	--	--
Low Income Housing Tax Credits, 1987	506	\$39M	5,727	\$342.6M
Multi-Family Bond Authority, 1993	--	--	2,284	\$92.6M
Section 8 Rental Assistance, 1978	4,987	\$25.7M	--	--
Tenant-Based Rental	410	\$2.1M	--	--
Tenant Based Homeownership	8	\$42,001	--	--
Project-Based	4,569	\$23.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$511,183	--	--
Weatherization Assistance Program, 1976	85	\$527,885	211	\$1.1M
Homeownership	76	\$492,892	--	--
Rental	9	\$34,993	--	--
Low-Income Home Energy Assistance Program, 1981	11,859	\$5.1M	35,999	\$16.1M
Homeownership	4,715	\$2.1M	--	--
Rental	7,144	\$3M	--	--

U.S. Congressional District 2 includes a portion or the entirety of the following counties: Blount, Campbell, Claiborne, Grainger, Jefferson, Knox, and Loudon.
See Methodology on page 126 for calculation details.

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

U.S. Congressional District 3



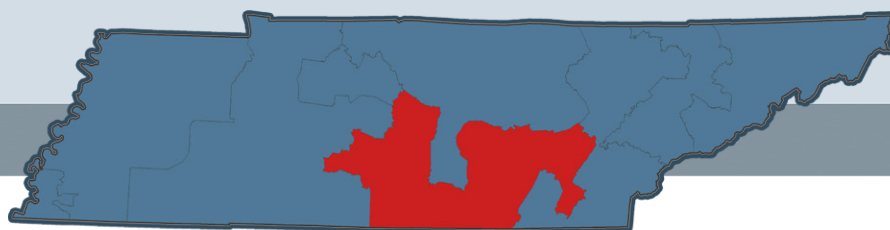
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	312	\$33.6M	11,773	\$705.6M
Downpayment Loans, 2013	307	\$1.4M	762	\$3.3M
Take Credit Program, 2016	1	\$38,800	1	\$38,800
Homebuyer Education Program, 2003	298	\$67,100	1,843	\$423,825
Keep My Tennessee Home, 2011 - Disbursed	207	\$1.1M	780	\$17.7M
*Medical Hardship Program, 2012 - Disbursed	51	\$306,288	85	\$2.3M
Blight Elimination Program, 2015	1	\$14,975	1	\$14,975
Foreclosure Prevention, 2008	56	\$23,700	2,039	\$832,500
HOME, 1992	150	\$4.3M	2,386	\$57.8M
Tennessee's Housing Trust Fund, 2007	98	\$1.2M	1,273	\$7.5M
Competitive Grants	9	\$870,000	178	\$4.1M
Habitat for Tennessee	2	\$26,500	6	\$93,164
Emergency Repair	49	\$247,971	475	\$1.9M
Housing Modification and Ramps	38	\$33,067	413	\$327,981
Rebuild and Recover	--	--	2	\$80,000
Community Investment Tax Credits, 2005	45	\$951,985	894	\$34M
Rental	45	\$951,985	--	--
Low Income Housing Tax Credits, 1987	652	\$28.3M	5,808	\$305.5M
Multi-Family Bond Authority, 1993	476	\$25.1M	1,768	\$73.4M
Section 8 Rental Assistance, 1978	4,326	\$18.8M	--	--
Tenant-Based Rental	220	\$942,456	--	--
Tenant Based Homeownership	3	\$16,419	--	--
Project-Based	4,103	\$17.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$521,698	--	--
Weatherization Assistance Program, 1976	78	\$649,239	283	\$1.6M
Homeownership	76	\$632,190	--	--
Rental	2	\$17,049	--	--
Low-Income Home Energy Assistance Program, 1981	16,105	\$6.9M	44,030	\$20.2M
Homeownership	6,625	\$2.9M	--	--
Rental	9,480	\$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 126 for calculation details.

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

U.S. Congressional District 4



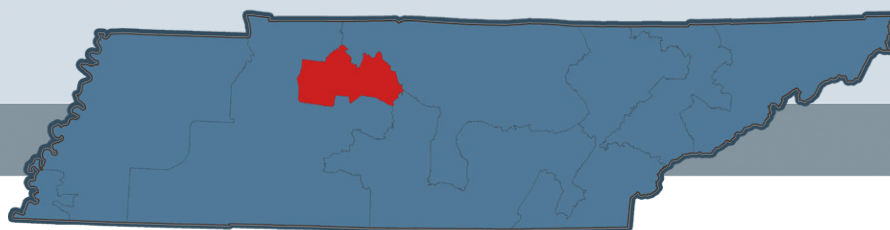
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	375	\$52.3M	16,048	\$1,276.6M
Downpayment Loans, 2013	367	\$2.1M	1,169	\$6.2M
Homebuyer Education Program, 2003	367	\$84,550	3,577	\$840,125
Keep My Tennessee Home, 2011 - Disbursed	213	\$1.2M	874	\$21.4M
*Medical Hardship Program, 2012 - Disbursed	61	\$466,973	88	\$2.6M
Foreclosure Prevention, 2008	127	\$62,400	2,399	\$1M
HOME, 1992	50	\$2.3M	2,014	\$53.7M
Tennessee's Housing Trust Fund, 2007	70	\$274,870	1,265	\$6.9M
Competitive Grants	--	--	183	\$2.5M
Habitat for Tennessee	3	\$39,750	9	\$148,126
Emergency Repair	42	\$212,761	507	\$2.5M
Housing Modification and Ramps	25	\$22,359	353	\$280,968
Rebuild and Recover	--	--	13	\$615,230
Community Investment Tax Credits, 2005	147	\$3.2M	1,272	\$57.2M
Homeownership	7	\$100,000	--	--
Rental	140	\$3.1M	--	--
Low Income Housing Tax Credits, 1987	637	\$27.2M	7,102	\$397.8M
Multi-Family Bond Authority, 1993	377	\$24.5M	1,484	\$75.6M
Section 8 Rental Assistance, 1978	4,209	\$19M	--	--
Tenant-Based Rental	1,111	\$4.6M	--	--
Tenant Based Homeownership	10	\$32,956	--	--
Project-Based	3,088	\$14.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$519,368	--	--
Weatherization Assistance Program, 1976	63	\$429,153	279	\$1.4M
Homeownership	60	\$412,803	--	--
Rental	3	\$16,350	--	--
Low-Income Home Energy Assistance Program, 1981	9,710	\$4.1M	30,010	\$13.8M
Homeownership	4,185	\$1.8M	--	--
Rental	5,525	\$2.3M	--	--

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

See Methodology on page 126 for calculation details.

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

U.S. Congressional District 5



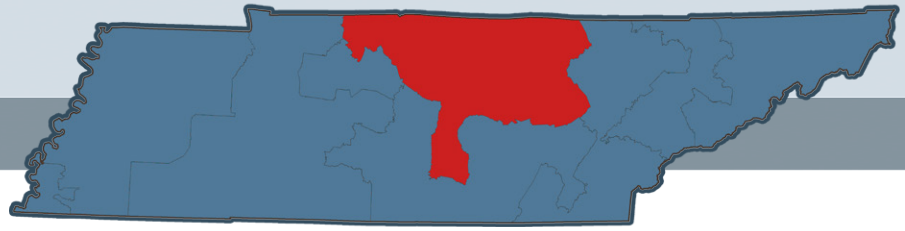
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	351	\$55.4M	19,180	\$1,455.7M
Downpayment Loans, 2013	330	\$2.2M	1,244	\$7.3M
Take Credit Program, 2016	8	\$630,176	8	\$630,176
Homebuyer Education Program, 2003	351	\$80,950	4,097	\$982,775
Keep My Tennessee Home, 2011 - Disbursed	313	\$1.8M	1,264	\$33.6M
*Medical Hardship Program, 2012 - Disbursed	76	\$546,482	134	\$3.9M
Foreclosure Prevention, 2008	248	\$145,500	3,748	\$1.9M
HOME, 1992	--	--	364	\$11.4M
Tennessee's Housing Trust Fund, 2007	72	\$1.1M	809	\$8.9M
Competitive Grants	26	\$1M	368	\$7.9M
Habitat for Tennessee	1	\$13,250	6	\$96,600
Emergency Repair	18	\$80,140	137	\$710,869
Housing Modification and Ramps	27	\$28,340	285	\$210,430
Community Investment Tax Credits, 2005	467	\$20M	5,597	\$129.5M
Homeownership	60	\$750,000	--	--
Rental	407	\$19.2M	--	--
Low Income Housing Tax Credits, 1987	685	\$36.8M	10,697	\$484.6M
Multi-Family Bond Authority, 1993	429	\$33.8M	6,955	\$303.7M
Section 8 Rental Assistance, 1978	5,716	\$32.6M	--	--
Tenant-Based Rental	101	\$625,633	--	--
Tenant Based Homeownership	3	\$14,984	--	--
Project-Based	5,612	\$32M	--	--
Emergency Solutions Grant Program, 1988	--	\$335,271	--	--
Weatherization Assistance Program, 1976	86	\$574,179	218	\$1.2M
Homeownership	78	\$536,218	--	--
Rental	8	\$37,961	--	--
Low-Income Home Energy Assistance Program, 1981	8,008	\$3.4M	27,358	\$12.2M
Homeownership	1,783	\$827,254	--	--
Rental	6,225	\$2.6M	--	--

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

See Methodology on page 126 for calculation details.

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

U.S. Congressional District 6



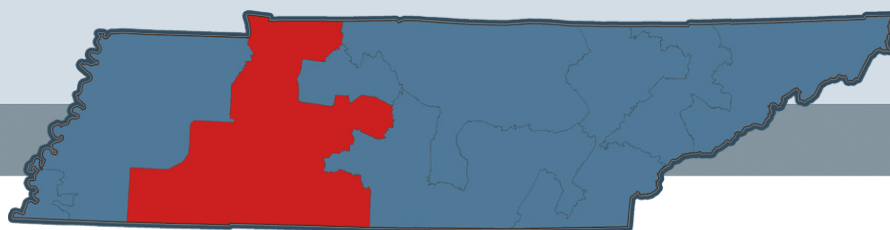
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	191	\$28.2M	11,162	\$834.1M
Downpayment Loans, 2013	171	\$1.1M	512	\$3M
Take Credit Program, 2016	1	\$118,649	1	\$118,649
Homebuyer Education Program, 2003	163	\$35,850	1,912	\$422,375
Keep My Tennessee Home, 2011 - Disbursed	163	\$929,127	670	\$16.9M
*Medical Hardship Program, 2012 - Disbursed	32	\$243,721	62	\$1.7M
Foreclosure Prevention, 2008	85	\$47,400	1,105	\$537,450
HOME, 1992	50	\$1.8M	1,949	\$56.1M
Tennessee's Housing Trust Fund, 2007	38	\$193,716	663	\$3.8M
Competitive Grants	--	--	16	\$461,330
Habitat for Tennessee	1	\$13,250	3	\$46,582
Emergency Repair	22	\$170,084	323	\$2.3M
Housing Modification and Ramps	15	\$10,383	136	\$99,590
Community Investment Tax Credits, 2005	113	\$13.8M	1,078	\$57.1M
Homeownership	101	\$13.1M	--	--
Rental	12	\$650,000	--	--
Low Income Housing Tax Credits, 1987	996	\$55.9M	6,792	\$354.2M
Multi-Family Bond Authority, 1993	630	\$51.4M	2,147	\$101.6M
Section 8 Rental Assistance, 1978	3,460	\$15.8M	--	--
Tenant-Based Rental	1,710	\$8.3M	--	--
Tenant Based Homeownership	13	\$49,967	--	--
Project-Based	1,737	\$7.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$338,463	--	--
Weatherization Assistance Program, 1976	66	\$407,793	239	\$1.2M
Homeownership	54	\$354,089	--	--
Rental	12	\$53,704	--	--
Low-Income Home Energy Assistance Program, 1981	8,599	\$3.8M	28,306	\$13.4M
Homeownership	3,541	\$1.6M	--	--
Rental	5,058	\$2.2M	--	--

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

See Methodology on page 126 for calculation details.

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

U.S. Congressional District 7



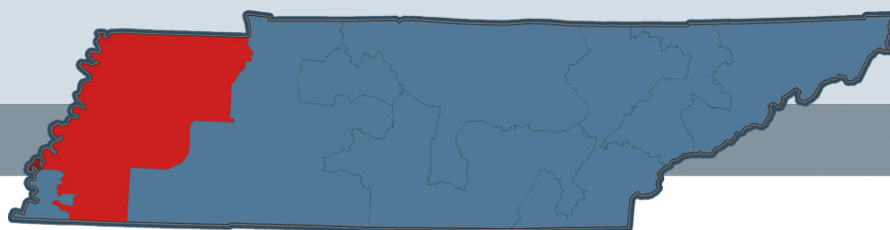
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	185	\$25.2M	9,139	\$564.1M
Downpayment Loans, 2013	180	\$1M	509	\$2.7M
Homebuyer Education Program, 2003	176	\$40,100	1,570	\$352,125
Keep My Tennessee Home, 2011 - Disbursed	130	\$733,259	505	\$12.3M
*Medical Hardship Program, 2012 - Disbursed	51	\$353,468	72	\$2M
Foreclosure Prevention, 2008	55	\$30,300	1,365	\$590,550
HOME, 1992	48	\$2.3M	1,431	\$52.1M
Tennessee's Housing Trust Fund, 2007	58	\$611,647	854	\$6.8M
Competitive Grants	7	\$350,634	232	\$3.4M
Habitat for Tennessee	1	\$13,250	3	\$46,582
Emergency Repair	44	\$242,779	399	\$2.1M
Housing Modification and Ramps	6	\$4,984	88	\$85,716
Rebuild and Recover	--	--	5	\$600,000
Community Investment Tax Credits, 2005	147	\$3.2M	695	\$32.6M
Homeownership	7	\$100,000	--	--
Rental	140	\$3.1M	--	--
Low Income Housing Tax Credits, 1987	140	\$6.8M	4,291	\$274.9M
Multi-Family Bond Authority, 1993	--	--	400	\$12.9M
Section 8 Rental Assistance, 1978	3,887	\$18M	--	--
Tenant-Based Rental	1,994	\$9.2M	--	--
Tenant Based Homeownership	4	\$20,970	--	--
Project-Based	1,889	\$8.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$719,806	--	--
Weatherization Assistance Program, 1976	64	\$357,277	173	\$883,700
Homeownership	56	\$323,830	--	--
Rental	8	\$33,447	--	--
Low-Income Home Energy Assistance Program, 1981	9,095	\$4M	31,740	\$14.8M
Homeownership	3,957	\$1.8M	--	--
Rental	5,138	\$2.2M	--	--

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 126 for calculation details.

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

U.S. Congressional District 8



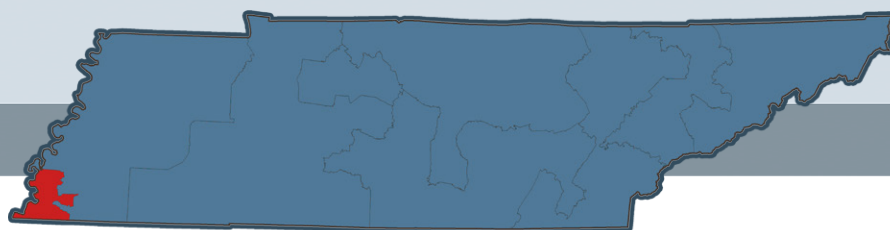
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	305	\$33.2M	30,372	\$1,678.2M
Downpayment Loans, 2013	289	\$1.3M	858	\$3.9M
Homebuyer Education Program, 2003	288	\$66,000	2,966	\$672,423
Keep My Tennessee Home, 2011 - Disbursed	648	\$3.6M	2,294	\$57.1M
*Medical Hardship Program, 2012 - Disbursed	177	\$1.2M	275	\$7.2M
Blight Elimination Program, 2015	2	\$42,537	2	\$42,537
Foreclosure Prevention, 2008	243	\$107,400	5,391	\$2.2M
HOME, 1992	10	\$350,000	1,639	\$54.4M
Tennessee's Housing Trust Fund, 2007	173	\$2.6M	1,569	\$14.2M
Competitive Grants	83	\$1.1M	416	\$7.4M
Habitat for Tennessee	21	\$1M	24	\$1.1M
Emergency Repair	57	\$416,301	611	\$4.1M
Housing Modification and Ramps	12	\$18,113	208	\$141,716
Community Investment Tax Credits, 2005	308	\$7.3M	1,778	\$34.4M
Rental	308	\$7.3M	--	--
Low Income Housing Tax Credits, 1987	1,003	\$58M	18,292	\$856.9M
Multi-Family Bond Authority, 1993	407	\$35.5M	10,184	\$342.3M
Section 8 Rental Assistance, 1978	11,490	\$56.8M	--	--
Tenant-Based Rental	1,608	\$7.4M	--	--
Tenant Based Homeownership	4	\$16,013	--	--
Project-Based	9,878	\$49.4M	--	--
Emergency Solutions Grant Program, 1988	--	\$643,827	--	--
Weatherization Assistance Program, 1976	34	\$301,941	185	\$1.1M
Homeownership	33	\$293,051	--	--
Rental	1	\$8,890	--	--
Low-Income Home Energy Assistance Program, 1981	26,754	\$11.6M	82,074	\$38.7M
Homeownership	7,676	\$3.5M	--	--
Rental	19,078	\$8M	--	--

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

See Methodology on page 126 for calculation details.

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

U.S. Congressional District 9



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	173	\$19.7M	20,498	\$1,172.2M
Downpayment Loans, 2013	159	\$776,517	578	\$2.7M
Homebuyer Education Program, 2003	163	\$38,650	2,359	\$539,773
Keep My Tennessee Home, 2011 - Disbursed	550	\$3M	1,887	\$48.3M
*Medical Hardship Program, 2012 - Disbursed	150	\$993,959	228	\$6.1M
Blight Elimination Program, 2015	2	\$42,537	2	\$42,537
Foreclosure Prevention, 2008	235	\$103,500	4,944	\$2M
HOME, 1992	--	--	211	\$3.5M
Tennessee's Housing Trust Fund, 2007	105	\$1.8M	568	\$7.3M
Competitive Grants	63	\$633,280	313	\$5.2M
Habitat for Tennessee	20	\$1M	23	\$1.1M
Emergency Repair	22	\$163,516	149	\$1M
Housing Modification and Ramps	--	--	82	\$45,961
Community Investment Tax Credits, 2005	288	\$7M	1,304	\$29.1M
Rental	288	\$7M	--	--
Low Income Housing Tax Credits, 1987	927	\$49.4M	13,903	\$610.7M
Multi-Family Bond Authority, 1993	407	\$35.5M	9,126	\$301.5M
Section 8 Rental Assistance, 1978	7,001	\$36.4M	--	--
Tenant-Based Rental	241	\$1.3M	--	--
Tenant Based Homeownership	1	\$7,639	--	--
Project-Based	6,759	\$35M	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	--	--	64	\$375,400
Low-Income Home Energy Assistance Program, 1981	18,888	\$8.1M	51,707	\$24.7M
Homeownership	4,513	\$2.1M	--	--
Rental	14,375	\$6M	--	--

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

See Methodology on page 126 for calculation details.

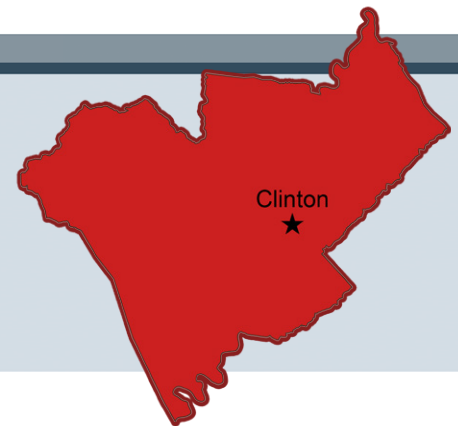
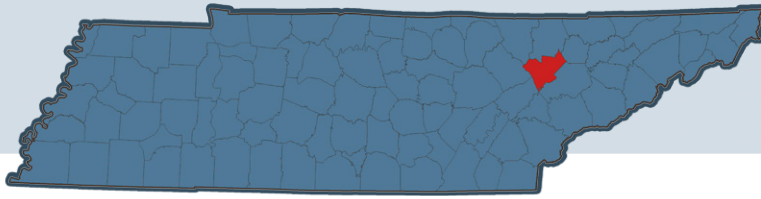
*Attorneys General National Mortgage Servicer Settlement, Keep My Tennessee Home Long-Term Medical Disability Hardship Program



Counties



Anderson County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	30	\$3M	1,560	\$86.8M
Downpayment Loans, 2013	29	\$121,862	69	\$283,700
Homebuyer Education Program, 2003	29	\$6,150	184	\$42,575
Keep My Tennessee Home, 2011 - Disbursed	10	\$50,218	52	\$1.1M
*Medical Hardship Program, 2012 - Disbursed	4	\$31,545	6	\$101,466
Foreclosure Prevention, 2008	--	--	19	\$5,550
HOME, 1992	63	\$500,000	582	\$9.1M
Tennessee's Housing Trust Fund, 2007	12	\$43,365	55	\$368,025
Competitive Grants	--	--	3	\$185,110
Emergency Repair	12	\$43,365	45	\$164,298
Housing Modification and Ramps	--	--	4	\$2,972
Community Investment Tax Credits, 2005	--	--	18	\$6,876
Low Income Housing Tax Credits, 1987	80	\$2.1M	762	\$45.5M
Multi-Family Bond Authority, 1993	80	\$4.1M	273	\$10.3M
Section 8 Rental Assistance, 1978	775	\$3.5M	--	--
Tenant-Based Rental	144	\$695,064	--	--
Tenant Based Homeownership	2	\$9,233	--	--
Project-Based	629	\$2.8M	--	--
Emergency Solutions Grant Program, 1988	--	\$81,697	--	--
Weatherization Assistance Program, 1976	4	\$37,298	26	\$155,562
Homeownership	4	\$37,298	--	--
Rental	--	--	--	--
Low-Income Home Energy Assistance Program, 1981	1,553	\$643,849	4,206	\$1.9M
Homeownership	686	\$288,625	--	--
Rental	867	\$355,225	--	--

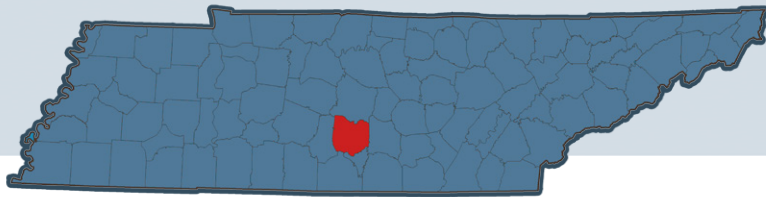
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Anderson County in 2016 was \$2,588,653.

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

Bedford County



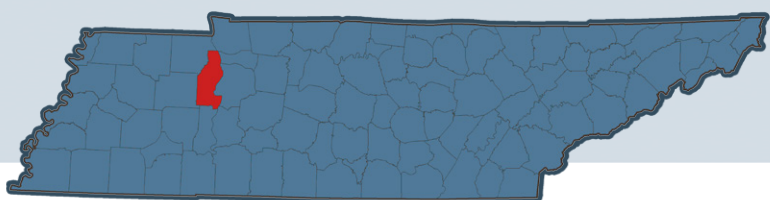
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$488,976	580	\$34.8M
Downpayment Loans, 2013	5	\$19,920	19	\$83,624
Homebuyer Education Program, 2003	5	\$1,150	66	\$12,925
Keep My Tennessee Home, 2011 - Disbursed	2	\$7,627	43	\$1.1M
*Medical Hardship Program, 2012 - Disbursed	3	\$21,691	3	\$95,776
Foreclosure Prevention, 2008	8	\$4,500	89	\$42,750
HOME, 1992	--	--	92	\$3.1M
Tennessee's Housing Trust Fund, 2007	--	--	16	\$167,587
Competitive Grants	--	--	4	\$90,000
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	--	--	8	\$54,271
Community Investment Tax Credits, 2005	--	--	27	\$989,816
Low Income Housing Tax Credits, 1987	--	--	411	\$30M
Section 8 Rental Assistance, 1978	237	\$960,552	--	--
Tenant-Based Rental	102	\$365,736	--	--
Project-Based	135	\$594,816	--	--
Weatherization Assistance Program, 1976	5	\$21,952	39	\$187,730
Homeownership	5	\$21,952	--	--
Low-Income Home Energy Assistance Program, 1981	707	\$295,534	2,135	\$990,317
Homeownership	332	\$139,667	--	--
Rental	375	\$155,867	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Bedford County in 2016 was \$592,042.

Benton County

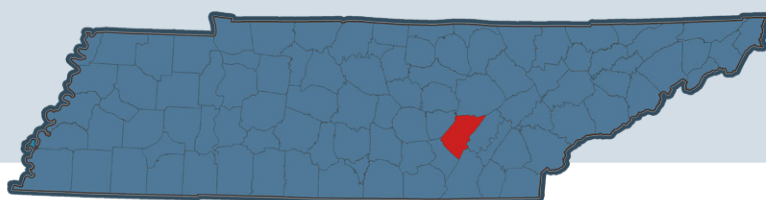


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	128	\$5.2M
Homebuyer Education Program, 2003	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	--	--	7	\$121,440
Foreclosure Prevention, 2008	--	--	11	\$5,100
HOME, 1992	--	--	61	\$2.2M
Tennessee's Housing Trust Fund, 2007	5	\$21,221	36	\$474,476
Competitive Grants	--	--	4	\$290,730
Emergency Repair	4	\$19,417	20	\$138,744
Housing Modification and Ramps	1	\$1,804	4	\$8,654
Community Investment Tax Credits, 2005	--	--	101	\$478,764
Low Income Housing Tax Credits, 1987	--	--	189	\$12.4M
Multi-Family Bond Authority, 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	99	\$325,808	--	--
Tenant-Based Rental	11	\$19,940	--	--
Project-Based	88	\$305,868	--	--
Emergency Solutions Grant Program, 1988	--	\$75,000	--	--
Weatherization Assistance Program, 1976	--	--	10	\$62,191
Low-Income Home Energy Assistance Program, 1981	330	\$152,547	1,041	\$521,309
Homeownership	193	\$87,074	--	--
Rental	137	\$65,474	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Benton County in 2016 was \$1,775,245.

Bledsoe County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	22	\$1.5M
Downpayment Loans, 2013	--	--	2	\$7,700
Homebuyer Education Program, 2003	1	\$250	4	\$950
Keep My Tennessee Home, 2011 - Disbursed	5	\$16,011	15	\$294,768
*Medical Hardship Program, 2012 - Disbursed	4	\$27,275	5	\$134,892
Foreclosure Prevention, 2008	--	--	19	\$8,400
HOME, 1992	12	\$500,000	108	\$2.8M
Tennessee's Housing Trust Fund, 2007	--	--	98	\$760,042
Competitive Grants	--	--	55	\$643,050
Emergency Repair	--	--	10	\$65,633
Housing Modification and Ramps	--	--	22	\$16,798
Community Investment Tax Credits, 2005	--	--	48	\$464,850
Low Income Housing Tax Credits, 1987	--	--	24	\$296,640
Project-Based Section 8 Rental Assistance, 1978	147	\$794,900	--	--
Weatherization Assistance Program, 1976	1	\$13,372	42	\$211,195
Homeownership	1	\$13,372	--	--
Low-Income Home Energy Assistance Program, 1981	309	\$130,491	1,034	\$477,816
Homeownership	180	\$75,820	--	--
Rental	129	\$54,670	--	--

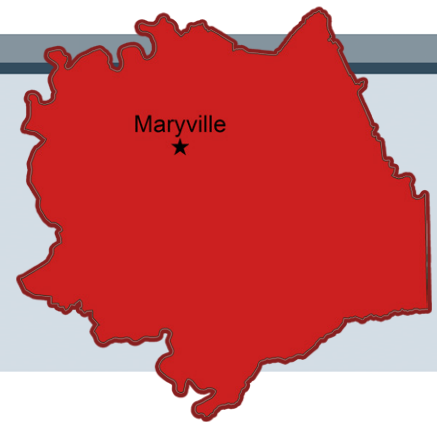
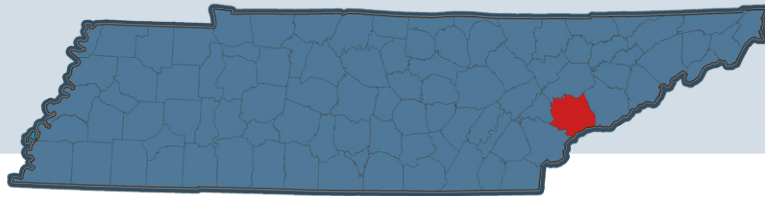
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Bledsoe County in 2016 was \$719,234.

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

Blount County



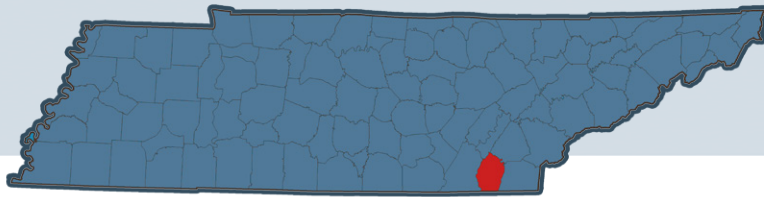
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	27	\$3.1M	2,950	\$172.4M
Downpayment Loans, 2013	24	\$109,689	74	\$329,021
Homebuyer Education Program, 2003	27	\$5,050	339	\$76,250
Keep My Tennessee Home, 2011 - Disbursed	15	\$62,199	76	\$1.8M
*Medical Hardship Program, 2012 - Disbursed	4	\$54,536	5	\$179,950
Foreclosure Prevention, 2008	--	--	51	\$16,950
HOME, 1992	20	\$611,195	185	\$6M
Tennessee's Housing Trust Fund, 2007	1	\$1,100	55	\$83,467
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	--	--	5	\$16,989
Housing Modification and Ramps	1	\$1,100	44	\$27,495
Community Investment Tax Credits, 2005	8	\$800,000	175	\$10.4M
Homeownership	8	\$800,000	--	--
Low Income Housing Tax Credits, 1987	212	\$18.1M	560	\$40.7M
Section 8 Rental Assistance, 1978	381	\$1.6M	--	--
Tenant-Based Rental	67	\$284,962	--	--
Tenant Based Homeownership	2	\$10,408	--	--
Project-Based	312	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$202,433	--	--
Weatherization Assistance Program, 1976	13	\$86,709	35	\$172,931
Homeownership	12	\$79,994	--	--
Rental	1	\$6,715	--	--
Low-Income Home Energy Assistance Program, 1981	1,431	\$628,958	4,573	\$2.2M
Homeownership	595	\$269,704	--	--
Rental	836	\$359,254	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Blount County in 2016 was \$2,287,540.

Bradley County



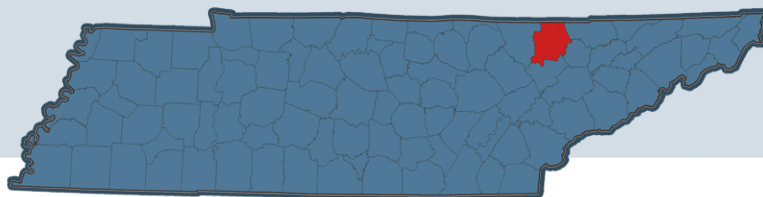
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	53	\$5.3M	2,560	\$158.8M
Downpayment Loans, 2013	53	\$218,284	160	\$660,809
Homebuyer Education Program, 2003	54	\$12,200	466	\$106,025
Keep My Tennessee Home, 2011 - Disbursed	30	\$155,521	89	\$1.9M
*Medical Hardship Program, 2012 - Disbursed	6	\$42,482	11	\$314,548
Foreclosure Prevention, 2008	6	\$2,700	216	\$85,950
HOME, 1992	18	\$750,000	216	\$6.7M
Tennessee's Housing Trust Fund, 2007	29	\$111,716	322	\$1.4M
Competitive Grants	--	--	14	\$664,504
Habitat for Tennessee	1	\$13,250	3	\$46,582
Emergency Repair	18	\$88,823	181	\$522,798
Housing Modification and Ramps	10	\$9,644	115	\$93,254
Community Investment Tax Credits, 2005	--	--	144	\$12M
Low Income Housing Tax Credits, 1987	97	\$2.7M	1,040	\$54.6M
Multi-Family Bond Authority, 1993	97	\$4.5M	306	\$12.4M
Project-Based Section 8 Rental Assistance, 1978	684	\$2.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$150,001	--	--
Weatherization Assistance Program, 1976	11	\$92,503	42	\$234,232
Homeownership	11	\$92,503	--	--
Low-Income Home Energy Assistance Program, 1981	1,872	\$826,464	5,530	\$2.6M
Homeownership	691	\$315,994	--	--
Rental	1,181	\$510,469	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Bradley County in 2016 was \$31,973,647.

Campbell County



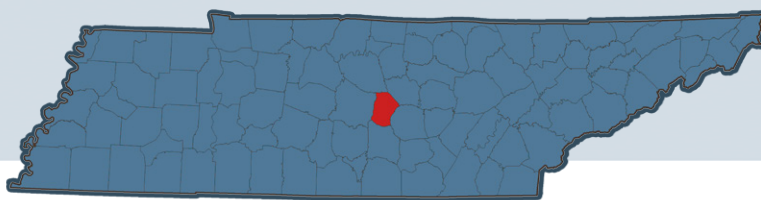
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$501,053	234	\$11.3M
Downpayment Loans, 2013	5	\$20,412	9	\$34,828
Homebuyer Education Program, 2003	5	\$950	23	\$4,350
Keep My Tennessee Home, 2011 - Disbursed	3	\$11,296	18	\$324,505
*Medical Hardship Program, 2012 - Disbursed	1	\$20,748	2	\$36,901
Foreclosure Prevention, 2008	--	--	11	\$4,200
HOME, 1992	17	\$750,000	265	\$7.7M
Tennessee's Housing Trust Fund, 2007	5	\$21,588	98	\$1.6M
Competitive Grants	--	--	17	\$1.1M
Emergency Repair	5	\$21,588	27	\$124,809
Housing Modification and Ramps	--	--	3	\$2,635
Rebuild and Recover	--	--	2	\$80,000
Community Investment Tax Credits, 2005	17	\$400,000	17	\$400,000
Rental	17	\$400,000	--	--
Low Income Housing Tax Credits, 1987	--	--	231	\$10.7M
Section 8 Rental Assistance, 1978	344	\$1.3M	--	--
Tenant-Based Rental	3	\$7,960	--	--
Project-Based	341	\$1.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$130,000	--	--
Weatherization Assistance Program, 1976	5	\$47,992	26	\$157,295
Homeownership	5	\$47,992	--	--
Low-Income Home Energy Assistance Program, 1981	1,411	\$602,974	3,594	\$1.5M
Homeownership	808	\$341,575	--	--
Rental	603	\$261,400	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Campbell County in 2016 was \$2,378,050.

Cannon County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$113,407	111	\$8.3M
Downpayment Loans, 2013	1	\$4,620	6	\$19,772
Homebuyer Education Program, 2003	1	\$150	20	\$3,475
Keep My Tennessee Home, 2011 - Disbursed	4	\$17,952	9	\$261,873
*Medical Hardship Program, 2012 - Disbursed	1	\$7,861	3	\$49,907
Foreclosure Prevention, 2008	1	\$900	17	\$7,950
HOME, 1992	--	--	66	\$1.8M
Tennessee's Housing Trust Fund, 2007	--	--	8	\$36,033
Emergency Repair	--	--	3	\$15,161
Housing Modification and Ramps	--	--	1	\$576
Community Investment Tax Credits, 2005	--	--	80	\$131,553
Low Income Housing Tax Credits, 1987	--	--	43	\$619,690
Section 8 Rental Assistance, 1978	5	\$19,966	--	--
Tenant-Based Rental	5	\$19,966	--	--
Weatherization Assistance Program, 1976	2	\$21,206	39	\$198,583
Homeownership	2	\$21,206	--	--
Low-Income Home Energy Assistance Program, 1981	185	\$90,569	605	\$309,577
Homeownership	94	\$45,097	--	--
Rental	91	\$45,472	--	--

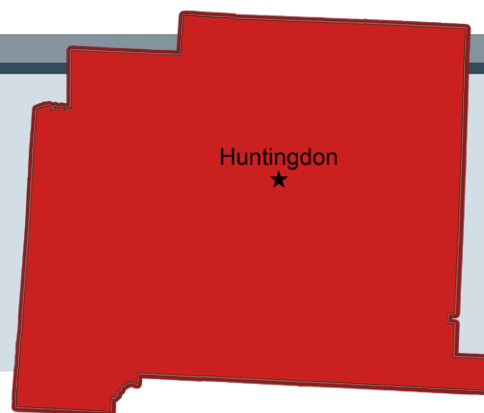
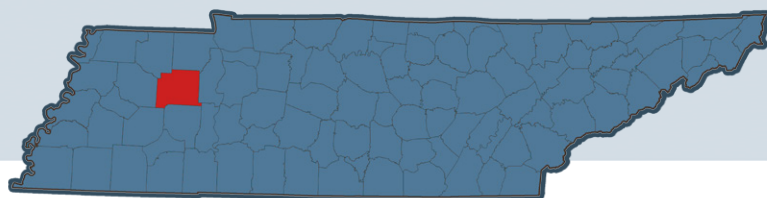
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Cannon County in 2016 was \$103,329.

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

Carroll County



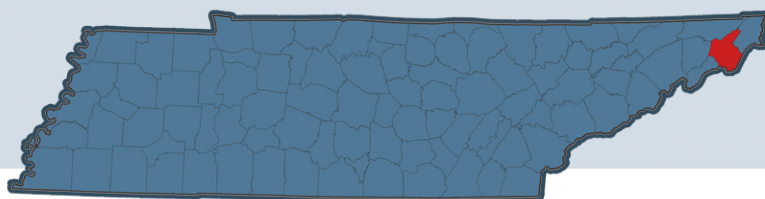
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$100,152	217	\$8.4M
Downpayment Loans, 2013	1	\$4,080	3	\$10,056
Homebuyer Education Program, 2003	1	\$150	7	\$1,550
Keep My Tennessee Home, 2011 - Disbursed	5	\$29,839	16	\$307,215
*Medical Hardship Program, 2012 - Disbursed	1	\$4,579	2	\$21,467
Foreclosure Prevention, 2008	--	--	8	\$3,900
HOME, 1992	--	--	82	\$2.9M
Tennessee's Housing Trust Fund, 2007	3	\$2,805	73	\$405,271
Emergency Repair	1	\$1,558	43	\$327,597
Housing Modification and Ramps	2	\$1,248	15	\$7,384
Community Investment Tax Credits, 2005	--	--	29	\$72,409
Low Income Housing Tax Credits, 1987	--	--	114	\$7.8M
Multi-Family Bond Authority, 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	57	\$290,398	--	--
Tenant-Based Rental	9	\$28,250	--	--
Project-Based	48	\$262,148	--	--
Weatherization Assistance Program, 1976	--	--	12	\$74,067
Low-Income Home Energy Assistance Program, 1981	573	\$239,997	2,238	\$980,982
Homeownership	311	\$131,849	--	--
Rental	262	\$108,149	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Carroll County in 2016 was \$251,738.

Carter County



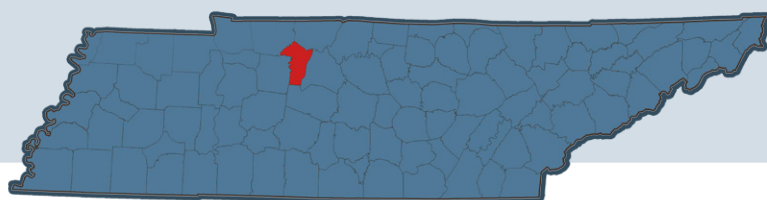
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$118,000	402	\$21.6M
Downpayment Loans, 2013	--	--	2	\$6,576
Homebuyer Education Program, 2003	1	\$250	48	\$9,050
Keep My Tennessee Home, 2011 - Disbursed	11	\$68,684	52	\$980,631
*Medical Hardship Program, 2012 - Disbursed	5	\$34,225	6	\$178,972
Foreclosure Prevention, 2008	1	\$450	66	\$19,800
HOME, 1992	--	--	186	\$7.1M
Tennessee's Housing Trust Fund, 2007	3	\$14,410	83	\$342,945
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	3	\$14,410	59	\$245,558
Housing Modification and Ramps	--	--	7	\$6,112
Community Investment Tax Credits, 2005	30	\$1.3M	112	\$4.8M
Homeownership	30	\$1.3M	--	--
Low Income Housing Tax Credits, 1987	--	--	383	\$23.9M
Multi-Family Bond Authority, 1993	--	--	100	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	397	\$1.7M	--	--
Weatherization Assistance Program, 1976	3	\$34,686	14	\$89,020
Homeownership	3	\$34,686	--	--
Low-Income Home Energy Assistance Program, 1981	1,266	\$507,422	4,244	\$1.8M
Homeownership	668	\$261,101	--	--
Rental	598	\$246,321	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Carter County in 2016 was \$2,114,587.

Cheatham County



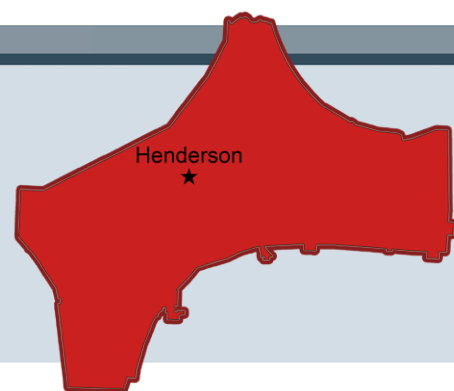
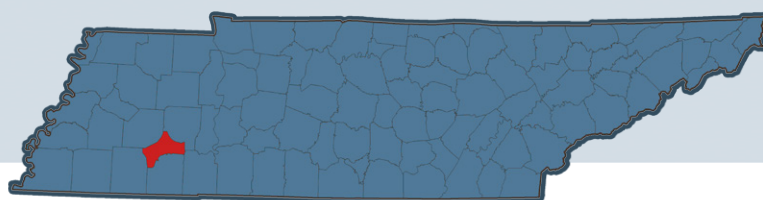
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	16	\$2.3M	764	\$53.2M
Downpayment Loans, 2013	16	\$92,950	36	\$207,975
Homebuyer Education Program, 2003	18	\$4,000	96	\$21,050
Keep My Tennessee Home, 2011 - Disbursed	11	\$68,496	50	\$1.2M
*Medical Hardship Program, 2012 - Disbursed	--	--	2	\$80,387
Foreclosure Prevention, 2008	12	\$5,700	110	\$58,950
HOME, 1992	--	--	84	\$3.2M
Tennessee's Housing Trust Fund, 2007	2	\$1,003	23	\$89,397
Emergency Repair	--	--	11	\$63,089
Housing Modification and Ramps	2	\$1,003	6	\$2,887
Low Income Housing Tax Credits, 1987	--	--	138	\$5.9M
Multi-Family Bond Authority, 1993	--	--	41	\$1.8M
Section 8 Rental Assistance, 1978	33	\$207,910	--	--
Tenant-Based Rental	33	\$207,910	--	--
Weatherization Assistance Program, 1976	4	\$20,716	43	\$211,934
Homeownership	3	\$19,096	--	--
Rental	1	\$1,620	--	--
Low-Income Home Energy Assistance Program, 1981	309	\$144,123	859	\$421,739
Homeownership	155	\$71,687	--	--
Rental	154	\$72,437	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Cheatham County in 2016 was \$3,126,065.

Chester County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$108,007	162	\$8.7M
Downpayment Loans, 2013	1	\$4,400	4	\$13,980
Homebuyer Education Program, 2003	1	\$150	7	\$1,600
Keep My Tennessee Home, 2011 - Disbursed	2	\$12,878	9	\$153,409
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$19,170
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	45	\$2.1M
Tennessee's Housing Trust Fund, 2007	--	--	24	\$387,781
Competitive Grants	--	--	10	\$335,000
Emergency Repair	--	--	5	\$29,517
Housing Modification and Ramps	--	--	2	\$969
Low Income Housing Tax Credits, 1987	--	--	122	\$7.8M
Section 8 Rental Assistance, 1978	287	\$1.4M	--	--
Tenant-Based Rental	39	\$110,680	--	--
Project-Based	248	\$1.3M	--	--
Weatherization Assistance Program, 1976	3	\$23,164	13	\$88,491
Homeownership	3	\$23,164	--	--
Low-Income Home Energy Assistance Program, 1981	216	\$117,116	899	\$464,039
Homeownership	107	\$58,633	--	--
Rental	109	\$58,483	--	--

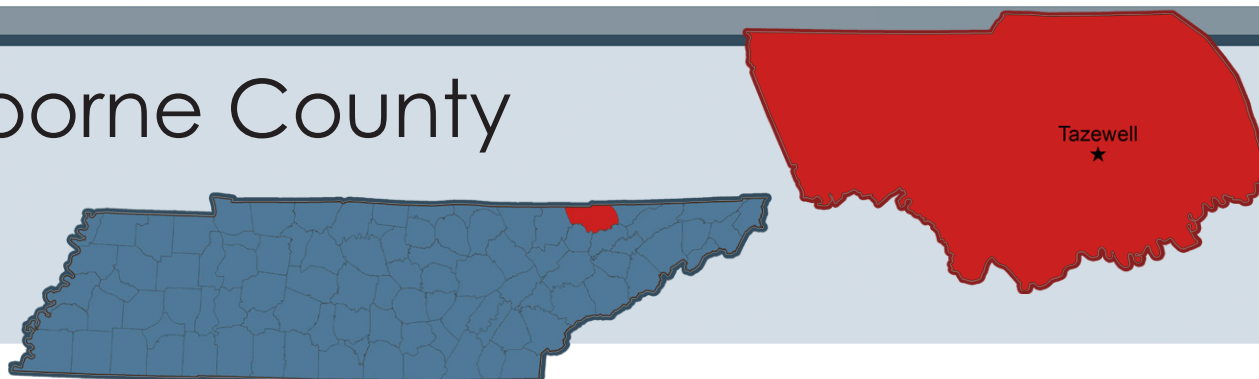
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Chester County in 2016 was \$259,376.

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

Claiborne County



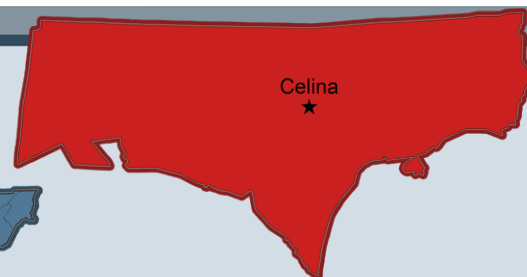
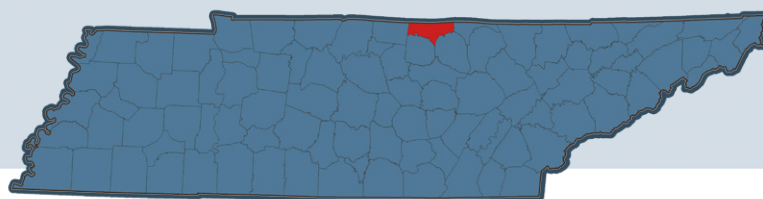
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$94,261	151	\$8.5M
Downpayment Loans, 2013	1	\$3,840	4	\$13,800
Homebuyer Education Program, 2003	2	\$400	13	\$2,875
Keep My Tennessee Home, 2011 - Disbursed	14	\$93,048	34	\$763,646
*Medical Hardship Program, 2012 - Disbursed	1	\$11,299	6	\$67,951
Foreclosure Prevention, 2008	4	\$1,500	87	\$36,150
HOME, 1992	--	--	92	\$3.3M
Tennessee's Housing Trust Fund, 2007	3	\$5,419	84	\$358,007
Emergency Repair	1	\$4,428	23	\$79,159
Housing Modification and Ramps	2	\$991	14	\$7,679
Community Investment Tax Credits, 2005	--	--	18	\$51,220
Low Income Housing Tax Credits, 1987	--	--	212	\$12.9M
Section 8 Rental Assistance, 1978	35	\$106,926	--	--
Tenant-Based Rental	1	\$3,246	--	--
Project-Based	34	\$103,680	--	--
Weatherization Assistance Program, 1976	4	\$35,584	25	\$147,105
Homeownership	4	\$35,584	--	--
Low-Income Home Energy Assistance Program, 1981	1,137	\$495,874	2,821	\$1.2M
Homeownership	749	\$322,075	--	--
Rental	388	\$173,800	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Claiborne County in 2016 was \$6,210,677.

Clay County



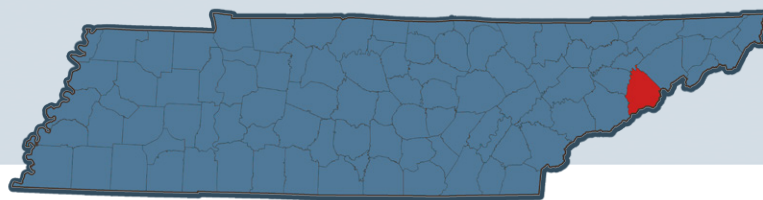
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2M
Homebuyer Education Program, 2003	--	--	2	\$475
Keep My Tennessee Home, 2011 - Disbursed	2	\$6,815	6	\$108,226
*Medical Hardship Program, 2012 - Disbursed	2	\$4,692	2	\$36,637
Foreclosure Prevention, 2008	--	--	5	\$1,800
HOME, 1992	--	--	85	\$2.3M
Tennessee's Housing Trust Fund, 2007	--	--	47	\$346,159
Emergency Repair	--	--	36	\$289,110
Housing Modification and Ramps	--	--	2	\$1,667
Low Income Housing Tax Credits, 1987	--	--	110	\$5M
Section 8 Rental Assistance, 1978	6	\$12,454	--	--
Tenant-Based Rental	6	\$12,454	--	--
Weatherization Assistance Program, 1976	1	\$9,231	38	\$186,608
Rental	1	\$9,231	--	--
Low-Income Home Energy Assistance Program, 1981	131	\$72,944	794	\$387,852
Homeownership	71	\$39,397	--	--
Rental	60	\$33,547	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Clay County in 2016 was \$550,336.

Cocke County



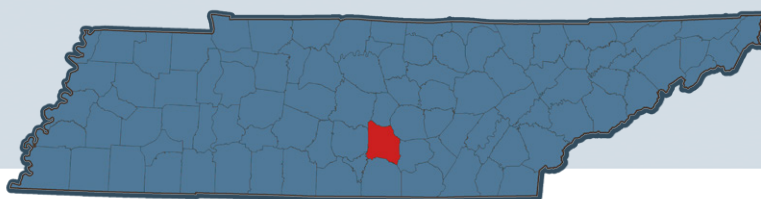
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$349,893	159	\$9.1M
Downpayment Loans, 2013	4	\$14,254	13	\$39,006
Homebuyer Education Program, 2003	3	\$550	22	\$4,850
Keep My Tennessee Home, 2011 - Disbursed	8	\$42,619	27	\$607,778
*Medical Hardship Program, 2012 - Disbursed	2	\$14,790	2	\$40,206
Foreclosure Prevention, 2008	1	\$450	66	\$26,700
HOME, 1992	--	--	125	\$4M
Tennessee's Housing Trust Fund, 2007	2	\$15,372	21	\$119,299
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	2	\$15,372	11	\$73,073
Housing Modification and Ramps	--	--	3	\$1,974
Community Investment Tax Credits, 2005	--	--	10	\$175,764
Low Income Housing Tax Credits, 1987	--	--	355	\$12.9M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Section 8 Rental Assistance, 1978	159	\$644,296	--	--
Tenant-Based Rental	3	\$8,429	--	--
Project-Based	156	\$635,867	--	--
Weatherization Assistance Program, 1976	9	\$77,342	31	\$189,758
Homeownership	9	\$77,342	--	--
Low-Income Home Energy Assistance Program, 1981	722	\$333,414	2,613	\$1.3M
Homeownership	421	\$189,732	--	--
Rental	301	\$143,682	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Cocke County in 2016 was \$483,151.

Coffee County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$463,349	691	\$32.7M
Downpayment Loans, 2013	5	\$18,876	11	\$44,908
Homebuyer Education Program, 2003	6	\$1,300	26	\$5,050
Keep My Tennessee Home, 2011 - Disbursed	3	\$23,357	18	\$397,191
*Medical Hardship Program, 2012 - Disbursed	3	\$12,670	4	\$127,748
Foreclosure Prevention, 2008	1	\$450	38	\$15,750
HOME, 1992	--	--	95	\$2.9M
Tennessee's Housing Trust Fund, 2007	5	\$29,454	33	\$188,814
Emergency Repair	4	\$28,479	24	\$163,077
Housing Modification and Ramps	1	\$975	3	\$2,386
Community Investment Tax Credits, 2005	--	--	48	\$1.3M
Low Income Housing Tax Credits, 1987	97	\$3.8M	339	\$20M
Multi-Family Bond Authority, 1993	97	\$7M	310	\$12.2M
Section 8 Rental Assistance, 1978	565	\$2.3M	--	--
Tenant-Based Rental	66	\$189,920	--	--
Tenant Based Homeownership	1	\$9,161	--	--
Project-Based	498	\$2.1M	--	--
Weatherization Assistance Program, 1976	6	\$36,235	45	\$228,259
Homeownership	4	\$28,847	--	--
Rental	2	\$7,388	--	--
Low-Income Home Energy Assistance Program, 1981	842	\$347,134	2,548	\$1.2M
Homeownership	339	\$142,517	--	--
Rental	503	\$204,617	--	--

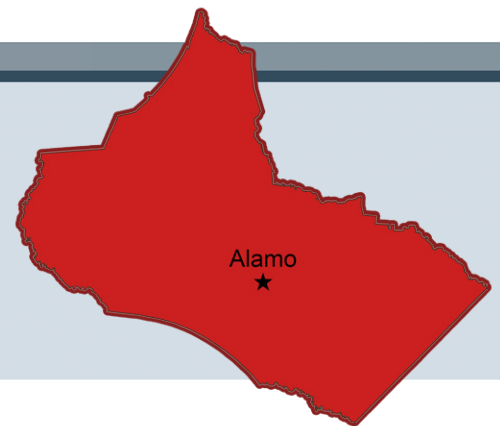
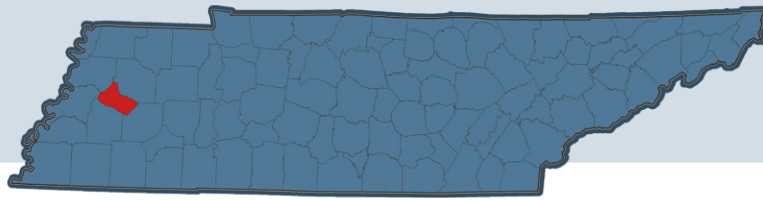
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Coffee County in 2016 was \$1,119,788.

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

Crockett County

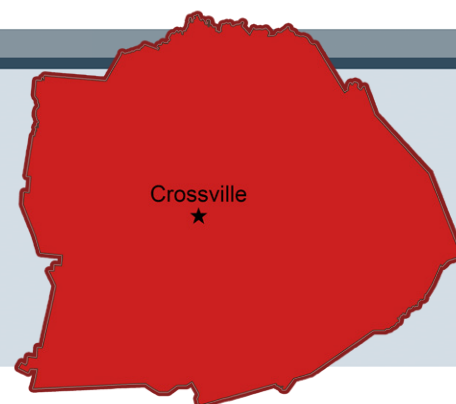
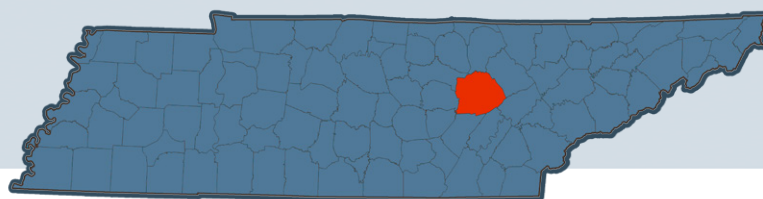


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$502,820	191	\$10.9M
Downpayment Loans, 2013	5	\$21,824	8	\$35,060
Homebuyer Education Program, 2003	4	\$800	12	\$2,750
Keep My Tennessee Home, 2011 - Disbursed	4	\$14,647	18	\$322,916
Foreclosure Prevention, 2008	--	--	7	\$3,000
HOME, 1992	--	--	104	\$4.3M
Tennessee's Housing Trust Fund, 2007	--	--	26	\$152,547
Emergency Repair	--	--	14	\$103,089
Housing Modification and Ramps	--	--	1	\$911
Low Income Housing Tax Credits, 1987	--	--	120	\$7.5M
Section 8 Rental Assistance, 1978	45	\$130,865	--	--
Tenant-Based Rental	12	\$44,138	--	--
Project-Based	33	\$86,727	--	--
Weatherization Assistance Program, 1976	2	\$14,654	31	\$157,325
Homeownership	2	\$14,654	--	--
Low-Income Home Energy Assistance Program, 1981	258	\$128,547	1,235	\$565,259
Homeownership	136	\$68,024	--	--
Rental	122	\$60,524	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Crockett County in 2016 was \$159,325.

Cumberland County



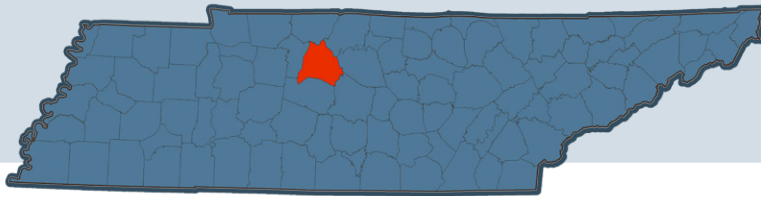
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$508,616	343	\$24.2M
Downpayment Loans, 2013	3	\$17,660	12	\$48,682
Homebuyer Education Program, 2003	2	\$400	52	\$11,800
Keep My Tennessee Home, 2011 - Disbursed	14	\$83,692	23	\$633,847
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$37,969
Foreclosure Prevention, 2008	--	--	31	\$9,900
HOME, 1992	--	--	230	\$5.1M
Tennessee's Housing Trust Fund, 2007	1	\$11,022	64	\$789,570
Competitive Grants	--	--	16	\$461,330
Emergency Repair	1	\$11,022	32	\$265,939
Housing Modification and Ramps	--	--	4	\$2,633
Community Investment Tax Credits, 2005	12	\$650,000	164	\$3.6M
Rental	12	\$650,000	--	--
Low Income Housing Tax Credits, 1987	--	--	416	\$25.5M
Multi-Family Bond Authority, 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	81	\$305,143	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	5	\$19,429	48	\$215,677
Homeownership	5	\$19,429	--	--
Low-Income Home Energy Assistance Program, 1981	595	\$257,076	2,469	\$1.1M
Homeownership	332	\$144,997	--	--
Rental	263	\$112,079	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Cumberland County in 2016 was \$5,946,830.

Davidson County



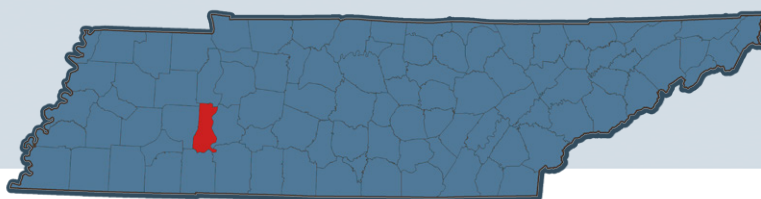
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	318	\$51.2M	17,222	\$1,319.3M
Downpayment Loans, 2013	299	\$2M	1,178	\$6.9M
Take Credit Program, 2016	8	\$630,176	8	\$630,176
Homebuyer Education Program, 2003	314	\$72,700	3,913	\$942,250
Keep My Tennessee Home, 2011 - Disbursed	285	\$1.6M	1,154	\$30.8M
*Medical Hardship Program, 2012 - Disbursed	74	\$527,992	127	\$3.7M
Foreclosure Prevention, 2008	232	\$136,800	3,561	\$1.8M
HOME, 1992	--	--	162	\$3.5M
Tennessee's Housing Trust Fund, 2007	66	\$1.1M	726	\$8.6M
Competitive Grants	26	\$1M	356	\$7.8M
Habitat for Tennessee	1	\$13,250	5	\$79,914
Emergency Repair	16	\$61,597	99	\$490,521
Housing Modification and Ramps	23	\$26,189	265	\$197,603
Community Investment Tax Credits, 2005	467	\$20M	5,596	\$129.5M
Homeownership	60	\$750,000	--	--
Rental	407	\$19.2M	--	--
Low Income Housing Tax Credits, 1987	685	\$36.8M	10,007	\$450.9M
Multi-Family Bond Authority, 1993	429	\$33.8M	6,726	\$291.9M
Section 8 Rental Assistance, 1978	5,550	\$31.8M	--	--
Tenant-Based Rental	69	\$417,723	--	--
Tenant Based Homeownership	3	\$14,984	--	--
Project-Based	5,478	\$31.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$335,271	--	--
Weatherization Assistance Program, 1976	78	\$535,055	171	\$970,146
Homeownership	74	\$509,631	--	--
Rental	4	\$25,424	--	--
Low-Income Home Energy Assistance Program, 1981	7,078	\$3M	24,554	\$10.9M
Homeownership	1,415	\$665,342	--	--
Rental	5,663	\$2.4M	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Davidson County in 2016 was \$107,104,776.

Decatur County



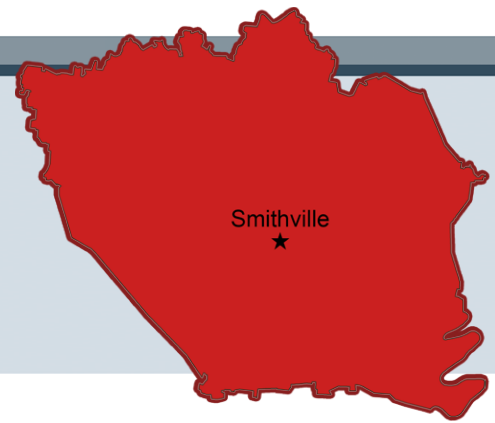
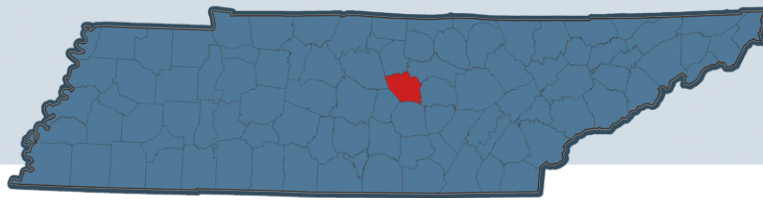
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	26	\$1.1M
Homebuyer Education Program, 2003	--	--	3	\$750
Keep My Tennessee Home, 2011 - Disbursed	--	--	6	\$133,112
Foreclosure Prevention, 2008	1	\$900	7	\$3,750
HOME, 1992	--	--	63	\$2.8M
Tennessee's Housing Trust Fund, 2007	1	\$4,074	20	\$157,865
Emergency Repair	1	\$4,074	16	\$151,101
Housing Modification and Ramps	--	--	2	\$1,542
Community Investment Tax Credits, 2005	--	--	10	\$234,798
Project-Based Section 8 Rental Assistance, 1978	59	\$166,077	--	--
Weatherization Assistance Program, 1976	3	\$21,515	13	\$81,847
Homeownership	2	\$10,967	--	--
Rental	1	\$10,548	--	--
Low-Income Home Energy Assistance Program, 1981	156	\$91,073	662	\$359,622
Homeownership	119	\$63,490	--	--
Rental	37	\$27,583	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Decatur County in 2016 was \$129,750.

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

DeKalb County



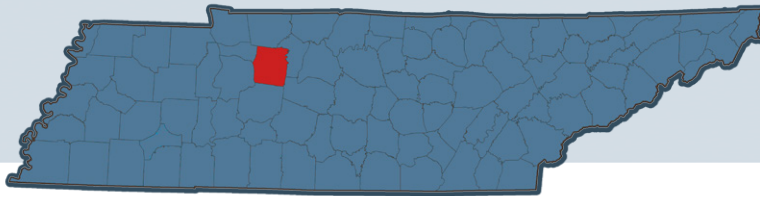
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$589,032	134	\$9.6M
Downpayment Loans, 2013	5	\$23,995	11	\$48,009
Homebuyer Education Program, 2003	4	\$900	28	\$6,175
Keep My Tennessee Home, 2011 - Disbursed	2	\$8,368	16	\$323,649
*Medical Hardship Program, 2012 - Disbursed	1	\$7,296	1	\$21,440
Foreclosure Prevention, 2008	3	\$1,800	20	\$10,800
HOME, 1992	--	--	71	\$2.2M
Tennessee's Housing Trust Fund, 2007	--	--	22	\$147,479
Emergency Repair	--	--	9	\$76,879
Housing Modification and Ramps	--	--	1	\$767
Community Investment Tax Credits, 2005	--	--	2	\$202,750
Low Income Housing Tax Credits, 1987	--	--	68	\$4M
Section 8 Rental Assistance, 1978	104	\$419,662	--	--
Tenant-Based Rental	13	\$44,459	--	--
Project-Based	91	\$375,203	--	--
Weatherization Assistance Program, 1976	4	\$15,325	42	\$194,275
Homeownership	4	\$15,325	--	--
Low-Income Home Energy Assistance Program, 1981	246	\$119,819	927	\$459,263
Homeownership	136	\$65,497	--	--
Rental	110	\$54,322	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in DeKalb County in 2016 was \$352,115.

Dickson County



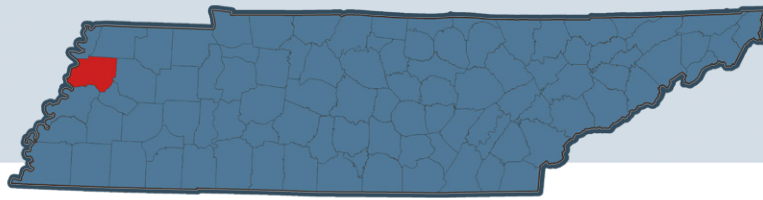
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	17	\$1.9M	1,194	\$83.2M
Downpayment Loans, 2013	15	\$67,484	30	\$132,510
Homebuyer Education Program, 2003	19	\$4,250	88	\$19,475
Keep My Tennessee Home, 2011 - Disbursed	17	\$73,154	60	\$1.6M
*Medical Hardship Program, 2012 - Disbursed	2	\$18,490	5	\$91,822
Foreclosure Prevention, 2008	4	\$3,000	77	\$37,200
HOME, 1992	--	--	118	\$4.7M
Tennessee's Housing Trust Fund, 2007	4	\$19,691	60	\$221,690
Competitive Grants	--	--	12	\$30,000
Habitat for Tennessee	--	--	1	\$16,686
Emergency Repair	2	\$18,543	27	\$157,259
Housing Modification and Ramps	2	\$1,148	14	\$9,940
Community Investment Tax Credits, 2005	--	--	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	142	\$650,807	--	--
Weatherization Assistance Program, 1976	4	\$18,408	4	\$18,408
Homeownership	1	\$7,490	--	--
Rental	3	\$10,918	--	--
Low-Income Home Energy Assistance Program, 1981	621	\$257,777	1,945	\$890,716
Homeownership	213	\$90,226	--	--
Rental	408	\$167,551	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Dickson County in 2016 was \$1,182,956.

Dyer County



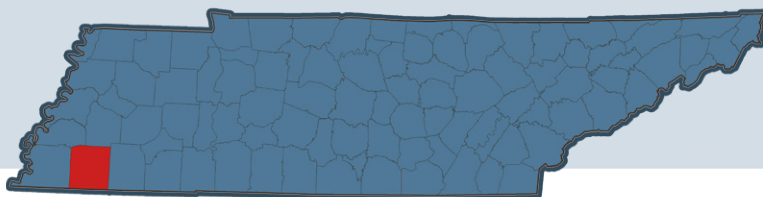
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$482,422	1,096	\$53.2M
Downpayment Loans, 2013	5	\$17,585	14	\$49,833
Homebuyer Education Program, 2003	5	\$1,250	35	\$6,350
Keep My Tennessee Home, 2011 - Disbursed	6	\$29,520	27	\$529,899
*Medical Hardship Program, 2012 - Disbursed	2	\$12,588	2	\$39,925
Foreclosure Prevention, 2008	--	--	11	\$3,750
HOME, 1992	--	--	91	\$3.8M
Tennessee's Housing Trust Fund, 2007	7	\$33,797	107	\$363,281
Habitat for Tennessee	1	\$13,250	1	\$13,250
Emergency Repair	3	\$18,335	34	\$247,990
Housing Modification and Ramps	3	\$2,212	58	\$38,630
Community Investment Tax Credits, 2005	--	--	2	\$37,545
Low Income Housing Tax Credits, 1987	--	--	160	\$5.6M
Section 8 Rental Assistance, 1978	440	\$1.9M	--	--
Tenant-Based Rental	81	\$298,621	--	--
Tenant Based Homeownership	1	\$1,914	--	--
Project-Based	358	\$1.6M	--	--
Weatherization Assistance Program, 1976	3	\$26,161	32	\$169,612
Homeownership	3	\$26,161	--	--
Low-Income Home Energy Assistance Program, 1981	895	\$373,919	2,962	\$1.3M
Homeownership	323	\$136,574	--	--
Rental	572	\$237,346	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Dyer County in 2016 was \$1,013,001.

Fayette County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	8	\$1.1M	233	\$25.4M
Downpayment Loans, 2013	8	\$46,301	15	\$87,278
Homebuyer Education Program, 2003	7	\$1,650	58	\$11,900
Keep My Tennessee Home, 2011 - Disbursed	8	\$59,575	46	\$1.2M
*Medical Hardship Program, 2012 - Disbursed	3	\$12,964	7	\$175,832
Foreclosure Prevention, 2008	3	\$1,650	80	\$33,450
HOME, 1992	--	--	96	\$3.2M
Tennessee's Housing Trust Fund, 2007	3	\$14,856	71	\$395,526
Emergency Repair	3	\$14,856	35	\$188,942
Low Income Housing Tax Credits, 1987	--	--	343	\$15M
Multi-Family Bond Authority, 1993	--	--	40	\$1.5M
Section 8 Rental Assistance, 1978	316	\$1.4M	--	--
Tenant-Based Rental	67	\$278,288	--	--
Project-Based	249	\$1.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$75,000	--	--
Weatherization Assistance Program, 1976	3	\$35,100	34	\$191,379
Homeownership	3	\$35,100	--	--
Low-Income Home Energy Assistance Program, 1981	325	\$149,043	1,347	\$678,200
Homeownership	166	\$77,040	--	--
Rental	159	\$72,003	--	--

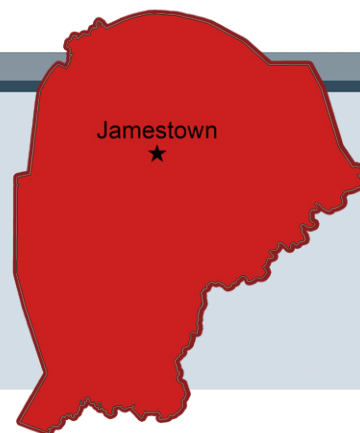
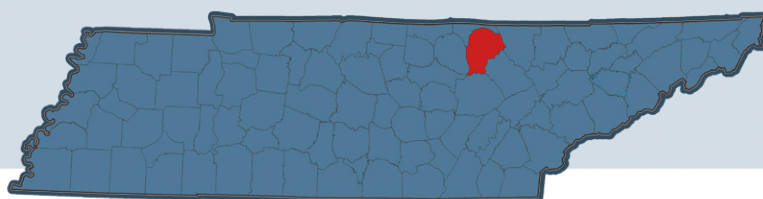
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Fayette County in 2016 was \$4,613,688.

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

Fentress County



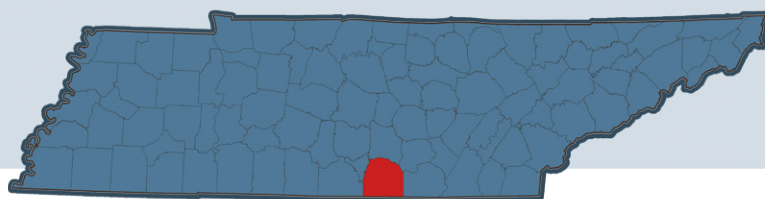
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$113,110	84	\$3.7M
Downpayment Loans, 2013	1	\$1,600	2	\$4,140
Homebuyer Education Program, 2003	1	\$250	5	\$1,200
Keep My Tennessee Home, 2011 - Disbursed	1	\$12,496	17	\$379,321
*Medical Hardship Program, 2012 - Disbursed	2	\$16,671	2	\$59,975
Foreclosure Prevention, 2008	--	--	4	\$2,550
HOME, 1992	18	\$750,000	129	\$3.9M
Tennessee's Housing Trust Fund, 2007	2	\$3,394	30	\$179,452
Emergency Repair	1	\$2,755	17	\$118,656
Housing Modification and Ramps	1	\$638	2	\$1,184
Community Investment Tax Credits, 2005	1	\$120,000	42	\$965,000
Homeownership	1	\$120,000	--	--
Low Income Housing Tax Credits, 1987	50	\$3.7M	291	\$9.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.1M
Section 8 Rental Assistance, 1978	11	\$29,193	--	--
Tenant-Based Rental	10	\$26,754	--	--
Tenant Based Homeownership	1	\$2,439	--	--
Weatherization Assistance Program, 1976	5	\$31,393	43	\$211,088
Homeownership	4	\$25,688	--	--
Rental	1	\$5,705	--	--
Low-Income Home Energy Assistance Program, 1981	314	\$152,594	1,596	\$736,683
Homeownership	209	\$100,297	--	--
Rental	105	\$52,297	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Fentress County in 2016 was \$2,992,287.

Franklin County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$322,941	439	\$20.8M
Downpayment Loans, 2013	4	\$13,156	9	\$35,536
Homebuyer Education Program, 2003	5	\$1,150	23	\$4,475
Keep My Tennessee Home, 2011 - Disbursed	7	\$42,752	19	\$466,471
*Medical Hardship Program, 2012 - Disbursed	1	\$7,482	3	\$90,394
Foreclosure Prevention, 2008	1	\$450	37	\$14,850
HOME, 1992	--	--	67	\$2.2M
Tennessee's Housing Trust Fund, 2007	2	\$15,791	28	\$122,839
Emergency Repair	2	\$15,791	17	\$84,372
Low Income Housing Tax Credits, 1987	--	--	100	\$8.3M
Section 8 Rental Assistance, 1978	184	\$854,030	--	--
Tenant-Based Rental	6	\$24,291	--	--
Project-Based	178	\$829,739	--	--
Weatherization Assistance Program, 1976	3	\$39,143	35	\$200,747
Homeownership	3	\$39,143	--	--
Low-Income Home Energy Assistance Program, 1981	735	\$305,251	2,057	\$938,803
Homeownership	479	\$196,817	--	--
Rental	256	\$108,434	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Franklin County in 2016 was \$475,289.

Gibson County



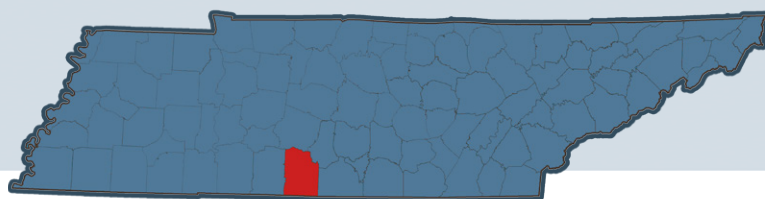
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$840,824	1,097	\$50.8M
Downpayment Loans, 2013	10	\$35,078	21	\$77,738
Homebuyer Education Program, 2003	9	\$2,050	44	\$10,900
Keep My Tennessee Home, 2011 - Disbursed	11	\$53,285	40	\$781,631
*Medical Hardship Program, 2012 - Disbursed	3	\$20,825	7	\$118,755
Foreclosure Prevention, 2008	--	--	28	\$11,250
HOME, 1992	--	--	143	\$5M
Tennessee's Housing Trust Fund, 2007	8	\$59,969	185	\$1.2M
Competitive Grants	--	--	34	\$325,000
Emergency Repair	6	\$53,881	87	\$604,243
Housing Modification and Ramps	2	\$6,089	10	\$10,589
Community Investment Tax Credits, 2005	--	--	74	\$652,343
Low Income Housing Tax Credits, 1987	--	--	209	\$11.2M
Multi-Family Bond Authority, 1993	--	--	49	\$1.8M
Section 8 Rental Assistance, 1978	334	\$1.3M	--	--
Tenant-Based Rental	87	\$253,875	--	--
Project-Based	247	\$1.1M	--	--
Weatherization Assistance Program, 1976	9	\$60,801	23	\$136,913
Homeownership	8	\$51,911	--	--
Rental	1	\$8,890	--	--
Low-Income Home Energy Assistance Program, 1981	851	\$366,897	3,313	\$1.5M
Homeownership	353	\$156,074	--	--
Rental	498	\$210,824	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Gibson County in 2016 was \$2,423,008.

Giles County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$98,188	391	\$18.2M
Downpayment Loans, 2013	1	\$4,000	3	\$11,552
Homebuyer Education Program, 2003	1	\$250	13	\$1,900
Keep My Tennessee Home, 2011 - Disbursed	4	\$14,661	14	\$288,878
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$39,255
Foreclosure Prevention, 2008	1	\$150	50	\$21,900
HOME, 1992	--	--	96	\$2.4M
Tennessee's Housing Trust Fund, 2007	5	\$23,958	43	\$178,401
Emergency Repair	5	\$23,958	30	\$146,366
Housing Modification and Ramps	--	--	3	\$2,002
Community Investment Tax Credits, 2005	--	--	20	\$1M
Low Income Housing Tax Credits, 1987	--	--	164	\$6.4M
Section 8 Rental Assistance, 1978	369	\$1.4M	--	--
Tenant-Based Rental	146	\$467,883	--	--
Project-Based	223	\$949,448	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	527	\$223,009	1,692	\$784,278
Homeownership	204	\$88,217	--	--
Rental	323	\$134,792	--	--

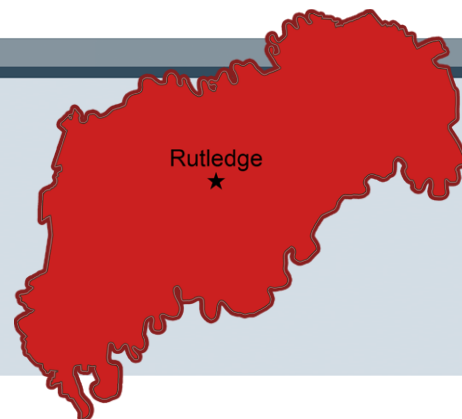
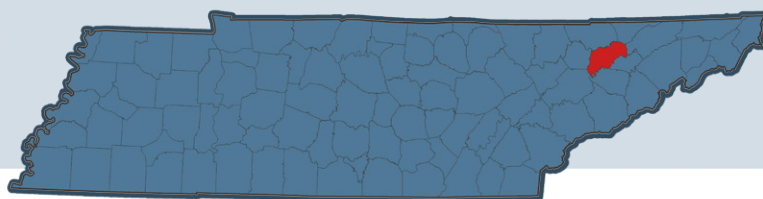
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Giles County in 2016 was \$2,588,653.

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

Grainger County



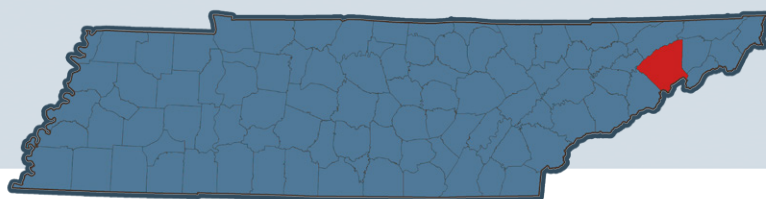
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$652,451	168	\$9.5M
Downpayment Loans, 2013	5	\$22,309	14	\$51,934
Homebuyer Education Program, 2003	5	\$1,050	26	\$6,425
Keep My Tennessee Home, 2011 - Disbursed	8	\$26,209	20	\$594,101
*Medical Hardship Program, 2012 - Disbursed	2	\$9,362	5	\$81,379
Foreclosure Prevention, 2008	8	\$3,300	109	\$46,650
HOME, 1992	--	--	103	\$3.7M
Tennessee's Housing Trust Fund, 2007	1	\$6,529	42	\$407,341
Competitive Grants	--	--	4	\$236,350
Emergency Repair	1	\$6,529	18	\$74,379
Community Investment Tax Credits, 2005	--	--	5	\$780,382
Low Income Housing Tax Credits, 1987	--	--	100	\$7.7M
Section 8 Rental Assistance, 1978	120	\$386,476	--	--
Tenant-Based Rental	1	\$5,823	--	--
Project-Based	119	\$380,653	--	--
Weatherization Assistance Program, 1976	2	\$7,968	22	\$115,647
Homeownership	2	\$7,968	--	--
Low-Income Home Energy Assistance Program, 1981	387	\$194,514	1,345	\$699,445
Homeownership	255	\$122,232	--	--
Rental	132	\$72,282	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Grainger County in 2016 was \$184,541.

Greene County



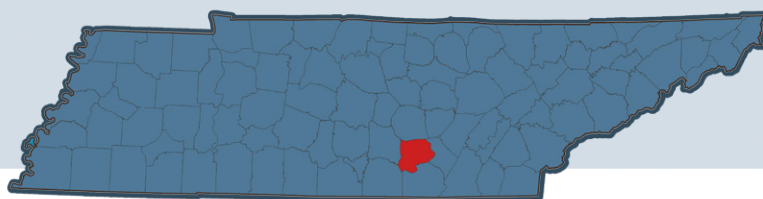
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	18	\$1.7M	371	\$18.9M
Downpayment Loans, 2013	18	\$63,931	34	\$118,854
Homebuyer Education Program, 2003	16	\$3,600	66	\$15,375
Keep My Tennessee Home, 2011 - Disbursed	11	\$72,528	37	\$784,477
*Medical Hardship Program, 2012 - Disbursed	7	\$57,708	9	\$249,602
Foreclosure Prevention, 2008	--	--	81	\$24,450
HOME, 1992	16	\$500,000	163	\$5.2M
Tennessee's Housing Trust Fund, 2007	4	\$18,965	69	\$599,942
Competitive Grants	--	--	5	\$290,625
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	4	\$18,965	26	\$141,101
Housing Modification and Ramps	--	--	2	\$6,490
Community Investment Tax Credits, 2005	--	--	11	\$1.7M
Low Income Housing Tax Credits, 1987	--	--	346	\$20.8M
Project-Based Section 8 Rental Assistance, 1978	360	\$1.4M	--	--
Weatherization Assistance Program, 1976	6	\$39,358	17	\$85,483
Homeownership	3	\$21,808	--	--
Rental	3	\$17,551	--	--
Low-Income Home Energy Assistance Program, 1981	1,073	\$444,726	3,705	\$1.6M
Homeownership	510	\$209,201	--	--
Rental	563	\$235,526	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Greene County in 2016 was \$1,365,127.

Grundy County



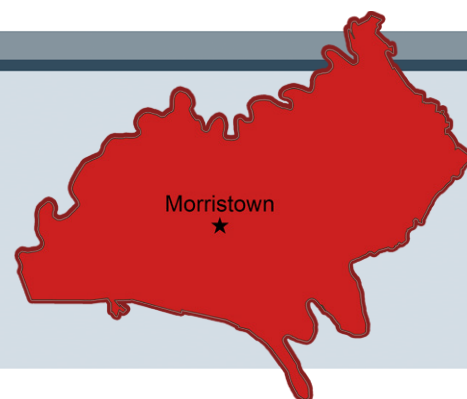
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$97,206	47	\$2M
Downpayment Loans, 2013	1	\$3,960	2	\$8,840
Homebuyer Education Program, 2003	1	\$250	3	\$750
Keep My Tennessee Home, 2011 - Disbursed	5	\$26,775	11	\$244,711
Foreclosure Prevention, 2008	--	--	44	\$18,000
HOME, 1992	--	--	203	\$4.8M
Tennessee's Housing Trust Fund, 2007	3	\$15,197	82	\$391,282
Emergency Repair	3	\$15,197	32	\$183,959
Housing Modification and Ramps	--	--	7	\$5,598
Low Income Housing Tax Credits, 1987	--	--	120	\$5.2M
Project-Based Section 8 Rental Assistance, 1978	34	\$120,067	--	--
Weatherization Assistance Program, 1976	2	\$9,162	41	\$200,046
Homeownership	2	\$9,162	--	--
Low-Income Home Energy Assistance Program, 1981	322	\$143,541	1,298	\$610,297
Homeownership	249	\$109,870	--	--
Rental	73	\$33,670	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Grundy County in 2016 was \$307,225.

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

Hamblen County



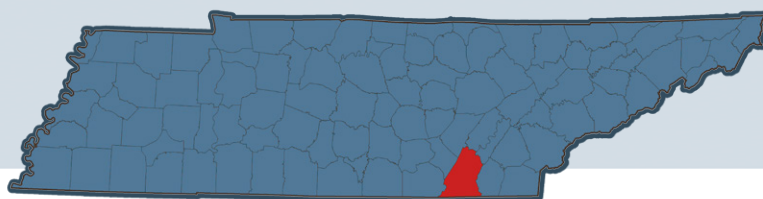
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	12	\$1.1M	1,684	\$86.5M
Downpayment Loans, 2013	11	\$41,551	43	\$163,160
Homebuyer Education Program, 2003	13	\$2,350	126	\$27,650
Keep My Tennessee Home, 2011 - Disbursed	11	\$70,209	65	\$1.3M
*Medical Hardship Program, 2012 - Disbursed	8	\$57,038	10	\$252,359
Foreclosure Prevention, 2008	11	\$4,950	273	\$107,550
HOME, 1992	2	\$203,000	129	\$3.6M
Tennessee's Housing Trust Fund, 2007	1	\$6,376	41	\$196,438
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	1	\$6,376	28	\$135,811
Housing Modification and Ramps	--	--	2	\$1,560
Community Investment Tax Credits, 2005	4	\$400,000	97	\$4.9M
Rental	4	\$400,000	--	--
Low Income Housing Tax Credits, 1987	--	--	784	\$46.3M
Multi-Family Bond Authority, 1993	--	--	302	\$7.2M
Section 8 Rental Assistance, 1978	267	\$1M	--	--
Tenant-Based Rental	9	\$27,365	--	--
Project-Based	258	\$997,879	--	--
Emergency Solutions Grant Program, 1988	--	\$50,850	--	--
Weatherization Assistance Program, 1976	12	\$111,560	31	\$213,282
Homeownership	12	\$111,560	--	--
Low-Income Home Energy Assistance Program, 1981	830	\$371,289	3,520	\$1.7M
Homeownership	283	\$132,432	--	--
Rental	547	\$238,857	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hamblen County in 2016 was \$23,792,032.

Hamilton County



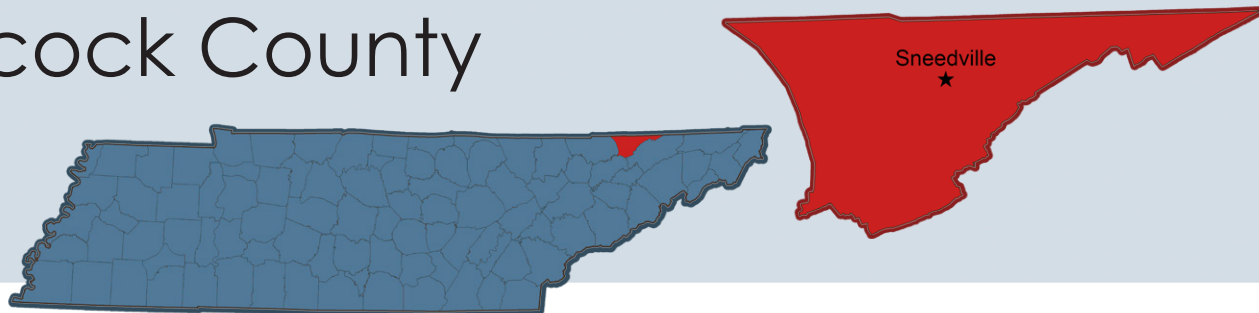
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	173	\$19.8M	5,790	\$356.1M
Downpayment Loans, 2013	171	\$817,635	420	\$2M
Take Credit Program, 2016	1	\$38,800	1	\$38,800
Homebuyer Education Program, 2003	160	\$36,700	907	\$214,150
Keep My Tennessee Home, 2011 - Disbursed	121	\$635,552	474	\$11.2M
*Medical Hardship Program, 2012 - Disbursed	33	\$169,325	56	\$1.5M
Blight Elimination Program, 2015	1	\$14,975	1	\$14,975
Foreclosure Prevention, 2008	45	\$18,750	1,570	\$650,700
HOME, 1992	--	--	277	\$5.2M
Tennessee's Housing Trust Fund, 2007	27	\$928,960	283	\$2.2M
Competitive Grants	9	\$870,000	37	\$1.6M
Habitat for Tennessee	1	\$13,250	3	\$46,582
Emergency Repair	5	\$34,921	74	\$402,450
Housing Modification and Ramps	12	\$10,789	154	\$117,685
Community Investment Tax Credits, 2005	28	\$551,985	618	\$20.4M
Rental	28	\$551,985	--	--
Low Income Housing Tax Credits, 1987	283	\$12.2M	2,161	\$125.4M
Multi-Family Bond Authority, 1993	163	\$7.5M	884	\$35.6M
Project-Based Section 8 Rental Assistance, 1978	1,498	\$7.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$35,000	--	--
Weatherization Assistance Program, 1976	31	\$228,278	97	\$554,395
Homeownership	29	\$211,228	--	--
Rental	2	\$17,049	--	--
Low-Income Home Energy Assistance Program, 1981	6,476	\$2.8M	16,589	\$7.6M
Homeownership	1,549	\$695,038	--	--
Rental	4,927	\$2.1M	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hamilton County in 2016 was \$16,554,083.

Hancock County



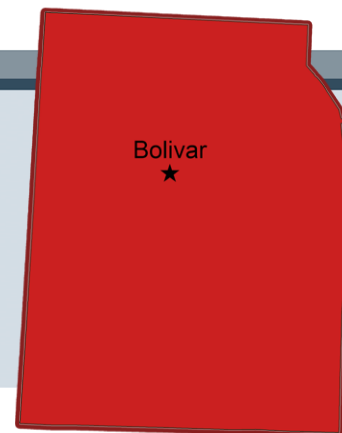
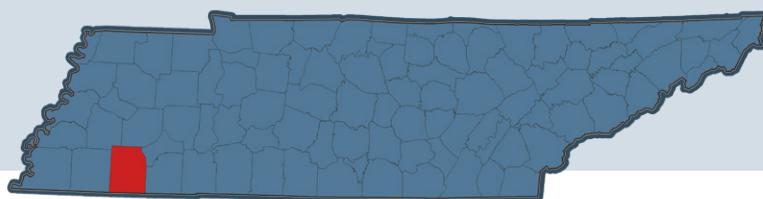
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	20	\$1M
Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	3	\$17,665	5	\$109,397
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$893
Foreclosure Prevention, 2008	--	--	11	\$3,750
HOME, 1992	--	--	135	\$4M
Tennessee's Housing Trust Fund, 2007	6	\$12,300	46	\$197,977
Emergency Repair	4	\$10,374	23	\$105,067
Housing Modification and Ramps	2	\$1,926	2	\$1,926
Community Investment Tax Credits, 2005	--	--	16	\$7,896
Low Income Housing Tax Credits, 1987	--	--	89	\$1.4M
Project-Based Section 8 Rental Assistance, 1978	62	\$278,785	--	--
Weatherization Assistance Program, 1976	1	\$3,266	4	\$18,263
Homeownership	1	\$3,266	--	--
Low-Income Home Energy Assistance Program, 1981	685	\$308,151	1,897	\$925,769
Homeownership	413	\$180,101	--	--
Rental	272	\$128,051	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hancock County in 2016 was \$204,481.

Hardeman County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$63,822	297	\$10.8M
Downpayment Loans, 2013	1	\$3,250	2	\$8,046
Homebuyer Education Program, 2003	1	\$250	4	\$975
Keep My Tennessee Home, 2011 - Disbursed	9	\$50,021	16	\$355,541
*Medical Hardship Program, 2012 - Disbursed	2	\$13,184	2	\$48,085
Foreclosure Prevention, 2008	--	--	25	\$10,500
HOME, 1992	7	\$321,000	67	\$3.2M
Tennessee's Housing Trust Fund, 2007	2	\$19,926	38	\$185,225
Emergency Repair	2	\$19,926	19	\$107,188
Housing Modification and Ramps	--	--	3	\$1,244
Low Income Housing Tax Credits, 1987	--	--	233	\$16M
Section 8 Rental Assistance, 1978	128	\$554,131	--	--
Tenant-Based Rental	73	\$311,815	--	--
Project-Based	55	\$242,316	--	--
Weatherization Assistance Program, 1976	5	\$40,664	17	\$113,094
Homeownership	5	\$40,664	--	--
Low-Income Home Energy Assistance Program, 1981	412	\$205,011	1,777	\$899,346
Homeownership	222	\$109,933	--	--
Rental	190	\$95,078	--	--

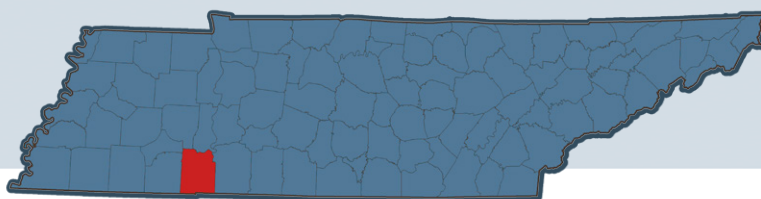
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hardeman County in 2016 was \$2,628,013.

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

Hardin County



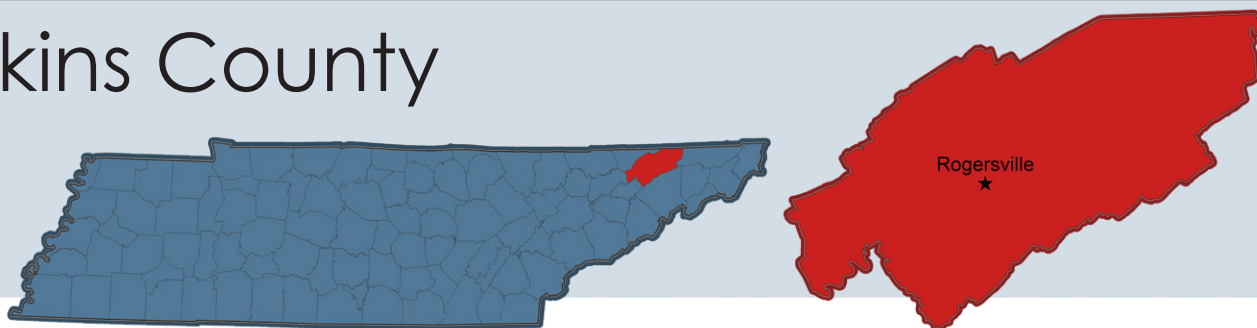
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$223,510	358	\$13M
Downpayment Loans, 2013	2	\$10,205	2	\$10,205
Homebuyer Education Program, 2003	2	\$400	10	\$2,225
Keep My Tennessee Home, 2011 - Disbursed	2	\$5,794	6	\$118,240
*Medical Hardship Program, 2012 - Disbursed	2	\$7,722	3	\$124,546
Foreclosure Prevention, 2008	--	--	3	\$1,350
HOME, 1992	13	\$500,000	76	\$3.1M
Tennessee's Housing Trust Fund, 2007	--	--	18	\$82,859
Emergency Repair	--	--	7	\$40,035
Housing Modification and Ramps	--	--	2	\$973
Community Investment Tax Credits, 2005	--	--	4	\$152,980
Low Income Housing Tax Credits, 1987	--	--	249	\$13.6M
Multi-Family Bond Authority, 1993	--	--	44	\$1.6M
Section 8 Rental Assistance, 1978	96	\$407,108	--	--
Tenant-Based Rental	24	\$74,508	--	--
Project-Based	72	\$332,600	--	--
Weatherization Assistance Program, 1976	4	\$28,370	16	\$102,803
Homeownership	4	\$28,370	--	--
Low-Income Home Energy Assistance Program, 1981	424	\$208,848	1,828	\$884,228
Homeownership	224	\$109,633	--	--
Rental	200	\$99,215	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hardin County in 2016 was \$2,676,023.

Hawkins County



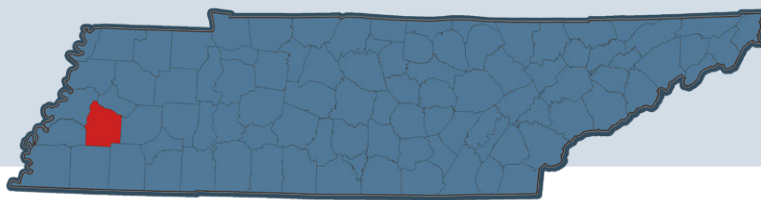
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.1M	973	\$44.8M
Downpayment Loans, 2013	10	\$42,608	19	\$69,131
Homebuyer Education Program, 2003	10	\$2,100	47	\$9,725
Keep My Tennessee Home, 2011 - Disbursed	13	\$68,836	38	\$786,667
*Medical Hardship Program, 2012 - Disbursed	2	\$15,047	5	\$104,247
Foreclosure Prevention, 2008	1	\$450	100	\$38,100
HOME, 1992	24	\$750,000	174	\$5.9M
Tennessee's Housing Trust Fund, 2007	10	\$40,277	150	\$673,471
Competitive Grants	--	--	2	\$100,000
Emergency Repair	5	\$36,149	70	\$409,655
Housing Modification and Ramps	5	\$4,129	49	\$38,200
Community Investment Tax Credits, 2005	--	--	3	\$184,630
Low Income Housing Tax Credits, 1987	--	--	125	\$2.4M
Multi-Family Bond Authority, 1993	--	--	63	\$2.3M
Section 8 Rental Assistance, 1978	381	\$858,626	--	--
Tenant-Based Rental	108	--	--	--
Project-Based	273	\$858,626	--	--
Weatherization Assistance Program, 1976	2	\$14,116	10	\$46,129
Homeownership	2	\$14,116	--	--
Low-Income Home Energy Assistance Program, 1981	1,116	\$465,696	3,901	\$1.8M
Homeownership	596	\$246,851	--	--
Rental	520	\$218,845	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Hawkins County in 2016 was \$3,477,491.

Haywood County



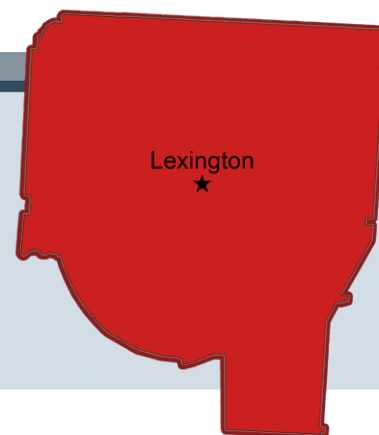
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$995,219	250	\$11.4M
Downpayment Loans, 2013	9	\$42,047	18	\$70,223
Homebuyer Education Program, 2003	7	\$1,750	25	\$6,100
Keep My Tennessee Home, 2011 - Disbursed	1	\$4,536	13	\$303,215
*Medical Hardship Program, 2012 - Disbursed	1	\$8,582	2	\$32,231
Foreclosure Prevention, 2008	--	--	29	\$11,400
HOME, 1992	--	--	149	\$5.3M
Tennessee's Housing Trust Fund, 2007	5	\$224,499	54	\$482,768
Competitive Grants	4	\$215,136	4	\$215,136
Emergency Repair	1	\$9,363	16	\$121,443
Housing Modification and Ramps	--	--	1	\$545
Low Income Housing Tax Credits, 1987	--	--	441	\$28.8M
Section 8 Rental Assistance, 1978	60	\$642,986	--	--
Tenant-Based Rental	--	\$452,067	--	--
Project-Based	60	\$190,919	--	--
Weatherization Assistance Program, 1976	3	\$31,522	15	\$101,614
Homeownership	3	\$31,522	--	--
Low-Income Home Energy Assistance Program, 1981	311	\$155,911	1,639	\$752,381
Homeownership	121	\$63,883	--	--
Rental	190	\$92,028	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Haywood County in 2016 was \$950,636.

Henderson County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$100,152	216	\$10.1M
Downpayment Loans, 2013	1	\$3,570	2	\$6,580
Homebuyer Education Program, 2003	1	\$150	13	\$2,825
Keep My Tennessee Home, 2011 - Disbursed	4	\$10,976	8	\$155,534
*Medical Hardship Program, 2012 - Disbursed	1	\$3,197	3	\$103,400
Foreclosure Prevention, 2008	--	--	11	\$4,950
HOME, 1992	--	--	85	\$2.2M
Tennessee's Housing Trust Fund, 2007	5	\$37,540	37	\$268,172
Competitive Grants	--	--	1	\$96,112
Emergency Repair	4	\$36,794	16	\$126,017
Housing Modification and Ramps	1	\$746	9	\$5,481
Community Investment Tax Credits, 2005	--	--	2	\$37,590
Low Income Housing Tax Credits, 1987	--	--	109	\$7.1M
Section 8 Rental Assistance, 1978	162	\$703,328	--	--
Tenant-Based Rental	20	\$58,551	--	--
Project-Based	142	\$644,777	--	--
Weatherization Assistance Program, 1976	3	\$18,280	14	\$86,715
Homeownership	2	\$14,045	--	--
Rental	1	\$4,235	--	--
Low-Income Home Energy Assistance Program, 1981	328	\$163,879	1,456	\$738,085
Homeownership	155	\$78,740	--	--
Rental	173	\$85,139	--	--

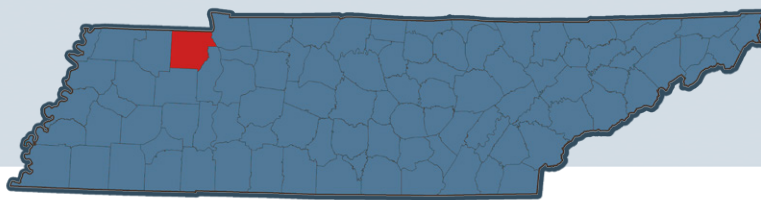
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Henderson County in 2016 was \$381,855.

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

Henry County



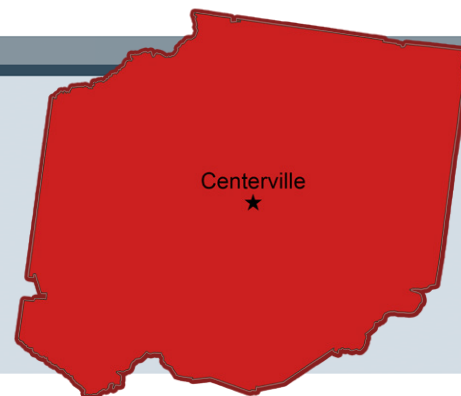
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$270,179	387	\$13.5M
Downpayment Loans, 2013	3	\$12,226	3	\$12,226
Homebuyer Education Program, 2003	2	\$400	3	\$650
Keep My Tennessee Home, 2011 - Disbursed	5	\$23,130	14	\$303,355
*Medical Hardship Program, 2012 - Disbursed	2	\$9,047	2	\$49,380
Foreclosure Prevention, 2008	--	--	8	\$4,800
HOME, 1992	10	\$350,000	108	\$3.4M
Tennessee's Housing Trust Fund, 2007	4	\$14,043	95	\$860,058
Competitive Grants	--	--	34	\$519,625
Emergency Repair	3	\$13,574	37	\$256,346
Housing Modification and Ramps	1	\$469	7	\$5,191
Community Investment Tax Credits, 2005	--	--	163	\$2M
Low Income Housing Tax Credits, 1987	--	--	258	\$19.9M
Multi-Family Bond Authority, 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	328	\$1.3M	--	--
Tenant-Based Rental	13	\$45,100	--	--
Project-Based	315	\$1.2M	--	--
Weatherization Assistance Program, 1976	--	--	12	\$61,497
Low-Income Home Energy Assistance Program, 1981	665	\$282,297	2,241	\$1M
Homeownership	269	\$116,324	--	--
Rental	396	\$165,974	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Henry County in 2016 was \$1,128,264.

Hickman County

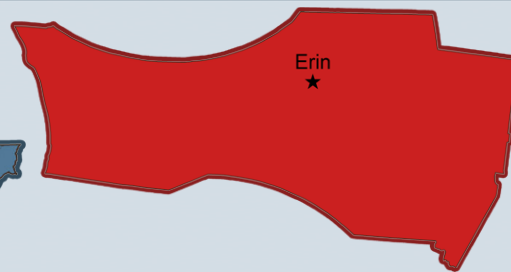
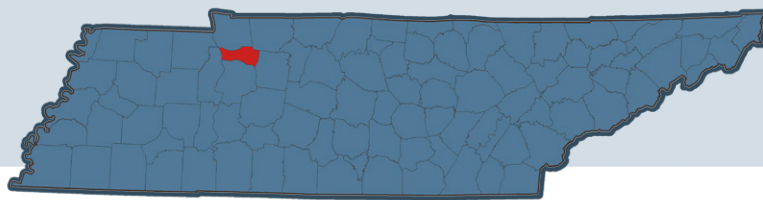


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	7	\$825,664	315	\$18.5M
Downpayment Loans, 2013	7	\$34,636	15	\$64,039
Homebuyer Education Program, 2003	7	\$1,550	37	\$7,700
Keep My Tennessee Home, 2011 - Disbursed	2	\$1,896	11	\$281,124
Foreclosure Prevention, 2008	--	--	62	\$25,350
HOME, 1992	--	--	79	\$2.4M
Tennessee's Housing Trust Fund, 2007	3	\$14,876	36	\$141,225
Emergency Repair	3	\$14,876	27	\$105,256
Housing Modification and Ramps	--	--	4	\$11,532
Community Investment Tax Credits, 2005	--	--	32	\$409,400
Low Income Housing Tax Credits, 1987	--	--	81	\$2.7M
Section 8 Rental Assistance, 1978	103	\$571,546	--	--
Tenant-Based Rental	17	\$59,500	--	--
Project-Based	86	\$512,046	--	--
Weatherization Assistance Program, 1976	1	\$3,486	34	\$169,160
Homeownership	1	\$3,486	--	--
Low-Income Home Energy Assistance Program, 1981	464	\$186,184	1,562	\$711,669
Homeownership	278	\$109,217	--	--
Rental	186	\$76,967	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Hickman County in 2016 was \$275,860.

Houston County



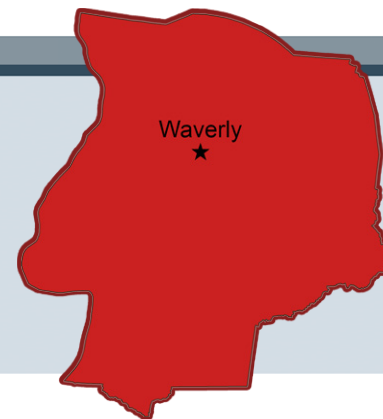
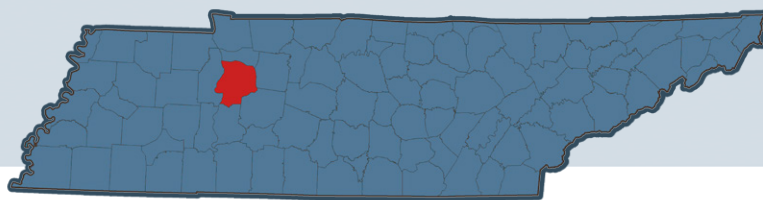
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$189,778	54	\$3M
Downpayment Loans, 2013	2	\$7,731	3	\$9,491
Homebuyer Education Program, 2003	2	\$400	5	\$1,125
Keep My Tennessee Home, 2011 - Disbursed	--	--	4	\$97,580
*Medical Hardship Program, 2012 - Disbursed	1	\$1,216	2	\$64,889
Foreclosure Prevention, 2008	--	--	7	\$3,750
HOME, 1992	--	--	47	\$1.9M
Tennessee's Housing Trust Fund, 2007	--	--	9	\$25,940
Emergency Repair	--	--	3	\$21,918
Housing Modification and Ramps	--	--	5	\$3,247
Community Investment Tax Credits, 2005	--	--	4	\$159,550
Low Income Housing Tax Credits, 1987	--	--	85	\$1.4M
Multi-Family Bond Authority, 1993	--	--	44	\$1.4M
Section 8 Rental Assistance, 1978	3	\$7,834	--	--
Tenant-Based Rental	3	\$7,834	--	--
Weatherization Assistance Program, 1976	2	\$23,222	2	\$23,222
Homeownership	2	\$23,222	--	--
Low-Income Home Energy Assistance Program, 1981	37	\$26,402	369	\$201,352
Homeownership	21	\$14,476	--	--
Rental	16	\$11,926	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Houston County in 2015 was \$1,343,877.

Humphreys County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	142	\$7.3M
Downpayment Loans, 2013	--	--	3	\$6,808
Homebuyer Education Program, 2003	--	--	9	\$1,725
Keep My Tennessee Home, 2011 - Disbursed	4	\$23,541	10	\$184,189
*Medical Hardship Program, 2012 - Disbursed	1	\$578	2	\$38,039
Foreclosure Prevention, 2008	1	\$450	24	\$10,200
HOME, 1992	--	--	38	\$1.6M
Tennessee's Housing Trust Fund, 2007	--	--	16	\$64,341
Emergency Repair	--	--	9	\$47,453
Housing Modification and Ramps	--	--	3	\$1,788
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Section 8 Rental Assistance, 1978	123	\$513,817	--	--
Tenant-Based Rental	13	\$36,651	--	--
Project-Based	110	\$477,166	--	--
Weatherization Assistance Program, 1976	2	\$18,571	2	\$18,571
Homeownership	2	\$18,571	--	--
Low-Income Home Energy Assistance Program, 1981	285	\$121,352	854	\$403,271
Homeownership	122	\$55,576	--	--
Rental	163	\$65,776	--	--

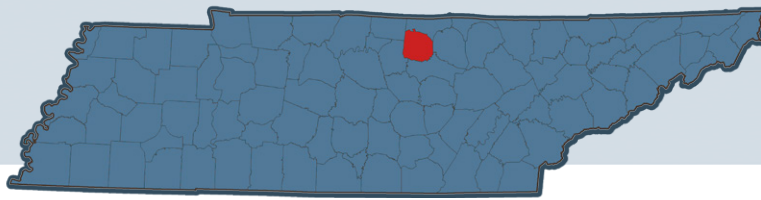
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Humphreys County in 2016 was \$170,975.

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

Jackson County



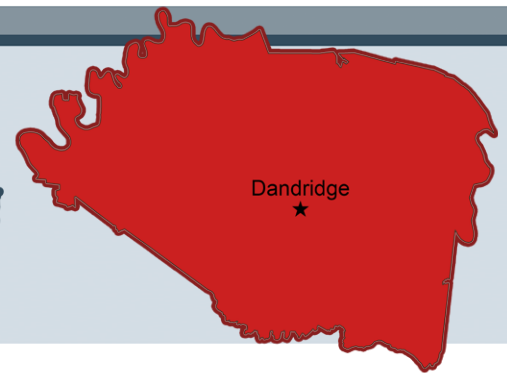
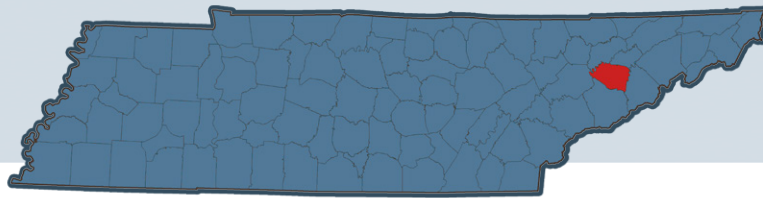
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	46	\$2.3M
Homebuyer Education Program, 2003	--	--	8	\$1,475
Keep My Tennessee Home, 2011 - Disbursed	2	\$20,857	5	\$90,727
*Medical Hardship Program, 2012 - Disbursed	1	\$6,795	1	\$17,639
Foreclosure Prevention, 2008	--	--	5	\$2,700
HOME, 1992	--	--	60	\$2M
Tennessee's Housing Trust Fund, 2007	1	\$4,578	34	\$193,844
Emergency Repair	1	\$4,578	21	\$140,682
Housing Modification and Ramps	--	--	3	\$903
Low Income Housing Tax Credits, 1987	--	--	100	\$1.8M
Multi-Family Bond Authority, 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	35	\$73,033	--	--
Tenant-Based Rental	6	\$17,048	--	--
Project-Based	29	\$55,985	--	--
Weatherization Assistance Program, 1976	4	\$26,771	42	\$210,010
Low-Income Home Energy Assistance Program, 1981	169	\$90,944	903	\$447,328
Homeownership	89	\$47,947	--	--
Rental	80	\$42,997	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Jackson County in 2016 was \$1,463,734.

Jefferson County



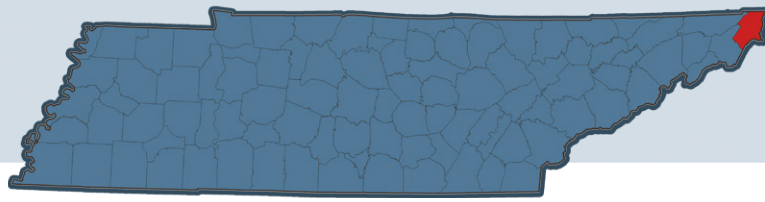
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	17	\$1.7M	656	\$39.9M
Downpayment Loans, 2013	15	\$62,006	39	\$156,706
Homebuyer Education Program, 2003	17	\$3,550	91	\$20,650
Keep My Tennessee Home, 2011 - Disbursed	17	\$86,797	66	\$1.5M
*Medical Hardship Program, 2012 - Disbursed	6	\$57,691	11	\$215,656
Foreclosure Prevention, 2008	8	\$3,300	136	\$55,950
HOME, 1992	16	\$797,000	110	\$4.1M
Tennessee's Housing Trust Fund, 2007	--	--	52	\$199,113
Emergency Repair	--	--	45	\$173,977
Housing Modification and Ramps	--	--	1	\$413
Community Investment Tax Credits, 2005	--	--	28	\$188,140
Low Income Housing Tax Credits, 1987	--	--	92	\$3.9M
Section 8 Rental Assistance, 1978	36	\$160,173	--	--
Tenant-Based Rental	1	\$6,267	--	--
Project-Based	35	\$153,906	--	--
Weatherization Assistance Program, 1976	8	\$57,261	28	\$170,109
Homeownership	8	\$57,261	--	--
Low-Income Home Energy Assistance Program, 1981	701	\$316,839	2,407	\$1.2M
Homeownership	332	\$155,307	--	--
Rental	369	\$161,532	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Jefferson County in 2016 was \$1,842,754.

Johnson County



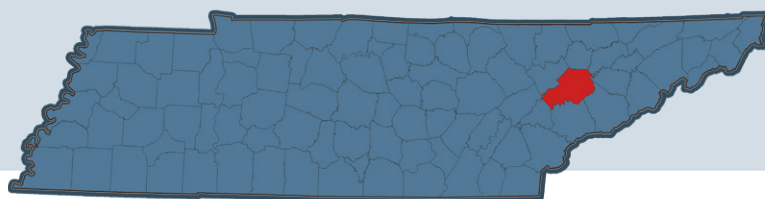
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	21	\$1.7M
Homebuyer Education Program, 2003	--	--	18	\$2,525
Keep My Tennessee Home, 2011 - Disbursed	5	\$29,090	14	\$266,012
*Medical Hardship Program, 2012 - Disbursed	1	\$5,296	1	\$15,975
Foreclosure Prevention, 2008	--	--	33	\$9,900
HOME, 1992	16	\$500,000	171	\$5.4M
Tennessee's Housing Trust Fund, 2007	4	\$18,436	30	\$164,520
Emergency Repair	4	\$18,436	15	\$90,344
Community Investment Tax Credits, 2005	--	--	18	\$309,554
Low Income Housing Tax Credits, 1987	--	--	40	\$561,110
Project-Based Section 8 Rental Assistance, 1978	135	\$643,054	--	--
Emergency Solutions Grant Program, 1988	--	\$100,000	--	--
Weatherization Assistance Program, 1976	--	--	1	\$2,227
Low-Income Home Energy Assistance Program, 1981	757	\$301,101	2,403	\$1.1M
Homeownership	432	\$158,501	--	--
Rental	325	\$142,601	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Johnson County in 2016 was \$2,588,653.

Knox County

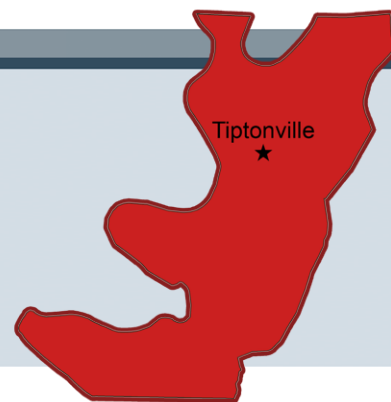
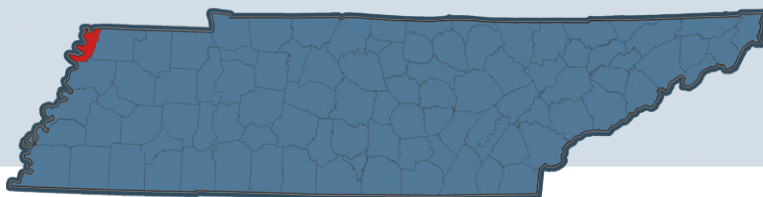


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	241	\$27.5M	10,209	\$644.7M
Downpayment Loans, 2013	235	\$1.1M	528	\$2.4M
Take Credit Program, 2016	2	\$107,878	2	\$107,878
Homebuyer Education Program, 2003	229	\$48,050	1,431	\$337,600
Keep My Tennessee Home, 2011 - Disbursed	142	\$760,363	442	\$10.4M
*Medical Hardship Program, 2012 - Disbursed	25	\$194,522	40	\$1.1M
Foreclosure Prevention, 2008	--	--	427	\$127,500
HOME, 1992	--	--	169	\$3.8M
Tennessee's Housing Trust Fund, 2007	2	\$14,208	272	\$3.6M
Competitive Grants	--	--	189	\$3.2M
Habitat for Tennessee	--	--	4	\$66,664
Emergency Repair	2	\$14,208	55	\$346,884
Housing Modification and Ramps	--	--	22	\$13,970
Community Investment Tax Credits, 2005	87	\$2.9M	802	\$22.5M
Rental	87	\$2.7M	--	--
Other		\$161,500	--	--
Low Income Housing Tax Credits, 1987	294	\$20.9M	4,246	\$244.1M
Multi-Family Bond Authority, 1993	--	--	2,284	\$92.6M
Section 8 Rental Assistance, 1978	3,756	\$20.7M	--	--
Tenant-Based Rental	316	\$1.6M	--	--
Tenant Based Homeownership	5	\$25,599	--	--
Project-Based	3,435	\$19.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$178,750	--	--
Weatherization Assistance Program, 1976	48	\$260,877	116	\$603,329
Homeownership	41	\$238,980	--	--
Rental	7	\$21,897	--	--
Low-Income Home Energy Assistance Program, 1981	6,273	\$2.6M	19,338	\$8.3M
Homeownership	1,762	\$810,360	--	--
Rental	4,511	\$1.8M	--	--

See Methodology on page 126 for calculation details.

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

Lake County



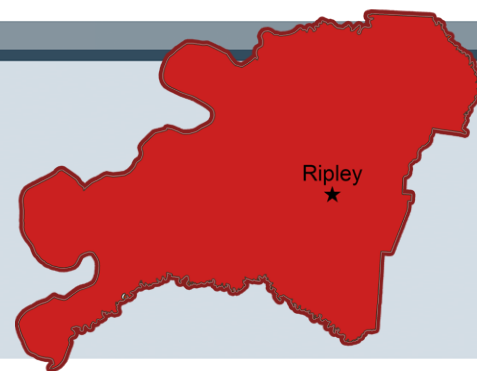
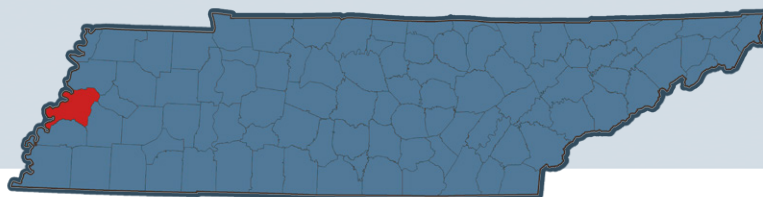
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	58	\$2.1M
Homebuyer Education Program, 2003	--	--	1	\$225
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$12,722
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	--	--	117	\$4.3M
Tennessee's Housing Trust Fund, 2007	1	\$2,442	18	\$92,246
Emergency Repair	1	\$2,442	11	\$77,395
Housing Modification and Ramps	--	--	4	\$3,193
Community Investment Tax Credits, 2005	--	--	13	\$301,490
Low Income Housing Tax Credits, 1987	--	--	184	\$2.5M
Section 8 Rental Assistance, 1978	217	\$1.1M	--	--
Tenant-Based Rental	2	\$6,070	--	--
Project-Based	215	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	28	\$138,279
Low-Income Home Energy Assistance Program, 1981	208	\$105,447	794	\$378,584
Homeownership	68	\$37,724	--	--
Rental	140	\$67,724	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Lake County in 2016 was \$103,456.

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

Lauderdale County

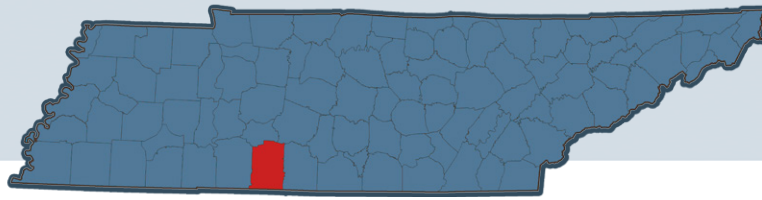


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$737,687	344	\$16.9M
Downpayment Loans, 2013	9	\$30,688	21	\$70,544
Homebuyer Education Program, 2003	8	\$2,000	39	\$9,525
Keep My Tennessee Home, 2011 - Disbursed	5	\$23,163	19	\$357,939
Foreclosure Prevention, 2008	2	\$900	27	\$9,000
HOME, 1992	--	--	99	\$3.7M
Tennessee's Housing Trust Fund, 2007	1	\$10,917	63	\$341,677
Emergency Repair	1	\$10,917	36	\$202,074
Housing Modification and Ramps	--	--	1	\$606
Community Investment Tax Credits, 2005	--	--	26	\$503,609
Low Income Housing Tax Credits, 1987	--	--	366	\$15.7M
Section 8 Rental Assistance, 1978	288	\$1.3M	--	--
Tenant-Based Rental	112	\$430,281	--	--
Project-Based	176	\$824,562	--	--
Weatherization Assistance Program, 1976	4	\$32,456	36	\$192,320
Homeownership	4	\$32,456	--	--
Low-Income Home Energy Assistance Program, 1981	416	\$181,807	1,791	\$842,811
Homeownership	156	\$69,603	--	--
Rental	260	\$112,203	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Lauderdale County in 2016 was \$424,492.

Lawrence County



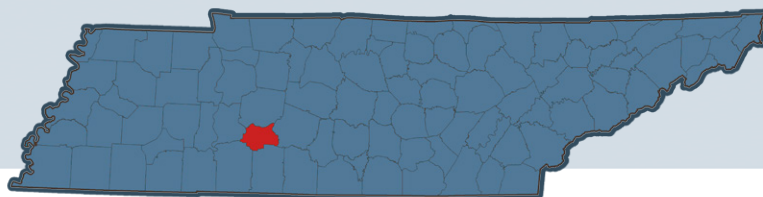
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$271,490	314	\$13.6M
Downpayment Loans, 2013	3	\$11,060	6	\$21,176
Homebuyer Education Program, 2003	3	\$750	15	\$3,275
Keep My Tennessee Home, 2011 - Disbursed	2	\$11,651	18	\$271,230
*Medical Hardship Program, 2012 - Disbursed	2	\$2,453	3	\$64,265
Foreclosure Prevention, 2008	--	--	29	\$11,550
HOME, 1992	--	--	109	\$3.6M
Tennessee's Housing Trust Fund, 2007	1	\$7,211	41	\$196,180
Emergency Repair	1	\$7,211	21	\$123,351
Housing Modification and Ramps	--	--	4	\$10,599
Low Income Housing Tax Credits, 1987	--	--	349	\$27.1M
Section 8 Rental Assistance, 1978	80	\$277,217	--	--
Tenant-Based Rental	41	\$125,090	--	--
Project-Based	39	\$152,127	--	--
Weatherization Assistance Program, 1976	5	\$26,729	38	\$193,993
Homeownership	5	\$26,729	--	--
Low-Income Home Energy Assistance Program, 1981	745	\$306,907	2,474	\$1.1M
Homeownership	386	\$160,367	--	--
Rental	359	\$146,539	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Lawrence County in 2016 was \$372,924.

Lewis County

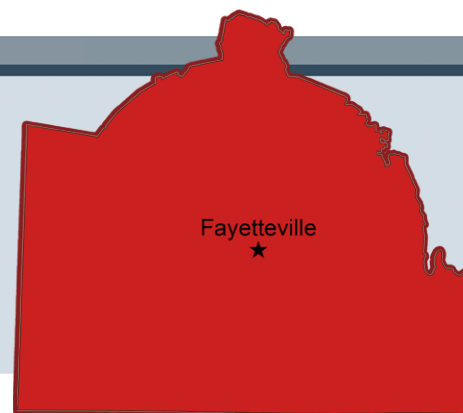
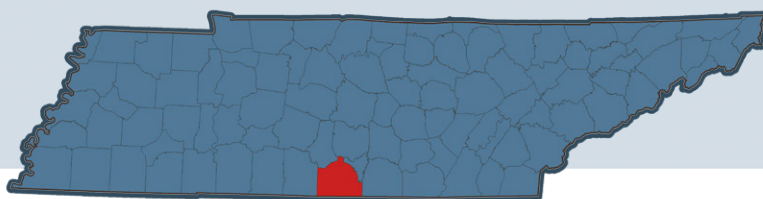


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$78,551	28	\$1.3M
Downpayment Loans, 2013	1	\$3,200	1	\$3,200
Homebuyer Education Program, 2003	1	\$150	3	\$625
Keep My Tennessee Home, 2011 - Disbursed	1	\$6,786	15	\$336,497
Foreclosure Prevention, 2008	--	--	15	\$7,050
HOME, 1992	--	--	63	\$2.3M
Tennessee's Housing Trust Fund, 2007	2	\$20,778	46	\$275,287
Competitive Grants	--	--	19	\$163,932
Emergency Repair	2	\$20,778	22	\$97,811
Housing Modification and Ramps	--	--	1	\$374
Community Investment Tax Credits, 2005	--	--	44	\$2.2M
Low Income Housing Tax Credits, 1987	--	--	96	\$3.9M
Section 8 Rental Assistance, 1978	1	\$2,664	--	--
Tenant-Based Rental	1	\$2,664	--	--
Emergency Solutions Grant Program, 1988	--	\$195,000	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	293	\$125,134	930	\$437,585
Homeownership	175	\$75,917	--	--
Rental	118	\$49,217	--	--

See Methodology on page 126 for calculation details.

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

Lincoln County



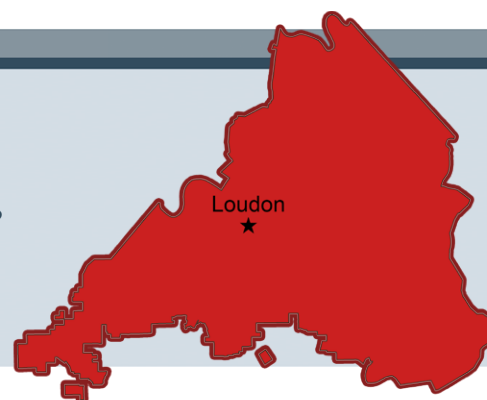
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$182,630	111	\$6M
Downpayment Loans, 2013	1	\$3,400	3	\$11,382
Homebuyer Education Program, 2003	1	\$250	7	\$1,425
Keep My Tennessee Home, 2011 - Disbursed	6	\$23,652	16	\$316,454
Foreclosure Prevention, 2008	1	\$750	24	\$11,250
HOME, 1992	--	--	94	\$2.9M
Tennessee's Housing Trust Fund, 2007	2	\$786	47	\$290,563
Emergency Repair	2	\$786	26	\$132,070
Housing Modification and Ramps	--	--	6	\$8,471
Rebuild and Recover	--	--	4	\$107,269
Low Income Housing Tax Credits, 1987	--	--	168	\$18.4M
Section 8 Rental Assistance, 1978	195	\$748,899	--	--
Tenant-Based Rental	132	\$384,043	--	--
Tenant Based Homeownership	1	\$3,078	--	--
Project-Based	62	\$361,778	--	--
Weatherization Assistance Program, 1976	4	\$25,621	40	\$202,115
Homeownership	4	\$25,621	--	--
Low-Income Home Energy Assistance Program, 1981	715	\$297,184	1,975	\$882,477
Homeownership	296	\$123,167	--	--
Rental	419	\$174,017	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Lincoln County in 2016 was \$395,533.

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

Loudon County



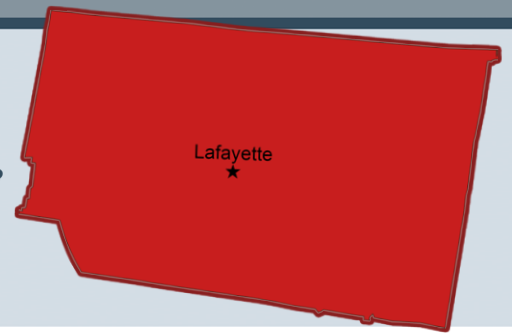
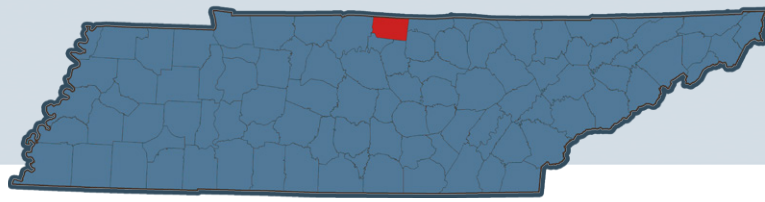
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	21	\$2.2M	663	\$42.1M
Downpayment Loans, 2013	19	\$85,903	40	\$169,242
Homebuyer Education Program, 2003	18	\$3,600	113	\$26,875
Keep My Tennessee Home, 2011 - Disbursed	7	\$45,033	37	\$735,697
*Medical Hardship Program, 2012 - Disbursed	1	\$6,004	3	\$42,107
Foreclosure Prevention, 2008	--	--	23	\$6,750
HOME, 1992	12	\$500,000	161	\$4.4M
Tennessee's Housing Trust Fund, 2007	2	\$18,750	17	\$133,652
Habitat for Tennessee	1	\$13,250	2	\$29,916
Emergency Repair	--	--	8	\$78,242
Housing Modification and Ramps	1	\$5,500	4	\$7,994
Community Investment Tax Credits, 2005	--	\$288,192	85	\$3.5M
Homeownership	--	\$288,192	--	--
Low Income Housing Tax Credits, 1987	--	--	286	\$22.5M
Section 8 Rental Assistance, 1978	326	\$1.4M	--	--
Tenant-Based Rental	25	\$118,592	--	--
Tenant Based Homeownership	1	\$5,994	--	--
Project-Based	300	\$1.3M	--	--
Weatherization Assistance Program, 1976	5	\$31,494	66	\$342,645
Homeownership	4	\$25,113	--	--
Rental	1	\$6,381	--	--
Low-Income Home Energy Assistance Program, 1981	519	\$231,795	1,921	\$952,742
Homeownership	214	\$101,235	--	--
Rental	305	\$130,560	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Loudon County in 2016 was \$1,503,597.

Macon County



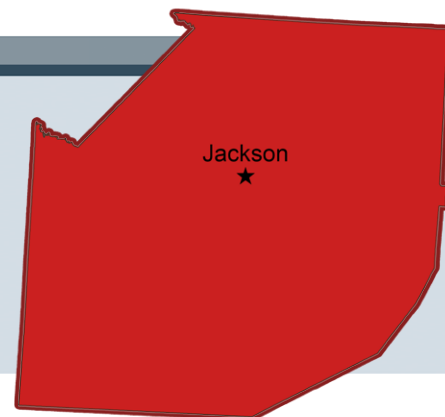
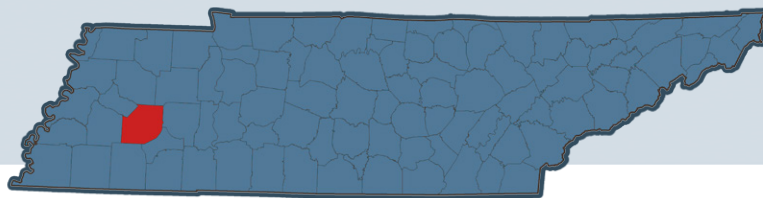
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$493,788	132	\$7.1M
Downpayment Loans, 2013	4	\$20,116	7	\$30,072
Homebuyer Education Program, 2003	4	\$900	18	\$3,975
Keep My Tennessee Home, 2011 - Disbursed	3	\$11,065	19	\$280,280
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$46,983
Foreclosure Prevention, 2008	--	--	11	\$4,500
HOME, 1992	--	--	51	\$1.8M
Tennessee's Housing Trust Fund, 2007	--	--	26	\$87,835
Emergency Repair	--	--	5	\$37,417
Housing Modification and Ramps	--	--	5	\$2,881
Low Income Housing Tax Credits, 1987	--	--	164	\$10.8M
Section 8 Rental Assistance, 1978	13	\$15,233	--	--
Tenant-Based Rental	13	\$15,233	--	--
Weatherization Assistance Program, 1976	3	\$20,159	40	\$197,536
Homeownership	3	\$20,159	--	--
Low-Income Home Energy Assistance Program, 1981	328	\$150,944	1,231	\$610,681
Homeownership	138	\$65,497	--	--
Rental	190	\$85,447	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Macon County in 2016 was \$9,828,769.

Madison County



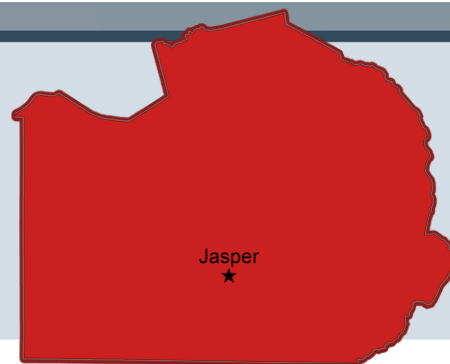
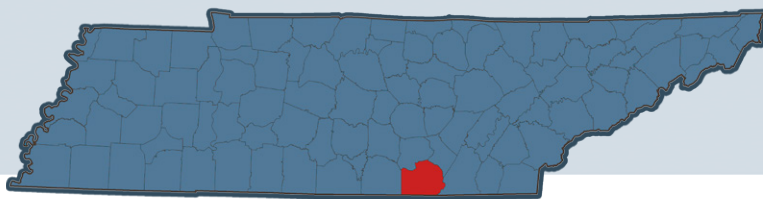
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	70	\$7.3M	3,835	\$197.1M
Downpayment Loans, 2013	69	\$301,951	146	\$607,552
Homebuyer Education Program, 2003	71	\$14,650	262	\$57,925
Keep My Tennessee Home, 2011 - Disbursed	13	\$59,019	67	\$1.5M
*Medical Hardship Program, 2012 - Disbursed	8	\$44,166	11	\$278,556
Foreclosure Prevention, 2008	--	--	98	\$35,250
HOME, 1992	--	--	101	\$2.1M
Tennessee's Housing Trust Fund, 2007	23	\$350,129	82	\$889,039
Competitive Grants	16	\$287,500	23	\$611,875
Emergency Repair	6	\$57,129	25	\$141,084
Housing Modification and Ramps	1	\$5,500	12	\$11,919
Community Investment Tax Credits, 2005	20	\$254,166	56	\$949,034
Rental	20	\$254,166	--	--
Low Income Housing Tax Credits, 1987	40	\$6.9M	930	\$63.6M
Multi-Family Bond Authority, 1993	--	--	788	\$31.5M
Section 8 Rental Assistance, 1978	1,082	\$5.2M	--	--
Tenant-Based Rental	451	\$2M	--	--
Tenant Based Homeownership	1	\$2,424	--	--
Project-Based	630	\$3.1M	--	--
Emergency Solutions Grant Program, 1988	--	\$343,827	--	--
Weatherization Assistance Program, 1976	--	--	20	\$100,254
Low-Income Home Energy Assistance Program, 1981	1,286	\$571,901	4,944	\$2.4M
Homeownership	328	\$152,833	--	--
Rental	958	\$419,068	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Madison County in 2016 was \$6,482,492.

Marion County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	304	\$16.5M
Downpayment Loans, 2013	--	--	3	\$10,156
Homebuyer Education Program, 2003	--	--	18	\$3,225
Keep My Tennessee Home, 2011 - Disbursed	1	\$5,932	13	\$271,109
*Medical Hardship Program, 2012 - Disbursed	2	\$13,091	2	\$76,255
Foreclosure Prevention, 2008	--	--	58	\$24,000
HOME, 1992	--	--	176	\$3.3M
Tennessee's Housing Trust Fund, 2007	3	\$10,940	121	\$1M
Competitive Grants	--	--	7	\$111,000
Emergency Repair	2	\$10,107	30	\$223,956
Housing Modification and Ramps	1	\$833	39	\$30,387
Rebuild and Recover	--	--	9	\$507,961
Low Income Housing Tax Credits, 1987	--	--	77	\$5.5M
Project-Based Section 8 Rental Assistance, 1978	69	\$284,523	--	--
Weatherization Assistance Program, 1976	3	\$21,427	44	\$226,584
Homeownership	3	\$21,427	--	--
Low-Income Home Energy Assistance Program, 1981	469	\$199,041	1,666	\$785,246
Homeownership	218	\$93,070	--	--
Rental	251	\$105,970	--	--

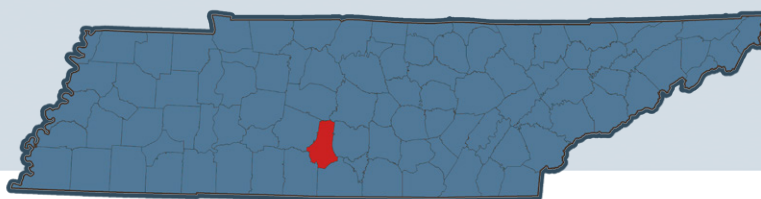
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Marion County in 2016 was \$224,722.

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

Marshall County



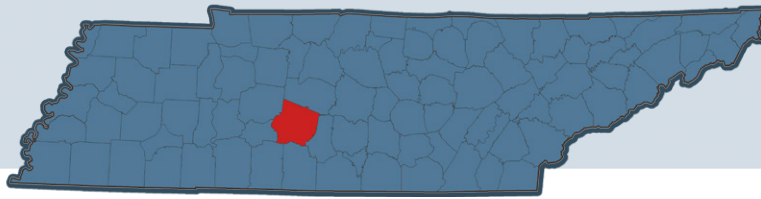
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$421,817	315	\$20.1M
Downpayment Loans, 2013	3	\$17,184	7	\$35,569
Homebuyer Education Program, 2003	3	\$650	45	\$8,625
Keep My Tennessee Home, 2011 - Disbursed	2	\$7,358	23	\$398,678
*Medical Hardship Program, 2012 - Disbursed	2	\$20,283	2	\$54,975
Foreclosure Prevention, 2008	1	\$450	76	\$30,450
HOME, 1992	--	--	99	\$3M
Tennessee's Housing Trust Fund, 2007	2	\$16,093	88	\$548,588
Competitive Grants	--	--	45	\$344,314
Emergency Repair	2	\$16,093	31	\$154,907
Housing Modification and Ramps	--	--	3	\$1,505
Community Investment Tax Credits, 2005	--	--	55	\$272,080
Low Income Housing Tax Credits, 1987	--	--	347	\$23M
Section 8 Rental Assistance, 1978	434	\$1.6M	--	--
Tenant-Based Rental	186	\$696,581	--	--
Tenant Based Homeownership	2	\$7,450	--	--
Project-Based	246	\$943,856	--	--
Weatherization Assistance Program, 1976	2	\$16,563	35	\$182,702
Homeownership	2	\$16,563	--	--
Low-Income Home Energy Assistance Program, 1981	411	\$165,765	1,404	\$617,523
Homeownership	160	\$68,117	--	--
Rental	251	\$97,648	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Marshall County in 2016 was \$669,578.

Maury County



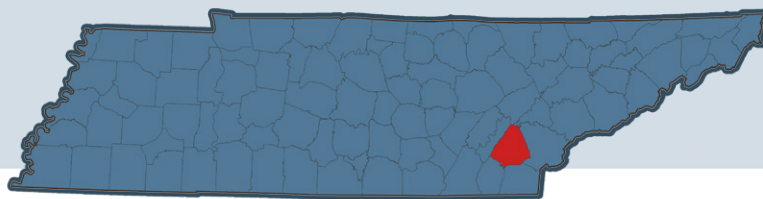
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	52	\$7.1M	1,561	\$113.6M
Downpayment Loans, 2013	49	\$285,426	127	\$673,918
Homebuyer Education Program, 2003	44	\$10,600	404	\$91,575
Keep My Tennessee Home, 2011 - Disbursed	25	\$125,751	74	\$1.9M
*Medical Hardship Program, 2012 - Disbursed	5	\$46,881	6	\$172,572
Foreclosure Prevention, 2008	12	\$6,750	381	\$166,350
HOME, 1992	7	\$500,000	133	\$5.5M
Tennessee's Housing Trust Fund, 2007	6	\$29,600	117	\$615,186
Habitat for Tennessee	1	\$13,250	2	\$29,916
Emergency Repair	4	\$15,413	100	\$540,179
Housing Modification and Ramps	1	\$938	6	\$4,276
Community Investment Tax Credits, 2005	147	\$3.2M	160	\$3.9M
Homeownership	7	\$100,000	--	--
Rental	140	\$3.1M	--	--
Low Income Housing Tax Credits, 1987	140	\$6.8M	831	\$37.9M
Multi-Family Bond Authority, 1993	--	--	112	\$2.9M
Section 8 Rental Assistance, 1978	695	\$2.9M	--	--
Tenant-Based Rental	535	\$2.3M	--	--
Tenant Based Homeownership	4	\$9,081	--	--
Project-Based	156	\$608,406	--	--
Weatherization Assistance Program, 1976	6	\$31,187	45	\$215,181
Homeownership	6	\$31,187	--	--
Low-Income Home Energy Assistance Program, 1981	872	\$352,084	2,720	\$1.2M
Homeownership	291	\$119,717	--	--
Rental	581	\$232,367	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Maury County in 2016 was \$12,045,260.

McMinn County



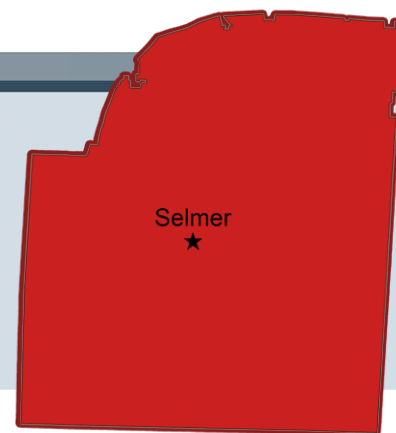
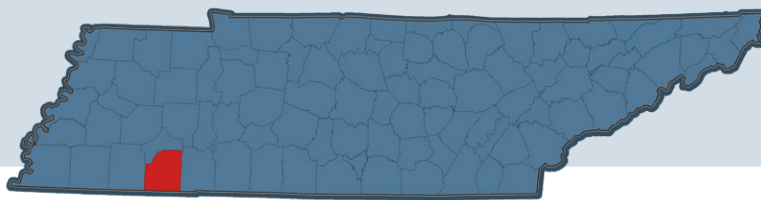
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	13	\$1.1M	281	\$15.3M
Downpayment Loans, 2013	13	\$45,991	24	\$82,211
Homebuyer Education Program, 2003	12	\$2,800	52	\$11,275
Keep My Tennessee Home, 2011 - Disbursed	13	\$73,244	47	\$1.1M
*Medical Hardship Program, 2012 - Disbursed	1	\$9,803	2	\$79,907
Foreclosure Prevention, 2008	--	--	68	\$26,550
HOME, 1992	12	\$500,000	204	\$4.5M
Tennessee's Housing Trust Fund, 2007	10	\$29,092	196	\$545,056
Competitive Grants	--	--	16	\$17,189
Emergency Repair	2	\$23,133	33	\$204,604
Housing Modification and Ramps	8	\$5,959	82	\$62,213
Low Income Housing Tax Credits, 1987	--	--	386	\$18.1M
Multi-Family Bond Authority, 1993	--	--	96	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	385	\$1.7M	--	--
Weatherization Assistance Program, 1976	6	\$43,590	55	\$270,441
Homeownership	6	\$43,590	--	--
Low-Income Home Energy Assistance Program, 1981	778	\$310,491	2,784	\$1.3M
Homeownership	438	\$177,070	--	--
Rental	340	\$133,420	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in McMinn County in 2016 was \$1,567,489.

McNairy County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	195	\$8M
Downpayment Loans, 2013	--	--	3	\$10,465
Homebuyer Education Program, 2003	--	--	12	\$2,900
Keep My Tennessee Home, 2011 - Disbursed	7	\$37,222	27	\$517,903
*Medical Hardship Program, 2012 - Disbursed	2	\$13,463	4	\$46,872
Foreclosure Prevention, 2008	--	--	17	\$6,450
HOME, 1992	--	--	96	\$2.9M
<i>Tennessee's Housing Trust Fund, 2007</i>	3	\$15,466	29	\$504,762
Competitive Grants	--	--	3	\$49,220
Emergency Repair	3	\$15,466	8	\$41,481
Housing Modification and Ramps	--	--	2	\$1,148
Rebuild and Recover	--	--	5	\$350,000
Community Investment Tax Credits, 2005	--	--	3	\$41,780
Low Income Housing Tax Credits, 1987	--	--	64	\$7.2M
Section 8 Rental Assistance, 1978	151	\$852,797	--	--
Tenant-Based Rental	18	\$59,597	--	--
Project-Based	133	\$793,200	--	--
Weatherization Assistance Program, 1976	5	\$35,067	17	\$107,522
Homeownership	4	\$29,322	--	--
Rental	1	\$5,745	--	--
Low-Income Home Energy Assistance Program, 1981	377	\$189,504	1,635	\$791,704
Homeownership	225	\$111,433	--	--
Rental	152	\$78,071	--	--

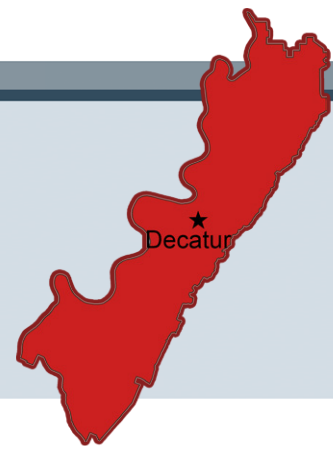
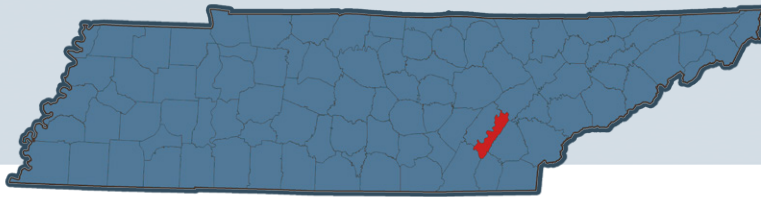
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in McNairy County in 2016 was \$296,581.

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

Meigs County

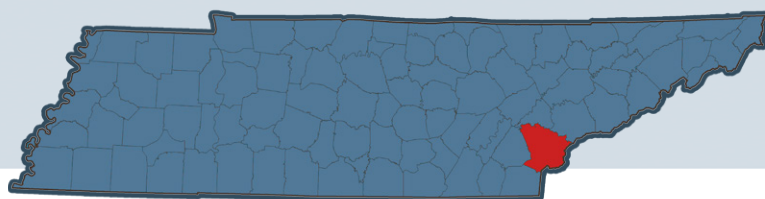


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$120,673	46	\$3.1M
Downpayment Loans, 2013	1	\$4,916	6	\$23,712
Homebuyer Education Program, 2003	1	\$150	13	\$3,100
Keep My Tennessee Home, 2011 - Disbursed	3	\$17,620	12	\$223,214
Foreclosure Prevention, 2008	--	--	17	\$5,400
HOME, 1992	--	--	75	\$1.9M
Tennessee's Housing Trust Fund, 2007	1	\$664	46	\$55,043
Housing Modification and Ramps	1	\$664	41	\$33,063
Low Income Housing Tax Credits, 1987	--	--	24	\$242,860
Project-Based Section 8 Rental Assistance, 1978	24	\$80,638	--	--
Weatherization Assistance Program, 1976	1	\$8,643	44	\$212,948
Homeownership	1	\$8,643	--	--
Low-Income Home Energy Assistance Program, 1981	229	\$102,366	767	\$373,744
Homeownership	133	\$59,770	--	--
Rental	96	\$42,595	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Meigs County in 2016 was \$57,844.

Monroe County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$1.2M	295	\$16.7M
Downpayment Loans, 2013	9	\$42,983	20	\$85,003
Homebuyer Education Program, 2003	10	\$2,400	56	\$12,125
Keep My Tennessee Home, 2011 - Disbursed	11	\$49,488	26	\$560,285
*Medical Hardship Program, 2012 - Disbursed	2	\$11,114	3	\$77,426
Foreclosure Prevention, 2008	1	\$450	54	\$21,450
HOME, 1992	--	--	86	\$2.9M
Tennessee's Housing Trust Fund, 2007	--	--	94	\$241,632
Competitive Grants	--	--	65	\$132,475
Emergency Repair	--	--	4	\$11,806
Housing Modification and Ramps	--	--	6	\$4,454
Community Investment Tax Credits, 2005	--	--	16	\$6,112
Low Income Housing Tax Credits, 1987	56	\$5.2M	162	\$12.1M
Section 8 Rental Assistance, 1978	68	\$302,141	--	--
Tenant-Based Rental	7	\$19,399	--	--
Project-Based	61	\$282,742	--	--
Weatherization Assistance Program, 1976	5	\$53,624	24	\$158,232
Homeownership	5	\$53,624	--	--
Low-Income Home Energy Assistance Program, 1981	714	\$320,664	2,309	\$1.2M
Homeownership	430	\$188,082	--	--
Rental	284	\$132,582	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Monroe County in 2016 was \$857,744.

Montgomery County



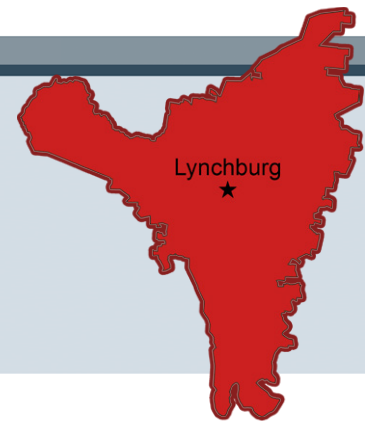
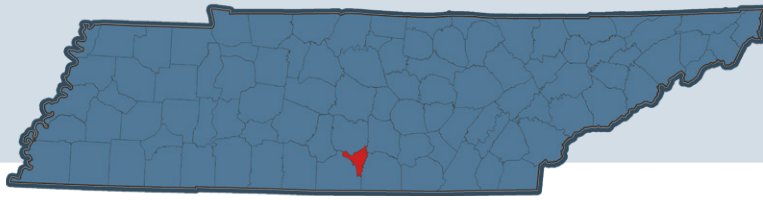
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	86	\$10.2M	3,919	\$228.1M
Downpayment Loans, 2013	86	\$419,460	251	\$1.2M
Homebuyer Education Program, 2003	86	\$19,400	712	\$156,125
Keep My Tennessee Home, 2011 - Disbursed	38	\$238,717	142	\$3.4M
*Medical Hardship Program, 2012 - Disbursed	25	\$200,860	32	\$925,987
Foreclosure Prevention, 2008	3	\$1,200	222	\$68,850
HOME, 1992	21	\$1M	114	\$3.7M
Tennessee's Housing Trust Fund, 2007	5	\$139,362	114	\$782,342
Competitive Grants	2	\$130,000	76	\$651,973
Emergency Repair	1	\$8,093	12	\$83,239
Housing Modification and Ramps	2	\$1,269	20	\$20,436
Community Investment Tax Credits, 2005	--	--	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	1,424	\$7.3M	--	--
Tenant-Based Rental	1,035	\$5.4M	--	--
Tenant Based Homeownership	3	\$12,080	--	--
Project-Based	386	\$1.9M	--	--
Emergency Solutions Grant Program, 1988	--	\$183,613	--	--
Weatherization Assistance Program, 1976	17	\$36,849	18	\$40,421
Homeownership	13	\$30,437	--	--
Rental	4	\$6,412	--	--
Low-Income Home Energy Assistance Program, 1981	2,552	\$1M	8,036	\$3.6M
Homeownership	572	\$236,654	--	--
Rental	1,980	\$800,204	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Montgomery County in 2016 was \$7,588,810.

Moore County



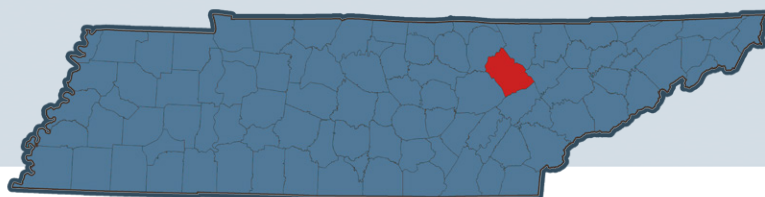
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	20	\$1.1M
Foreclosure Prevention, 2008	--	--	1	\$450
HOME, 1992	--	--	18	\$500,000
Tennessee's Housing Trust Fund, 2007	--	--	3	\$8,853
Emergency Repair	--	--	1	\$4,207
Housing Modification and Ramps	--	--	1	\$665
Low Income Housing Tax Credits, 1987	--	--	57	\$779,850
Section 8 Rental Assistance, 1978	3	\$3,726	--	--
Tenant-Based Rental	3	\$3,726	--	--
Weatherization Assistance Program, 1976	--	--	32	\$161,604
Low-Income Home Energy Assistance Program, 1981	105	\$52,834	362	\$172,363
Homeownership	59	\$30,017	--	--
Rental	46	\$22,817	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Moore County in 2016 was \$25,211.

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

Morgan County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$73,641	163	\$8.4M
Downpayment Loans, 2013	1	\$3,000	4	\$15,368
Homebuyer Education Program, 2003	1	\$250	21	\$3,875
Keep My Tennessee Home, 2011 - Disbursed	3	\$13,218	5	\$124,330
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$18,319
Foreclosure Prevention, 2008	1	\$450	14	\$5,550
HOME, 1992	--	--	66	\$2.6M
Tennessee's Housing Trust Fund, 2007	2	\$1,534	58	\$342,506
Competitive Grants	--	--	11	\$214,500
Emergency Repair	--	--	31	\$88,695
Housing Modification and Ramps	2	\$1,534	10	\$12,685
Community Investment Tax Credits, 2005	--	--	47	\$638,237
Low Income Housing Tax Credits, 1987	--	--	109	\$4.5M
Section 8 Rental Assistance, 1978	43	\$143,694	--	--
Tenant-Based Rental	2	\$5,200	--	--
Project-Based	41	\$138,494	--	--
Weatherization Assistance Program, 1976	3	\$28,476	22	\$129,419
Homeownership	3	\$28,476	--	--
Low-Income Home Energy Assistance Program, 1981	592	\$252,049	1,712	\$786,481
Homeownership	449	\$189,025	--	--
Rental	143	\$63,025	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Morgan County in 2016 was \$162,679.

Obion County



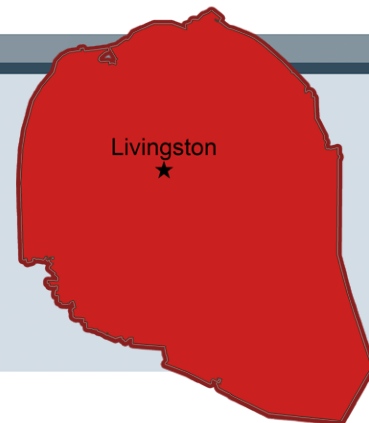
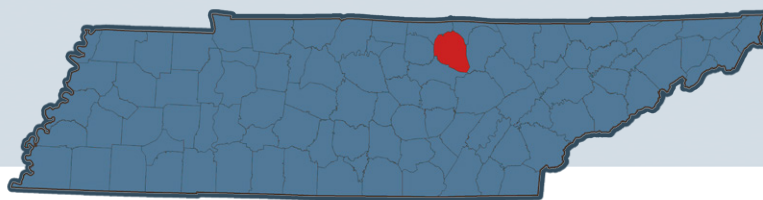
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$607,191	515	\$24.7M
Downpayment Loans, 2013	6	\$25,895	10	\$37,575
Homebuyer Education Program, 2003	5	\$1,150	22	\$4,325
Keep My Tennessee Home, 2011 - Disbursed	10	\$59,142	43	\$775,520
*Medical Hardship Program, 2012 - Disbursed	1	\$3,924	1	\$21,874
Foreclosure Prevention, 2008	--	--	15	\$6,300
HOME, 1992	--	--	90	\$3.2M
Tennessee's Housing Trust Fund, 2007	2	\$10,588	42	\$205,015
Emergency Repair	1	\$10,295	19	\$132,455
Housing Modification and Ramps	1	\$293	7	\$3,766
Low Income Housing Tax Credits, 1987	--	--	289	\$20.4M
Multi-Family Bond Authority, 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	408	\$1.9M	--	--
Tenant-Based Rental	26	\$66,690	--	--
Project-Based	382	\$1.9M	--	--
Weatherization Assistance Program, 1976	3	\$27,157	31	\$165,436
Homeownership	3	\$27,157	--	--
Low-Income Home Energy Assistance Program, 1981	526	\$231,232	2,053	\$910,494
Homeownership	175	\$79,274	--	--
Rental	351	\$151,958	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Obion County in 2016 was \$23,627,536.

Overton County

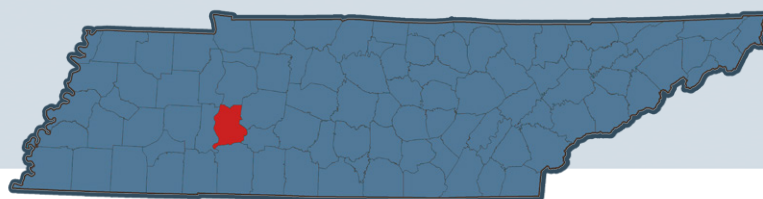


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	10	\$894,653	228	\$13.9M
Downpayment Loans, 2013	3	\$11,119	6	\$21,111
Homebuyer Education Program, 2003	2	\$400	14	\$3,025
Keep My Tennessee Home, 2011 - Disbursed	6	\$18,064	11	\$233,135
Foreclosure Prevention, 2008	3	\$2,100	7	\$4,350
HOME, 1992	--	--	92	\$2.4M
<i>Tennessee's Housing Trust Fund, 2007</i>	2	\$9,413	41	\$274,557
<i>Emergency Repair</i>	1	\$8,722	17	\$157,164
<i>Housing Modification and Ramps</i>	1	\$690	3	\$2,175
Low Income Housing Tax Credits, 1987	--	--	111	\$4.3M
Section 8 Rental Assistance, 1978	68	\$145,964	--	--
Tenant-Based Rental	12	\$39,785	--	--
Project-Based	56	\$106,179	--	--
Weatherization Assistance Program, 1976	2	\$13,077	41	\$202,683
Homeownership	1	\$8,943	--	--
Rental	1	\$4,134	--	--
Low-Income Home Energy Assistance Program, 1981	305	\$143,594	1,324	\$628,231
Homeownership	183	\$84,397	--	--
Rental	122	\$59,197	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Overton County in 2016 was \$370,883.

Perry County



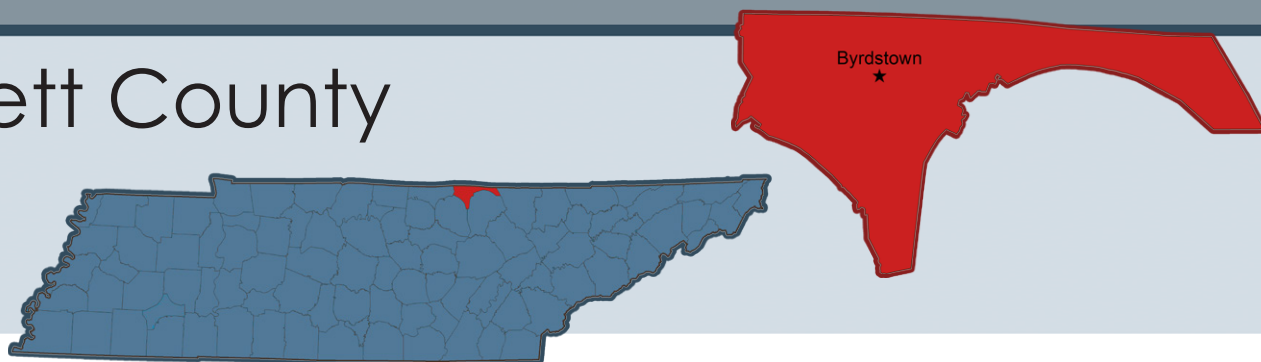
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	4	\$158,078
Homebuyer Education Program, 2003	--	--	1	\$100
Keep My Tennessee Home, 2011 - Disbursed	--	--	2	\$54,226
Foreclosure Prevention, 2008	--	--	4	\$1,500
HOME, 1992	--	--	59	\$1.8M
Tennessee's Housing Trust Fund, 2007	2	\$13,274	22	\$109,783
Emergency Repair	2	\$13,274	19	\$98,601
Housing Modification and Ramps	--	--	1	\$987
Low Income Housing Tax Credits, 1987	--	--	56	\$5.8M
Section 8 Rental Assistance, 1978	26	\$105,733	--	--
Tenant-Based Rental	2	\$2,256	--	--
Project-Based	24	\$103,477	--	--
Weatherization Assistance Program, 1976	1	\$2,911	33	\$164,515
Homeownership	1	\$2,911	--	--
Low-Income Home Energy Assistance Program, 1981	149	\$72,034	567	\$292,569
Homeownership	110	\$50,417	--	--
Rental	39	\$21,617	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Perry County in 2016 was \$4,750,542.

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

Pickett County

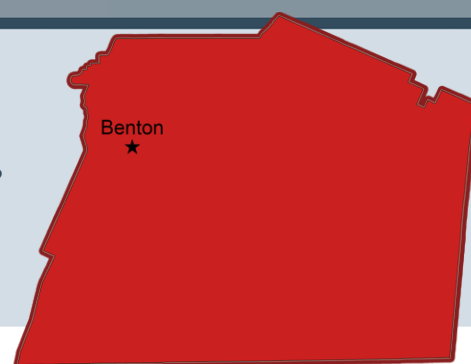
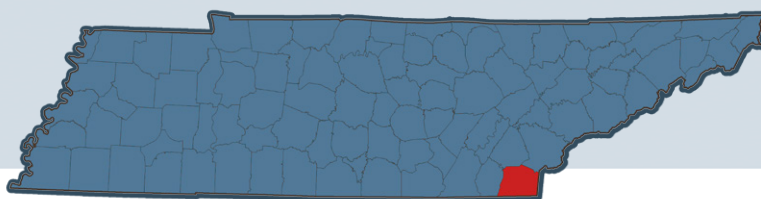


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	22	\$980,970
Keep My Tennessee Home, 2011 - Disbursed	1	\$8,615	3	\$70,287
Foreclosure Prevention, 2008	1	\$150	2	\$1,800
HOME, 1992	--	--	87	\$2M
Tennessee's Housing Trust Fund, 2007	--	--	37	\$223,145
Emergency Repair	--	--	10	\$63,186
Low Income Housing Tax Credits, 1987	--	--	56	\$554,560
Section 8 Rental Assistance, 1978	34	\$99,545	--	--
Tenant-Based Rental	4	\$9,082	--	--
Tenant Based Homeownership	1	\$2,610	--	--
Project-Based	29	\$87,853	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	74	\$47,894	384	\$196,006
Homeownership	57	\$32,947	--	--
Rental	17	\$14,947	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Pickett County in 2016 was \$48,588.

Polk County



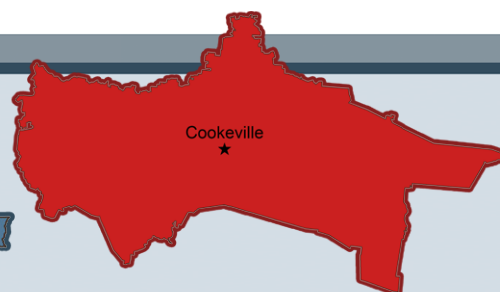
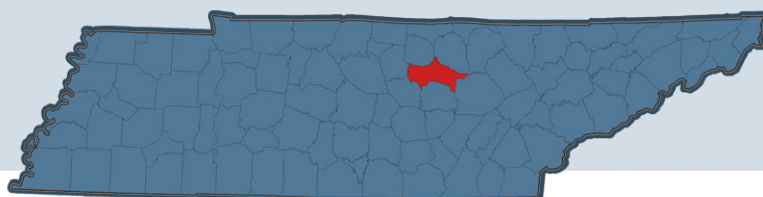
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$162,501	118	\$7M
Downpayment Loans, 2013	2	\$6,620	10	\$34,914
Homebuyer Education Program, 2003	2	\$500	29	\$6,375
Keep My Tennessee Home, 2011 - Disbursed	2	\$15,396	5	\$125,924
*Medical Hardship Program, 2012 - Disbursed	1	\$873	1	\$40,846
Foreclosure Prevention, 2008	--	--	28	\$11,700
HOME, 1992	12	\$500,000	160	\$4M
Tennessee's Housing Trust Fund, 2007	1	\$11,168	39	\$178,613
Emergency Repair	1	\$11,168	16	\$125,679
Housing Modification and Ramps	--	--	15	\$12,170
Low Income Housing Tax Credits, 1987	--	--	48	\$652,220
Project-Based Section 8 Rental Assistance, 1978	28	\$183,718	--	--
Weatherization Assistance Program, 1976	1	\$10,040	41	\$204,004
Homeownership	1	\$10,040	--	--
Low-Income Home Energy Assistance Program, 1981	293	\$124,791	987	\$470,852
Homeownership	209	\$87,970	--	--
Rental	84	\$36,820	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Polk County in 2016 was \$553,258.

Putnam County



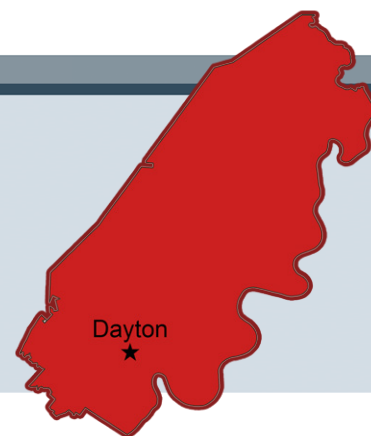
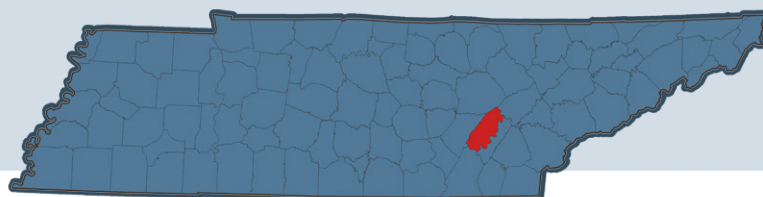
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	8	\$878,028	1,144	\$69.4M
Downpayment Loans, 2013	1	\$4,600	9	\$42,312
Homebuyer Education Program, 2003	1	\$150	90	\$22,050
Keep My Tennessee Home, 2011 - Disbursed	10	\$36,151	33	\$752,804
*Medical Hardship Program, 2012 - Disbursed	5	\$53,271	6	\$166,515
Foreclosure Prevention, 2008	7	\$4,500	38	\$19,650
HOME, 1992	--	--	88	\$3.6M
Tennessee's Housing Trust Fund, 2007	4	\$31,259	84	\$466,725
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	4	\$31,259	52	\$365,471
Housing Modification and Ramps	--	--	13	\$6,065
Community Investment Tax Credits, 2005	--	--	89	\$8.2M
Low Income Housing Tax Credits, 1987	--	--	704	\$52.5M
Section 8 Rental Assistance, 1978	469	\$1.6M	--	--
Tenant-Based Rental	290	\$939,292	--	--
Tenant Based Homeownership	2	\$7,119	--	--
Project-Based	177	\$657,996	--	--
Weatherization Assistance Program, 1976	10	\$65,858	54	\$267,867
Homeownership	9	\$59,044	--	--
Rental	1	\$6,814	--	--
Low-Income Home Energy Assistance Program, 1981	1,276	\$539,121	4,027	\$1.9M
Homeownership	413	\$178,447	--	--
Rental	863	\$360,674	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Putnam County in 2016 was \$32,433,385.

Rhea County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$647,846	578	\$38.6M
Downpayment Loans, 2013	6	\$27,305	13	\$54,785
Homebuyer Education Program, 2003	4	\$800	28	\$6,425
Keep My Tennessee Home, 2011 - Disbursed	4	\$24,856	27	\$645,775
*Medical Hardship Program, 2012 - Disbursed	2	\$11,574	3	\$105,123
Foreclosure Prevention, 2008	1	\$450	74	\$30,600
HOME, 1992	--	--	118	\$3.4M
Tennessee's Housing Trust Fund, 2007	8	\$7,302	69	\$133,454
Housing Modification and Ramps	8	\$7,302	50	\$38,041
Community Investment Tax Credits, 2005	--	--	72	\$3.2M
Low Income Housing Tax Credits, 1987	--	--	187	\$8.1M
Weatherization Assistance Program, 1976	4	\$22,797	44	\$217,719
Homeownership	4	\$22,797	--	--
Low-Income Home Energy Assistance Program, 1981	529	\$221,241	1,578	\$733,272
Homeownership	275	\$114,970	--	--
Rental	254	\$106,270	--	--

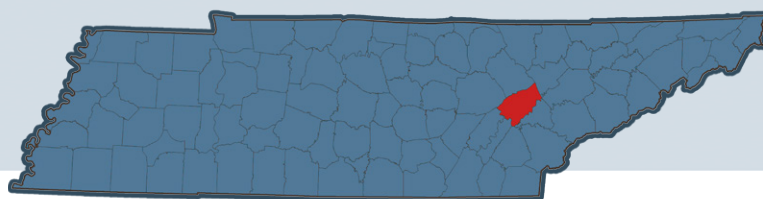
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Rhea County in 2016 was \$236,125.

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

Roane County



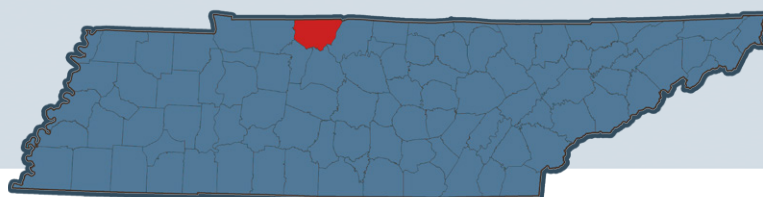
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	15	\$1.4M	462	\$26.1M
Downpayment Loans, 2013	14	\$53,672	31	\$123,614
Homebuyer Education Program, 2003	15	\$2,850	70	\$16,200
Keep My Tennessee Home, 2011 - Disbursed	4	\$20,723	28	\$637,354
*Medical Hardship Program, 2012 - Disbursed	1	\$8,466	1	\$30,192
Foreclosure Prevention, 2008	--	--	16	\$5,850
HOME, 1992	--	--	251	\$5.8M
Tennessee's Housing Trust Fund, 2007	4	\$18,168	23	\$143,421
Competitive Grants	--	--	3	\$50,000
Emergency Repair	4	\$18,168	17	\$81,054
Housing Modification and Ramps	--	--	1	\$926
Community Investment Tax Credits, 2005	--	--	25	\$570,000
Low Income Housing Tax Credits, 1987	136	\$6.2M	560	\$24.7M
Multi-Family Bond Authority, 1993	136	\$9M	136	\$9M
Section 8 Rental Assistance, 1978	364	\$1.4M	--	--
Tenant-Based Rental	30	\$101,557	--	--
Project-Based	334	\$1.3M	--	--
Weatherization Assistance Program, 1976	5	\$39,967	65	\$348,357
Homeownership	5	\$39,967	--	--
Low-Income Home Energy Assistance Program, 1981	807	\$357,270	2,440	\$1.2M
Homeownership	350	\$159,210	--	--
Rental	457	\$198,060	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Roane County in 2016 was \$572,850..

Robertson County



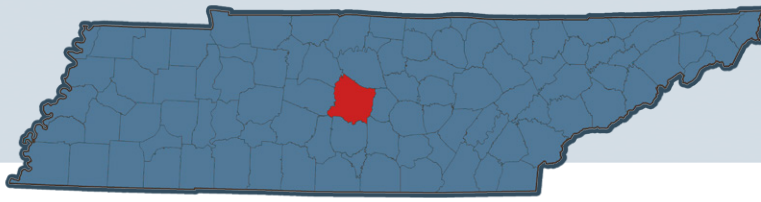
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	18	\$2.7M	1,881	\$141.6M
Downpayment Loans, 2013	18	\$112,378	69	\$388,574
Homebuyer Education Program, 2003	14	\$3,100	204	\$45,575
Keep My Tennessee Home, 2011 - Disbursed	19	\$124,583	86	\$2.3M
*Medical Hardship Program, 2012 - Disbursed	4	\$28,446	6	\$185,829
Foreclosure Prevention, 2008	13	\$8,700	168	\$87,000
HOME, 1992	16	\$500,000	190	\$3.8M
Tennessee's Housing Trust Fund, 2007	5	\$7,670	45	\$122,024
Emergency Repair	1	\$4,193	13	\$82,130
Housing Modification and Ramps	4	\$3,478	27	\$23,341
Low Income Housing Tax Credits, 1987	--	--	679	\$31.7M
Multi-Family Bond Authority, 1993	--	--	120	\$4.9M
Section 8 Rental Assistance, 1978	281	\$1.5M	--	--
Tenant-Based Rental	164	\$954,800	--	--
Project-Based	117	\$537,715	--	--
Weatherization Assistance Program, 1976	2	\$15,628	44	\$218,334
Homeownership	2	\$15,628	--	--
Low-Income Home Energy Assistance Program, 1981	744	\$318,048	1,801	\$835,139
Homeownership	230	\$102,287	--	--
Rental	514	\$215,762	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Robertson County in 2016 was \$1,394,552.

Rutherford County



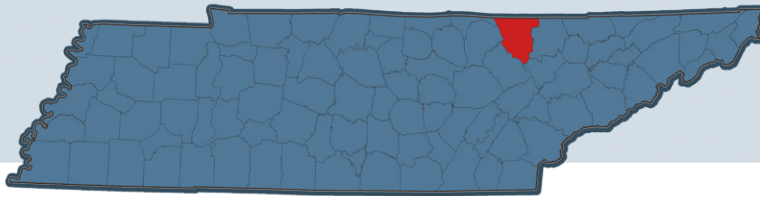
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	239	\$36.8M	9,022	\$835M
Downpayment Loans, 2013	235	\$1.5M	800	\$4.6M
Homebuyer Education Program, 2003	239	\$55,150	2,422	\$584,125
Keep My Tennessee Home, 2011 - Disbursed	110	\$722,878	483	\$12.6M
*Medical Hardship Program, 2012 - Disbursed	35	\$270,698	47	\$1.3M
Foreclosure Prevention, 2008	93	\$44,400	1,277	\$566,100
HOME, 1992	13	\$500,000	425	\$7.7M
Tennessee's Housing Trust Fund, 2007	8	\$26,858	65	\$228,560
Habitat for Tennessee	1	\$13,250	3	\$54,962
Emergency Repair	4	\$11,539	24	\$142,789
Rebuild and Recover	3	\$2,069	36	\$27,095
Community Investment Tax Credits, 2005	--	--	766	\$36.3M
Low Income Housing Tax Credits, 1987	400	\$17.8M	3,196	\$180.4M
Multi-Family Bond Authority, 1993	280	\$20.1M	918	\$55.4M
Section 8 Rental Assistance, 1978	1,092	\$6.1M	--	--
Tenant-Based Rental	126	\$813,673	--	--
Tenant Based Homeownership	3	\$13,347	--	--
Project-Based	963	\$5.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$309,367	--	--
Weatherization Assistance Program, 1976	13	\$76,779	61	\$292,052
Homeownership	12	\$72,913	--	--
Rental	1	\$3,866	--	--
Low-Income Home Energy Assistance Program, 1981	1,441	\$583,623	3,979	\$1.7M
Homeownership	326	\$137,087	--	--
Rental	1,115	\$446,537	--	--

See Methodology on page 122 for calculation details.

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

The estimated economic impact of THDA-related activities in Rutherford County in 2016 was \$64,673,151.

Scott County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$121,754	74	\$4.2M
Downpayment Loans, 2013	1	\$4,960	5	\$18,863
Homebuyer Education Program, 2003	2	\$400	9	\$1,600
Keep My Tennessee Home, 2011 - Disbursed	5	\$19,685	21	\$390,077
*Medical Hardship Program, 2012 - Disbursed	2	\$11,932	2	\$52,394
Foreclosure Prevention, 2008	1	\$450	20	\$7,800
HOME, 1992	18	\$750,000	137	\$5.5M
Tennessee's Housing Trust Fund, 2007	8	\$11,947	80	\$394,509
Competitive Grants	--	--	12	\$234,910
Emergency Repair	2	\$6,805	38	\$117,667
Housing Modification and Ramps	6	\$5,141	23	\$18,988
Low Income Housing Tax Credits, 1987	--	--	94	\$1.4M
Section 8 Rental Assistance, 1978	127	\$446,524	--	--
Tenant-Based Rental	19	\$34,268	--	--
Project-Based	108	\$412,256	--	--
Emergency Solutions Grant Program, 1988	--	\$125,000	--	--
Weatherization Assistance Program, 1976	6	\$57,060	25	\$156,475
Homeownership	6	\$57,060	--	--
Low-Income Home Energy Assistance Program, 1981	915	\$389,599	2,132	\$903,481
Homeownership	663	\$277,900	--	--
Rental	252	\$111,700	--	--

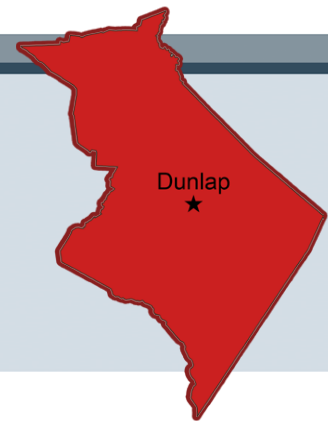
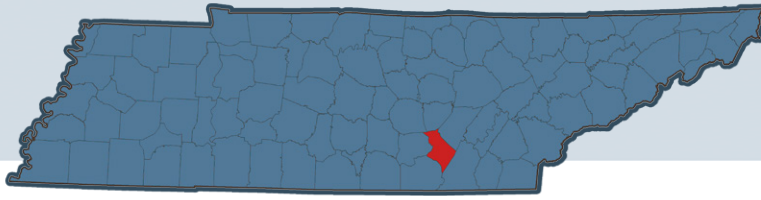
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Scott County in 2016 was \$1,281,396.

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

Sequatchie County



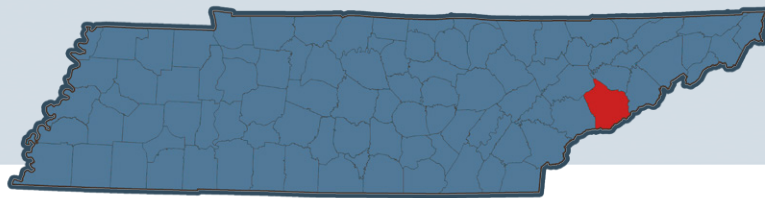
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	3	\$350,507	185	\$11.3M
Downpayment Loans, 2013	3	\$14,300	3	\$14,300
Homebuyer Education Program, 2003	3	\$750	56	\$12,600
Keep My Tennessee Home, 2011 - Disbursed	9	\$47,964	22	\$455,982
*Medical Hardship Program, 2012 - Disbursed	--	--	4	\$99,460
Foreclosure Prevention, 2008	1	\$150	35	\$13,500
HOME, 1992	--	--	52	\$1.7M
Tennessee's Housing Trust Fund, 2007	3	\$23,787	106	\$817,098
Competitive Grants	--	--	58	\$633,750
Emergency Repair	2	\$22,877	14	\$104,891
Housing Modification and Ramps	1	\$910	23	\$19,479
Low Income Housing Tax Credits, 1987	--	--	64	\$3M
Project-Based Section 8 Rental Assistance, 1978	60	\$314,819	--	--
Weatherization Assistance Program, 1976	3	\$22,702	45	\$227,648
Homeownership	2	\$16,978	--	--
Rental	1	\$5,723	--	--
Low-Income Home Energy Assistance Program, 1981	281	\$122,541	1,119	\$525,814
Homeownership	118	\$52,120	--	--
Rental	163	\$70,420	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Sequatchie County in 2016 was \$206,262.

Sevier County



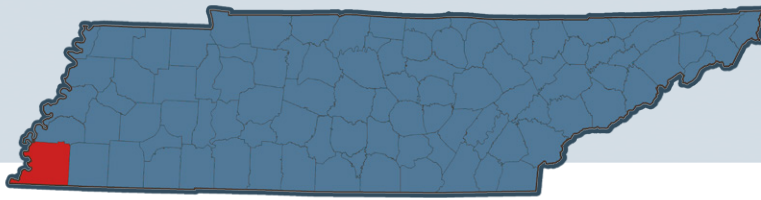
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	11	\$1.2M	607	\$38.5M
Downpayment Loans, 2013	11	\$50,832	35	\$166,962
Homebuyer Education Program, 2003	12	\$2,400	87	\$17,875
Keep My Tennessee Home, 2011 - Disbursed	14	\$102,651	54	\$1.4M
*Medical Hardship Program, 2012 - Disbursed	2	\$12,724	9	\$192,892
Foreclosure Prevention, 2008	--	--	42	\$15,000
HOME, 1992	--	--	110	\$4.5M
Tennessee's Housing Trust Fund, 2007	5	\$19,583	18	\$68,104
Emergency Repair	5	\$19,583	11	\$41,987
Housing Modification and Ramps	--	--	1	\$791
Community Investment Tax Credits, 2005	--	--	112	\$5M
Low Income Housing Tax Credits, 1987	--	--	496	\$40.2M
Section 8 Rental Assistance, 1978	150	\$452,260	--	--
Tenant-Based Rental	31	\$112,821	--	--
Project-Based	119	\$339,439	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	10	\$93,705	26	\$186,870
Homeownership	10	\$93,705	--	--
Low-Income Home Energy Assistance Program, 1981	737	\$291,689	2,107	\$991,261
Homeownership	358	\$145,482	--	--
Rental	379	\$146,207	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Shelby County in 2016 was \$105,513,512.

Shelby County



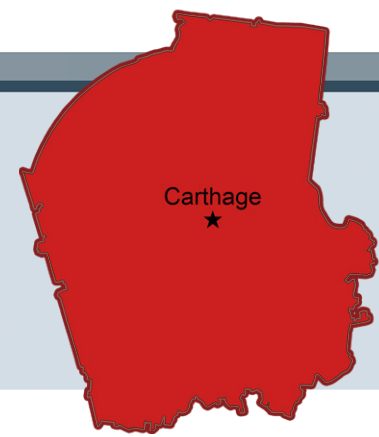
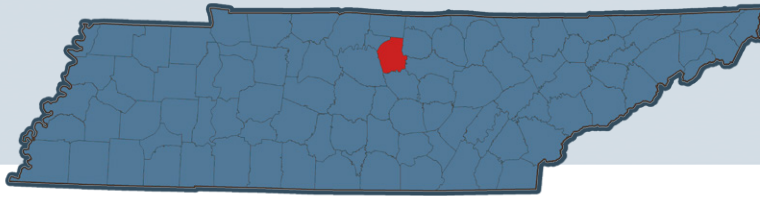
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	173	\$19.7M	20,498	\$1,172.2M
Downpayment Loans, 2013	159	\$776,517	578	\$2.7M
Homebuyer Education Program, 2003	163	\$38,650	2,359	\$539,773
Keep My Tennessee Home, 2011 - Disbursed	550	\$3M	1,887	\$48.3M
*Medical Hardship Program, 2012 - Disbursed	150	\$993,959	228	\$6.1M
Blight Elimination Program, 2015	2	\$42,537	2	\$42,537
Foreclosure Prevention, 2008	235	\$103,500	4,944	\$2M
HOME, 1992	--	--	211	\$3.5M
Tennessee's Housing Trust Fund, 2007	105	\$1.8M	568	\$7.3M
Competitive Grants	63	\$633,280	313	\$5.2M
Habitat for Tennessee	20	\$1M	23	\$1.1M
Emergency Repair	22	\$163,516	149	\$1M
Housing Modification and Ramps	--	--	82	\$45,961
Community Investment Tax Credits, 2005	288	\$7M	1,304	\$29.1M
Rental	288	\$7M	--	--
Low Income Housing Tax Credits, 1987	927	\$49.4M	13,903	\$610.7M
Multi-Family Bond Authority, 1993	407	\$35.5M	9,126	\$301.5M
Section 8 Rental Assistance, 1978	6,993	\$36.4M	--	--
Tenant-Based Rental	232	\$1.3M	--	--
Tenant Based Homeownership	1	\$7,639	--	--
Project-Based	6,760	\$35M	--	--
Emergency Solutions Grant Program, 1988	--	\$150,000	--	--
Weatherization Assistance Program, 1976	--	--	64	\$375,400
Low-Income Home Energy Assistance Program, 1981	18,888	\$8.1M	51,707	\$24.7M
Homeownership	4,513	\$2.1M	--	--
Rental	14,375	\$6M	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Shelby County in 2016 was \$105,513,512.

Smith County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	62	\$5M
Downpayment Loans, 2013	--	--	4	\$18,992
Homebuyer Education Program, 2003	--	--	25	\$3,925
Keep My Tennessee Home, 2011 - Disbursed	2	\$10,330	17	\$466,870
*Medical Hardship Program, 2012 - Disbursed	1	\$7,302	2	\$27,137
Foreclosure Prevention, 2008	--	--	12	\$4,950
HOME, 1992	--	--	68	\$2.1M
Tennessee's Housing Trust Fund, 2007	4	\$34,477	19	\$131,255
Emergency Repair	3	\$33,684	13	\$104,291
Housing Modification and Ramps	1	\$794	2	\$1,261
Low Income Housing Tax Credits, 1987	--	--	176	\$6.5M
Multi-Family Bond Authority, 1993	--	--	32	\$1.2M
Section 8 Rental Assistance, 1978	7	\$15,591	--	--
Tenant-Based Rental	7	\$15,591	--	--
Weatherization Assistance Program, 1976	2	\$8,584	39	\$185,961
Homeownership	2	\$8,584	--	--
Low-Income Home Energy Assistance Program, 1981	197	\$96,944	665	\$350,816
Homeownership	106	\$52,147	--	--
Rental	91	\$44,797	--	--

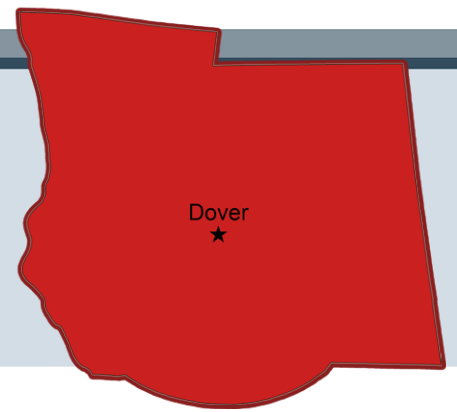
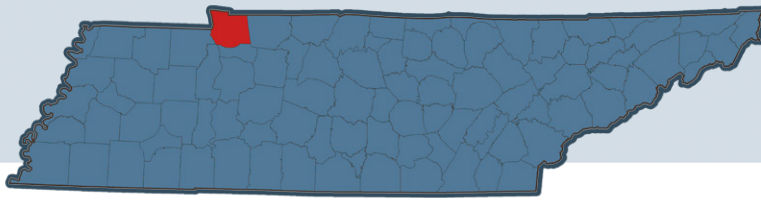
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Smith County in 2016 was \$1,429,135.

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

Stewart County



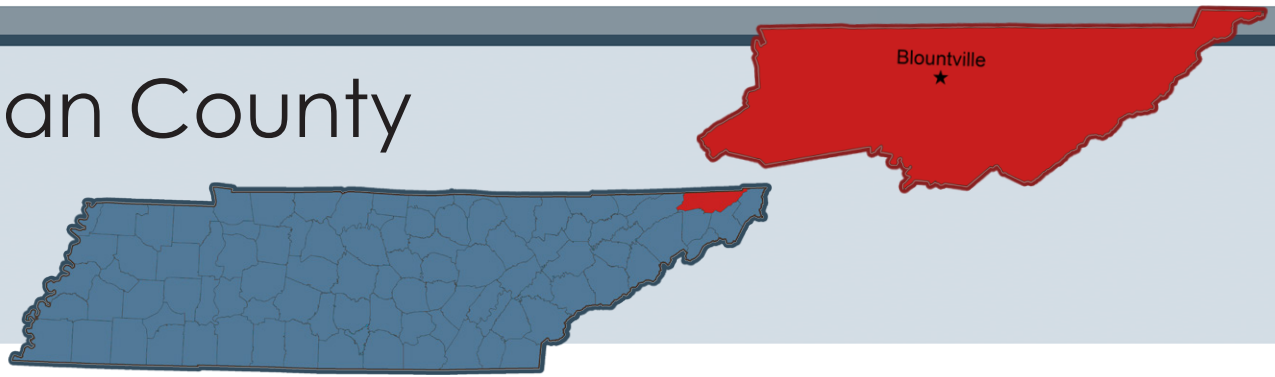
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$68,240	88	\$4.8M
Downpayment Loans, 2013	1	\$2,780	6	\$22,880
Homebuyer Education Program, 2003	1	\$250	21	\$4,000
Keep My Tennessee Home, 2011 - Disbursed	4	\$21,832	11	\$269,444
*Medical Hardship Program, 2012 - Disbursed	2	\$15,695	2	\$51,001
Foreclosure Prevention, 2008	1	\$900	9	\$4,050
HOME, 1992	--	--	33	\$1.4M
Tennessee's Housing Trust Fund, 2007	1	\$9,439	9	\$293,856
Emergency Repair	1	\$9,439	7	\$42,883
Housing Modification and Ramps	--	--	2	\$972
Rebuild and Recover	--	--	--	\$250,000
Community Investment Tax Credits, 2005	--	--	1	\$10,000
Low Income Housing Tax Credits, 1987	--	--	75	\$1.3M
Multi-Family Bond Authority, 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	22	\$70,535	--	--
Tenant-Based Rental	2	\$10,458	--	--
Project-Based	20	\$60,077	--	--
Weatherization Assistance Program, 1976	2	\$7,879	2	\$7,879
Homeownership	2	\$7,879	--	--
Low-Income Home Energy Assistance Program, 1981	217	\$101,252	658	\$326,655
Homeownership	119	\$55,876	--	--
Rental	98	\$45,376	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Stewart County in 2016 was \$1,542,347.

Sullivan County



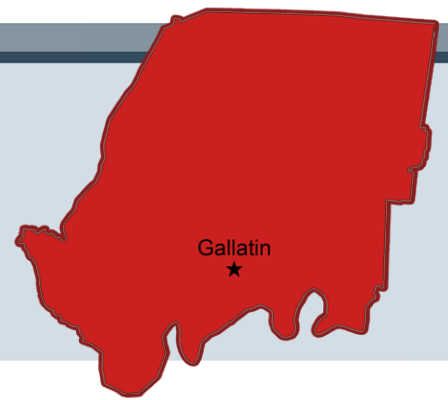
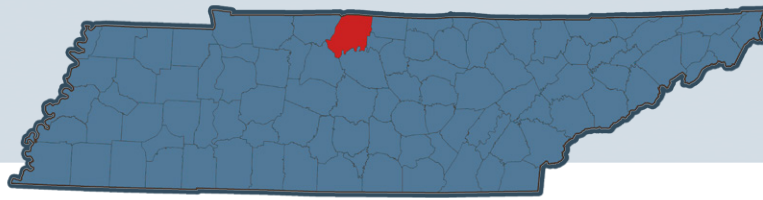
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	15	\$1.5M	2,113	\$97.9M
Downpayment Loans, 2013	14	\$61,444	53	\$226,946
Homebuyer Education Program, 2003	15	\$3,250	258	\$57,325
Keep My Tennessee Home, 2011 - Disbursed	40	\$199,683	123	\$2.8M
*Medical Hardship Program, 2012 - Disbursed	13	\$104,708	16	\$452,824
Foreclosure Prevention, 2008	1	\$450	159	\$55,350
HOME, 1992	--	--	135	\$2.5M
Tennessee's Housing Trust Fund, 2007	18	\$524,394	141	\$2M
Competitive Grants	15	\$500,000	37	\$1.5M
Habitat for Tennessee	1	\$13,250	2	\$29,916
Emergency Repair	2	\$11,144	72	\$345,721
Housing Modification and Ramps	--	--	15	\$12,423
Rebuild and Recover	--	--	2	\$71,440
Community Investment Tax Credits, 2005	52	\$600,000	203	\$7M
Homeownership	52	\$600,000	--	--
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	974	\$4.6M	--	--
Emergency Solutions Grant Program, 1988	--	\$221,173	--	--
Weatherization Assistance Program, 1976	5	\$40,794	22	\$116,763
Homeownership	4	\$28,880	--	--
Rental	1	\$11,914	--	--
Low-Income Home Energy Assistance Program, 1981	2,279	\$925,618	7,763	\$3.4M
Homeownership	926	\$372,251	--	--
Rental	1,353	\$553,368	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Sullivan County in 2016 was \$4,810,590.

Sumner County



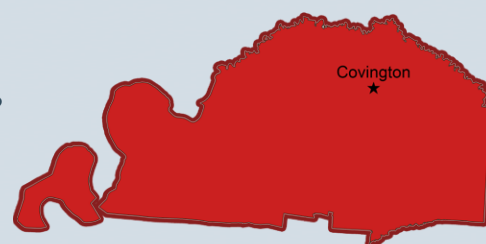
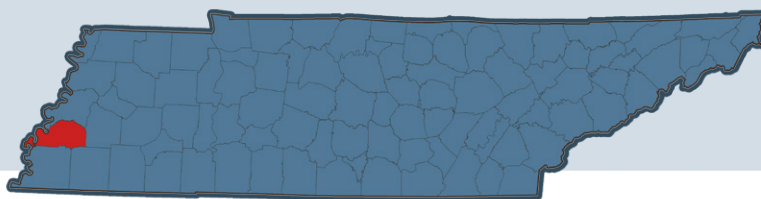
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	91	\$14.6M	3,527	\$292M
Downpayment Loans, 2013	89	\$595,551	245	\$1.5M
Homebuyer Education Program, 2003	87	\$19,250	846	\$187,725
Keep My Tennessee Home, 2011 - Disbursed	39	\$248,751	184	\$4.7M
*Medical Hardship Program, 2012 - Disbursed	7	\$62,459	12	\$312,443
Foreclosure Prevention, 2008	19	\$10,350	310	\$152,700
HOME, 1992	--	--	215	\$5.5M
Tennessee's Housing Trust Fund, 2007	5	\$39,150	67	\$195,463
Habitat for Tennessee	1	\$13,250	2	\$29,916
Emergency Repair	3	\$25,354	21	\$122,076
Housing Modification and Ramps	1	\$545	41	\$35,234
Community Investment Tax Credits, 2005	100	\$13M	253	\$22.6M
Homeownership	100	\$13M	--	--
Low Income Housing Tax Credits, 1987	665	\$34.1M	1,962	\$93.7M
Multi-Family Bond Authority, 1993	533	\$44.4M	902	\$62.7M
Section 8 Rental Assistance, 1978	1,093	\$5.8M	--	--
Tenant-Based Rental	623	\$3.6M	--	--
Tenant Based Homeownership	4	\$9,654	--	--
Project-Based	466	\$2.2M	--	--
Emergency Solutions Grant Program, 1988	--	\$188,463	--	--
Weatherization Assistance Program, 1976	7	\$35,899	65	\$297,948
Homeownership	5	\$28,831	--	--
Rental	2	\$7,068	--	--
Low-Income Home Energy Assistance Program, 1981	1,576	\$655,623	4,100	\$1.9M
Homeownership	430	\$184,037	--	--
Rental	1,146	\$471,587	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Sumner County in 2016 was \$28,354,320.

Tipton County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	4	\$417,594	1,272	\$74.8M
Downpayment Loans, 2013	4	\$17,012	19	\$77,715
Homebuyer Education Program, 2003	4	\$1,000	93	\$17,800
Keep My Tennessee Home, 2011 - Disbursed	23	\$140,227	72	\$1.8M
*Medical Hardship Program, 2012 - Disbursed	5	\$40,145	10	\$269,167
Foreclosure Prevention, 2008	3	\$1,350	110	\$41,100
HOME, 1992	--	--	110	\$4.1M
Tennessee's Housing Trust Fund, 2007	5	\$41,019	92	\$564,393
Emergency Repair	5	\$41,019	59	\$382,082
Low Income Housing Tax Credits, 1987	36	\$1.6M	448	\$15.7M
Section 8 Rental Assistance, 1978	672	\$3.5M	--	--
Tenant-Based Rental	380	\$2.1M	--	--
Tenant Based Homeownership	2	\$11,675	--	--
Project-Based	290	\$1.4M	--	--
Weatherization Assistance Program, 1976	5	\$56,032	37	\$213,026
Homeownership	5	\$56,032	--	--
Low-Income Home Energy Assistance Program, 1981	452	\$199,607	2,298	\$1.1M
Homeownership	143	\$66,903	--	--
Rental	309	\$132,704	--	--

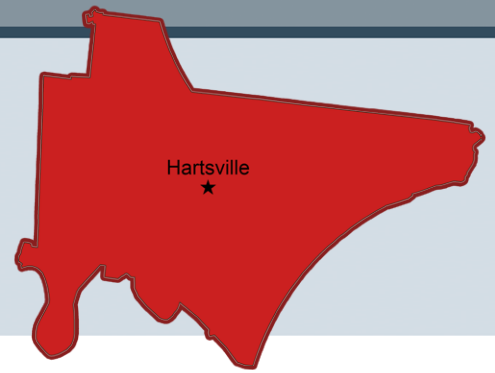
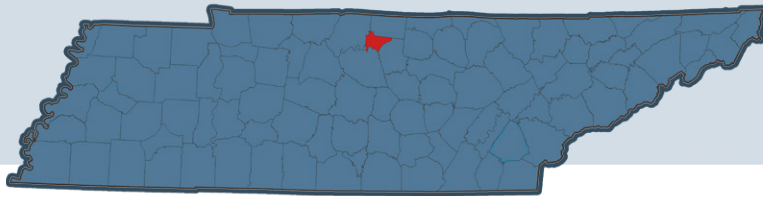
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Tipton County in 2016 was \$955,416.

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

Trousdale County

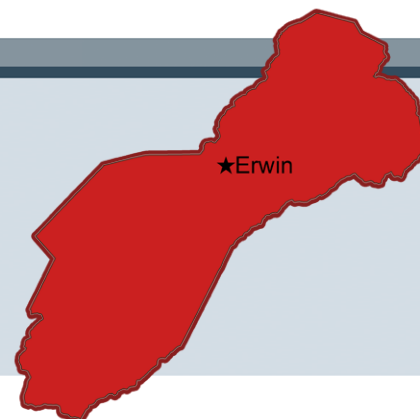
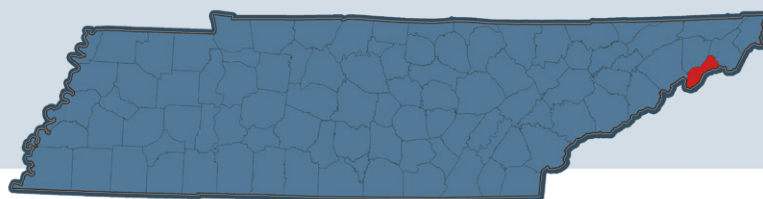


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$146,398	61	\$4.7M
Downpayment Loans, 2013	1	\$5,964	6	\$38,240
Homebuyer Education Program, 2003	1	\$250	16	\$3,775
Keep My Tennessee Home, 2011 - Disbursed	2	\$14,065	5	\$119,268
*Medical Hardship Program, 2012 - Disbursed	1	\$5,424	1	\$13,108
Foreclosure Prevention, 2008	1	\$450	17	\$9,000
HOME, 1992	--	--	54	\$2.2M
Tennessee's Housing Trust Fund, 2007	--	--	8	\$31,391
Emergency Repair	--	--	7	\$30,549
Housing Modification and Ramps	--	--	1	\$842
Low Income Housing Tax Credits, 1987	--	--	33	\$504,170
Section 8 Rental Assistance, 1978	31	\$120,435	--	--
Tenant-Based Rental	31	\$120,435	--	--
Weatherization Assistance Program, 1976	1	\$7,923	40	\$201,036
Homeownership	1	\$7,923	--	--
Low-Income Home Energy Assistance Program, 1981	206	\$101,523	504	\$273,989
Homeownership	92	\$47,387	--	--
Rental	114	\$54,137	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Trousdale County in 2016 was \$252,574.

Unicoi County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	5	\$503,303	140	\$6.6M
Downpayment Loans, 2013	3	\$10,900	3	\$10,900
Homebuyer Education Program, 2003	3	\$750	12	\$2,625
Keep My Tennessee Home, 2011 - Disbursed	5	\$25,485	13	\$313,595
*Medical Hardship Program, 2012 - Disbursed	1	\$6,880	1	\$15,438
Foreclosure Prevention, 2008	--	--	19	\$6,600
HOME, 1992	24	\$750,000	143	\$4.6M
Tennessee's Housing Trust Fund, 2007	--	--	15	\$63,404
Emergency Repair	--	--	9	\$40,430
Housing Modification and Ramps	--	--	2	\$1,734
Community Investment Tax Credits, 2005	--	--	8	\$609,631
Low Income Housing Tax Credits, 1987	--	--	64	\$4.1M
Project-Based Section 8 Rental Assistance, 1978	106	\$279,812	--	--
Emergency Solutions Grant Program, 1988	--	\$82,500	--	--
Weatherization Assistance Program, 1976	1	\$5,646	3	\$12,031
Homeownership	1	\$5,646	--	--
Low-Income Home Energy Assistance Program, 1981	524	\$228,801	1,665	\$731,378
Homeownership	259	\$110,801	--	--
Rental	265	\$118,001	--	--

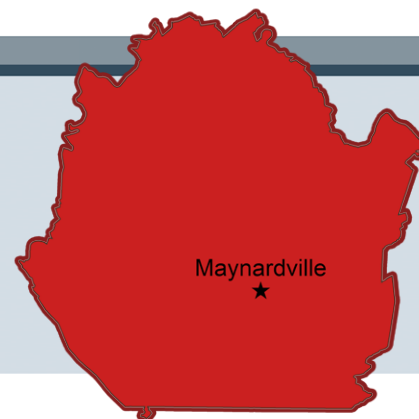
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Unicoi County in 2016 was \$1,076,214.



Union County

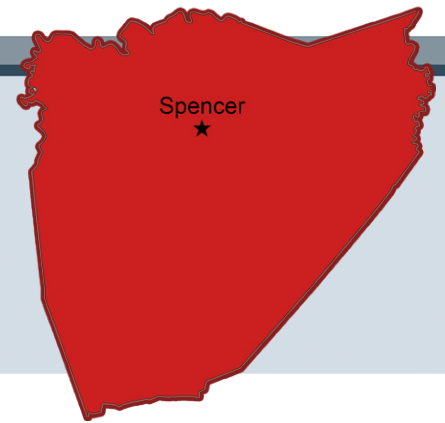
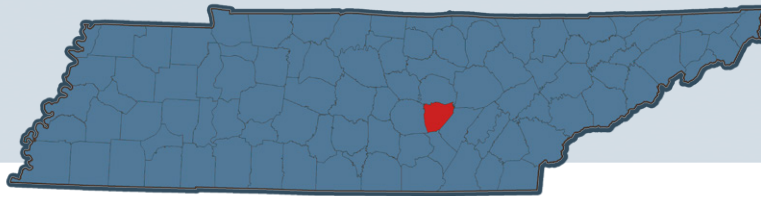


Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	9	\$1.1M	236	\$14.9M
Downpayment Loans, 2013	9	\$43,720	10	\$47,596
Homebuyer Education Program, 2003	8	\$1,900	26	\$5,275
Keep My Tennessee Home, 2011 - Disbursed	5	\$25,592	15	\$283,880
Foreclosure Prevention, 2008	2	\$900	23	\$7,200
HOME, 1992	10	\$500,000	142	\$3.7M
Tennessee's Housing Trust Fund, 2007	--	--	25	\$109,959
Emergency Repair	--	--	9	\$27,887
Community Investment Tax Credits, 2005	--	--	9	\$3,438
Low Income Housing Tax Credits, 1987	--	--	255	\$7.8M
Multi-Family Bond Authority, 1993	--	--	73	\$2.8M
Section 8 Rental Assistance, 1978	18	\$86,194	--	--
Tenant-Based Rental	17	\$79,008	--	--
Tenant Based Homeownership	1	\$7,186	--	--
Weatherization Assistance Program, 1976	1	\$10,413	18	\$108,059
Homeownership	1	\$10,413	--	--
Low-Income Home Energy Assistance Program, 1981	694	\$301,324	1,747	\$764,795
Homeownership	352	\$151,675	--	--
Rental	342	\$149,650	--	--

See Methodology on page 126 for calculation details.

The estimated economic impact of THDA-related activities in Union County in 2016 was \$3,314,556.

Van Buren County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	16	\$898,056
Keep My Tennessee Home, 2011 - Disbursed	1	\$4,587	10	\$169,995
*Medical Hardship Program, 2012 - Disbursed	--	--	1	\$39,319
Foreclosure Prevention, 2008	1	\$900	15	\$6,900
HOME, 1992	--	--	37	\$1.3M
Tennessee's Housing Trust Fund, 2007	1	\$3,422	15	\$81,071
Emergency Repair	1	\$3,422	7	\$39,979
Low Income Housing Tax Credits, 1987	--	--	32	\$2.9M
Project-Based Section 8 Rental Assistance, 1978	29	\$149,560	--	--
Weatherization Assistance Program, 1976	--	--	37	\$177,377
Low-Income Home Energy Assistance Program, 1981	89	\$55,394	365	\$233,009
Homeownership	59	\$34,147	--	--
Rental	30	\$21,247	--	--

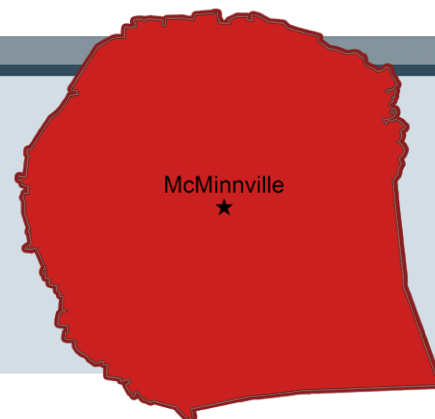
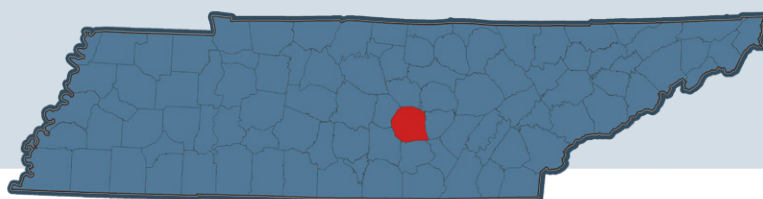
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Van Buren County in 2016 was \$62,616.

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

Warren County



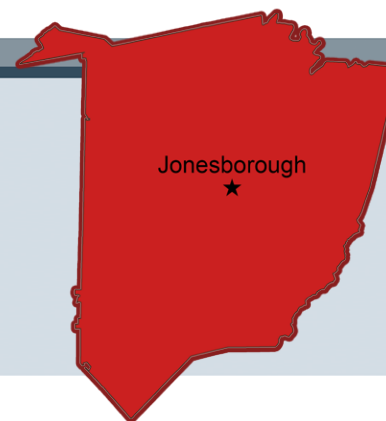
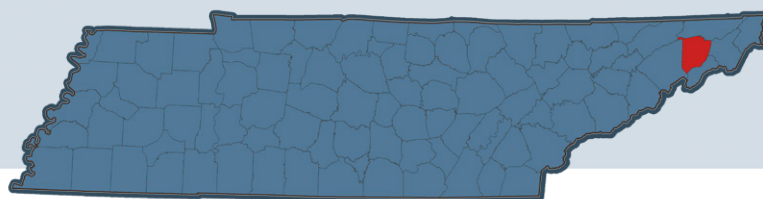
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	6	\$594,987	242	\$12.6M
Downpayment Loans, 2013	6	\$24,476	15	\$48,287
Homebuyer Education Program, 2003	6	\$1,200	22	\$3,900
Keep My Tennessee Home, 2011 - Disbursed	3	\$11,095	17	\$349,432
*Medical Hardship Program, 2012 - Disbursed	1	\$5,516	1	\$31,853
Foreclosure Prevention, 2008	2	\$900	36	\$13,500
HOME, 1992	--	--	101	\$2.8M
Tennessee's Housing Trust Fund, 2007	2	\$12,713	42	\$288,582
Emergency Repair	2	\$12,713	26	\$224,004
Housing Modification and Ramps	--	--	4	\$2,336
Low Income Housing Tax Credits, 1987	--	--	424	\$19.2M
Multi-Family Bond Authority, 1993	--	--	148	\$5M
Section 8 Rental Assistance, 1978	363	\$1.5M	--	--
Tenant-Based Rental	29	\$81,460	--	--
Project-Based	334	\$1.5M	--	--
Emergency Solutions Grant Program, 1988	--	\$60,000	--	--
Weatherization Assistance Program, 1976	5	\$27,307	45	\$218,209
Homeownership	4	\$20,546	--	--
Rental	1	\$6,761	--	--
Low-Income Home Energy Assistance Program, 1981	624	\$272,819	2,021	\$964,085
Homeownership	319	\$141,997	--	--
Rental	305	\$130,822	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Warren County in 2016 was \$2,847,453.

Washington County



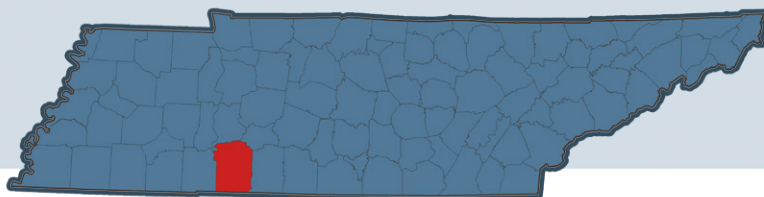
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	16	\$1.7M	1,654	\$90.4M
Downpayment Loans, 2013	15	\$67,412	45	\$193,694
Homebuyer Education Program, 2003	12	\$2,700	235	\$58,350
Keep My Tennessee Home, 2011 - Disbursed	25	\$146,501	95	\$2.2M
*Medical Hardship Program, 2012 - Disbursed	7	\$48,103	12	\$333,571
Foreclosure Prevention, 2008	--	--	179	\$62,250
HOME, 1992	5	\$500,000	198	\$5.3M
Tennessee's Housing Trust Fund, 2007	14	\$511,625	187	\$3.7M
Competitive Grants	12	\$500,000	82	\$3M
Emergency Repair	2	\$11,625	85	\$345,285
Housing Modification and Ramps	--	--	6	\$5,030
Rebuild and Recover	--	--	2	\$367,874
Community Investment Tax Credits, 2005	30	\$735,000	158	\$6.8M
Rental	5	\$300,000	--	--
Other	25	\$435,000	--	--
Low Income Housing Tax Credits, 1987	100	\$11M	1,160	\$73.4M
Multi-Family Bond Authority, 1993	--	--	102	\$3M
Project-Based Section 8 Rental Assistance, 1978	909	\$3.3M	--	--
Emergency Solutions Grant Program, 1988	--	\$408,488	--	--
Weatherization Assistance Program, 1976	5	\$45,764	19	\$93,977
Homeownership	5	\$45,764	--	--
Low-Income Home Energy Assistance Program, 1981	1,203	\$501,859	3,615	\$1.7M
Homeownership	427	\$180,101	--	--
Rental	776	\$321,758	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Washington County in 2016 was \$7,155,409.

Wayne County



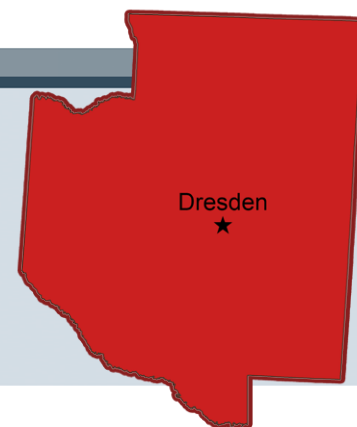
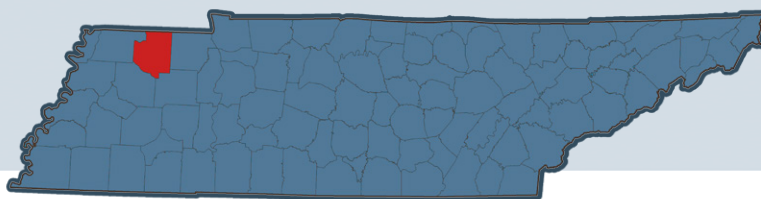
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	--	--	37	\$1.4M
Keep My Tennessee Home, 2011 - Disbursed	2	\$8,124	5	\$76,715
*Medical Hardship Program, 2012 - Disbursed	2	\$8,891	3	\$93,328
Foreclosure Prevention, 2008	1	\$750	4	\$1,200
HOME, 1992	--	--	64	\$2.3M
Tennessee's Housing Trust Fund, 2007	3	\$5,521	10	\$21,519
Emergency Repair	3	\$5,521	4	\$6,279
Low Income Housing Tax Credits, 1987	--	--	136	\$1.8M
Section 8 Rental Assistance, 1978	13	\$24,011	--	--
Tenant-Based Rental	13	\$24,011	--	--
Weatherization Assistance Program, 1976	1	\$6,921	33	\$168,525
Homeownership	1	\$6,921	--	--
Low-Income Home Energy Assistance Program, 1981	481	\$199,434	1,827	\$766,218
Homeownership	322	\$132,317	--	--
Rental	159	\$67,117	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Wayne County in 2016 was \$117,858.

Weakley County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	1	\$52,040	251	\$11.6M
Downpayment Loans, 2013	1	\$2,120	2	\$4,560
Homebuyer Education Program, 2003	2	\$500	4	\$2,175
Keep My Tennessee Home, 2011 - Disbursed	7	\$13,996	23	\$519,037
*Medical Hardship Program, 2012 - Disbursed	1	\$10,645	3	\$55,762
Foreclosure Prevention, 2008	--	--	14	\$4,650
HOME, 1992	--	--	77	\$3.2M
Tennessee's Housing Trust Fund, 2007	1	\$498	57	\$472,389
Competitive Grants	--	--	4	\$172,022
Emergency Repair	--	--	26	\$206,074
Housing Modification and Ramps	1	\$498	6	\$4,368
Community Investment Tax Credits, 2005	--	--	10	\$252,041
Low Income Housing Tax Credits, 1987	--	--	338	\$20.1M
Section 8 Rental Assistance, 1978	44	\$151,533	--	--
Tenant-Based Rental	8	\$23,993	--	--
Project-Based	36	\$127,540	--	--
Weatherization Assistance Program, 1976	2	\$18,061	15	\$88,747
Homeownership	2	\$18,061	--	--
Low-Income Home Energy Assistance Program, 1981	770	\$323,397	2,471	\$1.1M
Homeownership	421	\$177,149	--	--
Rental	349	\$146,249	--	--

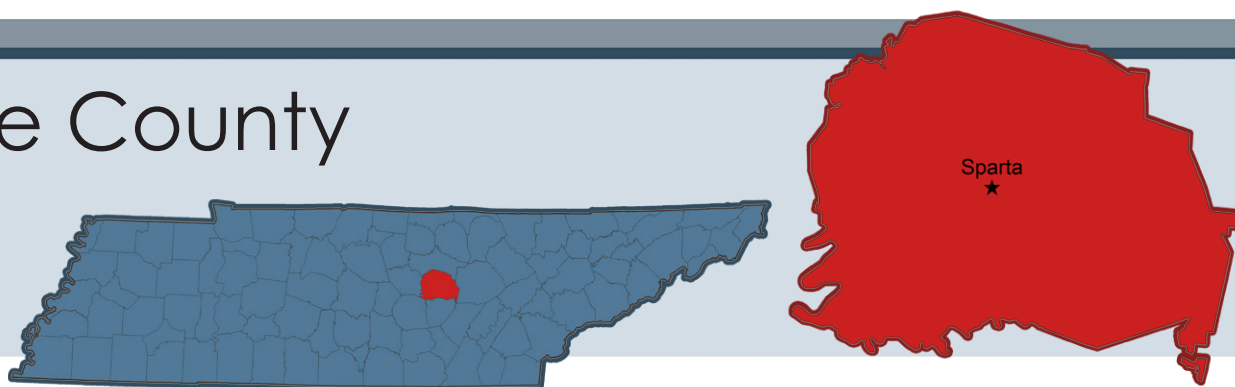
See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Weakley County in 2016 was \$289,153.

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

White County



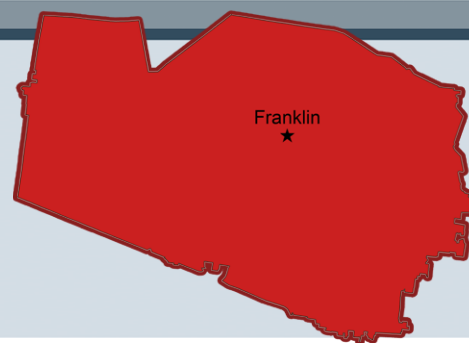
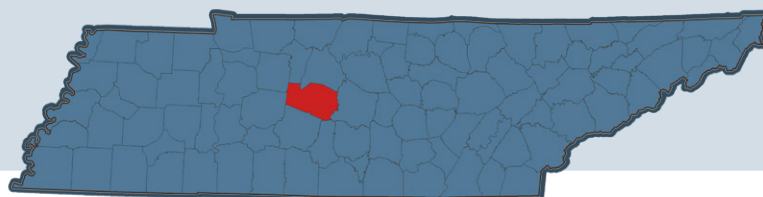
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	2	\$200,449	294	\$15.6M
Downpayment Loans, 2013	1	\$4,400	6	\$26,540
Homebuyer Education Program, 2003	1	\$150	33	\$6,950
Keep My Tennessee Home, 2011 - Disbursed	5	\$16,524	16	\$343,349
*Medical Hardship Program, 2012 - Disbursed	2	\$12,596	3	\$36,156
Foreclosure Prevention, 2008	2	\$1,350	37	\$12,600
HOME, 1992	--	--	72	\$2.6M
Tennessee's Housing Trust Fund, 2007	1	\$6,022	25	\$156,694
Emergency Repair	1	\$6,022	12	\$102,888
Housing Modification and Ramps	--	--	2	\$1,393
Low Income Housing Tax Credits, 1987	--	--	48	\$6M
Multi-Family Bond Authority, 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	66	\$320,730	--	--
Tenant-Based Rental	9	\$39,731	--	--
Project-Based	57	\$280,999	--	--
Weatherization Assistance Program, 1976	3	\$11,484	43	\$203,680
Homeownership	2	\$9,612	--	--
Rental	1	\$1,872	--	--
Low-Income Home Energy Assistance Program, 1981	326	\$153,644	1,266	\$612,304
Homeownership	200	\$92,647	--	--
Rental	126	\$60,997	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in White County in 2016 was \$184,438.

Williamson County



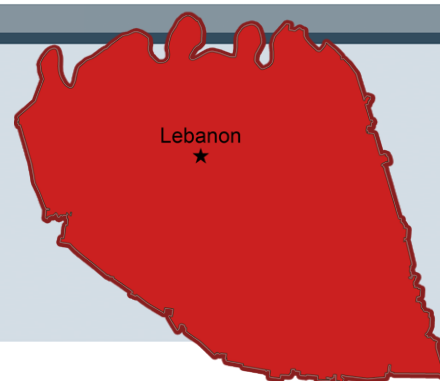
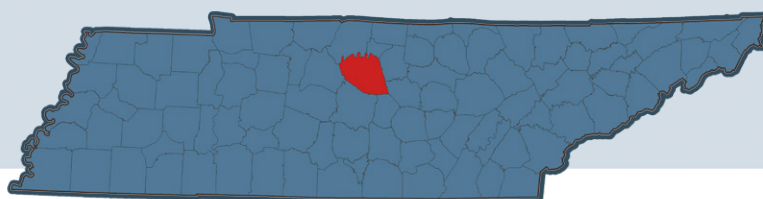
Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	27	\$6M	904	\$97.1M
Downpayment Loans, 2013	25	\$235,545	81	\$662,342
Homebuyer Education Program, 2003	26	\$5,800	298	\$72,225
Keep My Tennessee Home, 2011 - Disbursed	24	\$163,411	120	\$3.5M
*Medical Hardship Program, 2012 - Disbursed	6	\$39,330	8	\$225,606
Foreclosure Prevention, 2008	35	\$19,200	479	\$234,900
HOME, 1992	--	--	103	\$4.4M
Tennessee's Housing Trust Fund, 2007	14	\$249,402	189	\$2M
Competitive Grants	5	\$220,634	119	\$1.8M
Habitat for Tennessee	--	--	1	\$16,666
Emergency Repair	8	\$28,541	54	\$201,478
Housing Modification and Ramps	1	\$227	15	\$9,495
Community Investment Tax Credits, 2005	--	--	288	\$23.1M
Low Income Housing Tax Credits, 1987	--	--	476	\$43.7M
Section 8 Rental Assistance, 1978	86	\$406,622	--	--
Tenant-Based Rental	30	\$172,234	--	--
Tenant Based Homeownership	1	\$8,890	--	--
Project-Based	55	\$225,498	--	--
Emergency Solutions Grant Program, 1988	--	\$95,693	--	--
Weatherization Assistance Program, 1976	4	\$32,465	42	\$220,381
Homeownership	3	\$25,957	--	--
Rental	1	\$6,508	--	--
Low-Income Home Energy Assistance Program, 1981	230	\$109,398	753	\$340,064
Homeownership	112	\$55,187	--	--
Rental	118	\$54,212	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Williamson County in 2016 was \$24,483,322.

Wilson County



Program, Year Started	2016 Units (or households)	2016 Dollars	Cumulative Units (or households)	Cumulative Dollars
Homeownership Loan Program, 1974	24	\$4.3M	1,576	\$147.1M
Downpayment Loans, 2013	23	\$173,154	82	\$552,562
Take Credit Program, 2016	1	\$118,649	1	\$118,649
Homebuyer Education Program, 2003	21	\$4,650	429	\$94,675
Keep My Tennessee Home, 2011 - Disbursed	36	\$194,359	142	\$4M
*Medical Hardship Program, 2012 - Disbursed	2	\$18,238	14	\$449,200
Foreclosure Prevention, 2008	21	\$10,050	258	\$123,600
HOME, 1992	16	\$500,000	175	\$5.4M
Tennessee's Housing Trust Fund, 2007	5	\$12,852	35	\$105,847
Emergency Repair	1	\$10,593	13	\$85,015
Housing Modification and Ramps	4	\$2,260	20	\$13,395
Community Investment Tax Credits, 2005	--	--	400	\$20.1M
Low Income Housing Tax Credits, 1987	184	\$14.3M	1,322	\$72.4M
Multi-Family Bond Authority, 1993	--	--	245	\$12.4M
Section 8 Rental Assistance, 1978	538	\$2.9M	--	--
Tenant-Based Rental	393	\$2.1M	--	--
Tenant Based Homeownership	4	\$18,984	--	--
Project-Based	141	\$751,334	--	--
Weatherization Assistance Program, 1976	5	\$48,876	51	\$261,837
Homeownership	5	\$48,876	--	--
Low-Income Home Energy Assistance Program, 1981	687	\$292,773	1,938	\$879,089
Homeownership	208	\$91,037	--	--
Rental	479	\$201,737	--	--

See Methodology on page 126 for calculation details.

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

The estimated economic impact of THDA-related activities in Wilson County in 2016 was \$6,748,024.



Homeownership & Rental Summary Table



Homeownership & Rental Summary Table

Congressional District 2016 Totals

Congressional District	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Congressional District 1	6,257	\$19,793,414	10,227	\$30,091,643
Congressional District 2	5,472	\$44,197,306	12,742	\$67,655,908
Congressional District 3	7,571	\$44,622,512	14,511	\$77,145,639
Congressional District 4	5,158	\$61,101,695	10,504	\$73,126,055
Congressional District 5	2,966	\$62,256,377	13,064	\$106,829,212
Congressional District 6	4,269	\$34,664,665	9,525	\$125,365,118
Congressional District 7	4,544	\$32,092,393	9,316	\$27,405,890
Congressional District 8	9,188	\$45,137,287	31,959	\$159,381,242
Congressional District 9	5,666	\$28,047,435	22,653	\$127,910,467

County 2016 Totals

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Anderson	811	\$4,106,745	1,720	\$9,991,074
Bedford	355	\$705,482	612	\$1,116,419
Benton	198	\$108,294	236	\$391,282
Bledsoe	202	\$632,728	276	\$849,570
Blount	684	\$4,299,527	1,428	\$20,035,652
Bradley	844	\$6,986,456	1,962	\$10,305,305
Campbell	844	\$1,715,614	964	\$1,566,454
Cannon	103	\$211,193	96	\$65,438
Carroll	321	\$273,454	319	\$398,547
Carter	722	\$531,806	995	\$1,925,382
Cheatham	199	\$2,583,502	188	\$281,966
Chester	113	\$207,232	396	\$1,508,314
Claiborne	776	\$567,425	423	\$280,726
Clay	75	\$50,904	67	\$55,232
Cocke	447	\$705,002	460	\$787,978
Coffee	361	\$729,981	1,166	\$13,316,135
Crockett	147	\$622,768	167	\$191,389
Cumberland	356	\$785,816	356	\$417,222
Davidson	2,509	\$57,524,283	12,332	\$105,717,970
Decatur	123	\$79,431	97	\$204,208
DeKalb	151	\$712,213	214	\$473,984
Dickson	258	\$2,148,592	553	\$829,276
Dyer	348	\$741,809	1,011	\$2,099,589
Fayette	194	\$1,385,704	475	\$1,498,821

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Fentress	240	\$1,025,945	166	\$3,754,755
Franklin	497	\$639,682	440	\$962,464
Gibson	393	\$1,220,017	833	\$1,527,154
Giles	215	\$229,424	692	\$1,552,123
Grainger	282	\$851,411	252	\$458,758
Greene	569	\$2,616,114	926	\$1,698,306
Grundy	260	\$262,420	107	\$153,737
Hamblen	340	\$1,741,454	818	\$1,264,101
Hamilton	1,970	\$22,466,707	6,747	\$29,699,284
Hancock	423	\$213,332	334	\$406,836
Hardeman	248	\$622,051	318	\$649,209
Hardin	247	\$885,634	296	\$506,323
Hawkins	658	\$2,239,144	901	\$1,077,471
Haywood	136	\$1,156,902	254	\$950,149
Henderson	168	\$248,369	336	\$792,702
Henry	293	\$795,349	724	\$1,424,109
Hickman	291	\$991,325	289	\$648,513
Houston	26	\$236,823	19	\$19,760
Humphreys	130	\$98,716	286	\$579,593
Jackson	95	\$97,075	117	\$125,903
Jefferson	404	\$2,920,568	405	\$321,705
Johnson	458	\$711,322	460	\$785,655
Knox	2,220	\$30,809,500	8,650	\$43,428,959
Lake	69	\$40,165	357	\$1,202,286
Lauderdale	177	\$907,414	548	\$1,367,046
Lawrence	399	\$491,710	439	\$423,756
Lewis	179	\$185,382	119	\$51,881
Lincoln	312	\$363,334	613	\$919,838
Loudon	262	\$3,033,261	631	\$1,563,655
Macon	148	\$611,525	203	\$100,680
Madison	427	\$7,963,330	2,115	\$12,759,248
Marion	227	\$144,459	320	\$390,493
Marshall	174	\$575,966	683	\$1,738,085
Maury	415	\$8,216,861	1,552	\$9,908,033
McMinn	493	\$2,013,629	725	\$1,880,573
McNairy	241	\$206,905	304	\$936,613
Meigs	139	\$212,435	120	\$123,233
Monroe	459	\$1,511,670	408	\$5,657,783
Montgomery	764	\$12,344,933	3,407	\$8,211,026

Homeownership & Rental Summary Table

County	Homeownership Units & Households*	Homeownership Dollars*	Rental Units & Households*	Rental Dollars*
Moore	59	\$30,017	49	\$26,543
Morgan	459	\$309,594	186	\$206,719
Obion	197	\$814,320	759	\$2,097,176
Overton	205	\$1,029,089	191	\$209,295
Perry	113	\$66,602	65	\$127,350
Pickett	60	\$44,322	50	\$111,882
Polk	228	\$795,068	112	\$220,538
Putnam	458	\$1,252,569	1,331	\$1,964,776
Rhea	300	\$857,900	254	\$106,270
Roane	379	\$1,661,849	957	\$16,831,028
Robertson	307	\$3,554,090	795	\$1,708,276
Rutherford	839	\$40,110,914	2,605	\$44,431,139
Scott	704	\$1,256,088	379	\$558,224
Sequatchie	136	\$506,556	224	\$390,962
Sevier	400	\$1,648,179	529	\$598,467
Shelby	5,666	\$28,047,435	22,645	\$127,910,467
Smith	115	\$112,840	98	\$60,388
Stewart	130	\$182,890	120	\$115,911
Sullivan	1,054	\$2,333,474	2,343	\$5,692,561
Sumner	700	\$15,774,483	2,902	\$84,794,084
Tipton	190	\$792,957	1,015	\$5,258,560
Trousdale	98	\$227,860	145	\$174,571
Unicoi	295	\$1,413,765	371	\$397,813
Union	380	\$1,799,095	359	\$228,658
Van Buren	62	\$43,056	59	\$170,807
Warren	337	\$813,430	669	\$1,682,715
Washington	487	\$2,719,254	1,802	\$15,135,369
Wayne	331	\$162,523	172	\$91,128
Weakley	433	\$275,009	393	\$297,782
White	214	\$343,750	193	\$383,599
Williamson	217	\$6,536,368	209	\$679,085
Wilson	322	\$5,474,452	1,197	\$17,390,143
Other	1	\$900	296	\$415,160

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

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

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

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



Methodology



Methodology

Blight Elimination Program

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

Community Investment Tax Credit (CITC)

Community Investment Tax Credit (CITC) dollars represent the amount of below market loans or qualified investments or grants that are extended to organizations in order to receive tax credit, rather than the amount of the tax credit itself. CITC 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. Cumulative dollar amounts and households served are not separated by activity because the relevant data were not collected from the beginning of the program.

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

In 2016, there was a tax credit allocation for The Housing Fund in the amount of \$750,000 to be used as downpayment assistance for 60 households. Of this grant, fifty percent was in Davidson County and the remaining fifty percent was in the Nashville MSA, but there was no way to determine which counties in the MSA would receive the funding and how much. Therefore, we included all in Davidson County.

Downpayment Loans

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

Emergency Solutions Grant Program (ESG)

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

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

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 Investment Partnerships Program

HOME funds are awarded annually through a competitive application process to cities, counties and nonprofit organizations outside of local participating jurisdictions that receive their own HOME allocation directly from the U.S. Department of Housing and Urban Development (HUD). Applications from these entities may be used to implement homeowner rehabilitation or second mortgage assistance programs in their communities or service areas.

HOME funds are also awarded to nonprofit housing developers that qualify as a Community Housing Development Organization (CHDO) and which may be located anywhere in the state of Tennessee. HOME resources for CHDOs may be used only for the development of housing for sale to low and moderate income households. Successful CHDO applicants may also receive operating assistance to help support the sustainability of the organization. From 2004 to 2009, the HOME program also funded American Dream Downpayment Initiative (ADDI). The cumulative HOME dollars and units include ADDI.

Methodology

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 2016 data.

Homeownership Loan Programs

The 2016 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.

Keep My Tennessee Home

THDA approved the last borrower for the Keep My Tennessee Home Program in November 2014, but continued disbursing funds on behalf of the borrowers who were approved for monthly mortgage assistance. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Keep My Tennessee Home Program during the 2016 calendar year. Similarly, the cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until program stopped approving any new homeowner.

Legal Assistance Program

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

The dollar amount represents the amount disbursed in 2016 to the Legal Assistance Program Providers.

Low-Income Home Energy Assistance Program (LIHEAP)

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

In 2016, THDA transferred 10 percent of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP).

The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2016, was \$5,588,169. The dollars and units corresponding to these funds will appear under the Weatherization Assistance Program.

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

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

There were no new homeowners approved to receive assistance, but THDA continued disbursing funds on behalf of the borrowers approved previously. Disbursed dollar amounts show the payments that were made during the calendar year. The number of people served is the number of homeowners whose mortgage loans were paid with the Medical Hardship Program during the 2016 calendar year. Similarly, the cumulative disbursed dollar amount is the total assistance payments that were made from the beginning of the program. Cumulative number of households is the total number of homeowners who were approved for assistance from the beginning of the program until program stopped approving any new homeowner.

Multi-Family Tax-Exempt Bond Authority

THDA issues bond authority to local issuers for multi-family development. Multi-Family Bond Authority developments almost always receive non-competitive (four percent) tax credits. Therefore, the units reported under this program are also frequently counted in the LIHTC programs. In 2016, 2,222 units funded with LIHTC also received \$165.8 million in Multi-Family Bond Authority funding.

Methodology

Section 8 Project-Based Rental Assistance (Contract Administration)

The U.S. Department of Housing and Urban Development (HUD) contracts with THDA to administer Section 8 project-based contracts for 393 properties. 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 who lived in a project based unit in 2016. More than one family may occupy a project based unit during the year if a family moves out of the unit mid-year. Thus, the number of households may exceed the total number of contracted units. A family also may relocate from one project-based unit within a county to a project based unit in a different property and county during the year; thus, county totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Because of the structure of the program, it is difficult to compute a meaningful cumulative total.

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

Section 8 Rental Assistance units and amounts reflect the number of families who used a voucher to lease a privately owned unit or pay a mortgage through THDA's Housing Choice Voucher Program in 2016. The figures reported at the county-level reflect the total number of families served in 2016. 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.

In 2016, \$415,160 paid on behalf of 296 Section 8 Rental Assistance participants who either resided out of state using THDA choice voucher assistance under HUD portability regulations or who were in between occupancy and not assigned to a county in the system of record. These recipients and the assistance amount were included in the state total, but are not reflected in county or Congressional district figures.

Tennessee Housing Trust Fund

Tennessee's state Housing Trust Fund (HTF) funds five programs: The Competitive Grants Program, Habitat Tennessee Set-Aside, Housing Modifications and Ramps Program, Rebuild and Recover Program and Emergency Repair Program. The dollar amounts for HTF programs include the administrative funds provided to grantees. The dollar amounts and households served for all of the HTF 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, the number of units is based on the proposed number of households served. Cumulative dollar amounts reflect the amount of funding awarded. There were no new Rebuild and Recover Program funds awarded in 2016.

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

Take Credit

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

When THDA issues an MCC, the allocation depends on the loan amount for the home purchased. THDA determines the amount of mortgage credit certificates for each borrower as 50 percent of the original loan amount.

Weatherization Assistance Program (WAP)

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2016.

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.

In 2016, THDA transferred 10 percent of the LIHEAP annual allocation to be used in the WAP.

The total LIHEAP funds that were allocated to LIHEAP Weatherization, in 2016, was \$5,588,169.

Methodology

CONGRESSIONAL DISTRICT NOTES

Congressional district boundaries for 2016 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.



Andrew Jackson Building, Third Floor, 502 Deaderick St., Nashville, TN 37243

800-228-THDA • www.THDA.org