INVESTMENTS & IMPACTS 2020

Hulya Arik, Ph.D.
Economist

Daniel Morgan
Layout Design

Tennessee Housing Development Agency

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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 benefiting individuals and families, THDA's affordable housing programs impact all industries in the economy. Money spent through THDA programs has an economic multiplier, or "ripple" effect that goes far beyond specific neighborhood or housing units. Multiplier effects measure the creation of additional jobs, income, and spending in the local economy. The additional economic activity induced by THDA adds to state and local revenues.

In this study, we develop 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 households. To this end, we review THDA programs, including loans and grants to determine the scope and the monetary flows of each program's activities. Affordable housing programs are not limited to subsidies that bring housing costs down to levels low- and moderate-income households can afford. In addition to subsidy programs such as the Low-Income Housing Credit (LIHC) Program and the Section 8 Rental Housing, we also consider the impacts of programs and policies that reduce housing-related expenses and provide sound mortgage products to low- and moderate-income households. Finally we also consider the impacts of programs that provide services for those who are homeless or at risk of homelessness and help current homeowners keep their homes.

ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN 2020

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

BUSINESS REVENUE

- The total contribution of THDA-related activities to Tennessee's economy was estimated at $1.7 billion in 2020.
    - Of this total, $848 million was directly injected into the economy by THDA-related activities.
    - Every $100 of THDA-related activities generated an additional $95 in business revenues.

PERSONAL INCOME

- THDA-related activities generated $740 million in wages and salaries in 2020.
    - Every $100 of personal income produced an additional $62 of wages and salaries in the local economy.

EMPLOYMENT / JOB CREATION

- THDA-related activities created 12,582 jobs in 2020.
    - For every 100 jobs (primarily in the construction sector) created by THDA-related activities, 67 additional jobs were generated throughout the local economy.

STATE AND LOCAL TAXES

- THDA-related activities accounted for $57 million in state and local taxes in 2020.

1 We used the IMPLAN input-output model to calculate these "ripple" effects. For more information, please see http://bit.ly/THDA_Econ_Impact_2020

TENNESSEE PROGRAM TOTALS

HOMEOWNERSHIP AND MAINTENANCE PROGRAMS

The Great Choice and New Start Homeownership Loan Programs created 2,972 homeowners with first loans totaling $513.3M. Great Choice Plus DPA loans helped 2,922 of these borrowers with $24.3M in DPA.

The Homebuyer Education Program provided area agencies $475,550 to counsel 2,899 families in purchasing their homes. The STEP IN Program provided pre-purchase education opportunities to 150 state employees leading to savings of $11,100.

The Reinstatement Only Program issued $36,769 in forgivable loans to 3 households.

The HOME Program awarded $10.2M to local governments and non-profit organizations for rehabilitation and homeownership services to 241 households.

The Tennessee Housing Trust Fund supports several homeownership and home maintenance programs.

- The Appraisal Gap Program provided $251,174 of gap funding to eligible nonprofit organizations to help cover the costs to build or substantially rehabilitate 13 homes in communities where property values still have not recovered and the cost to build or rehabilitate a home exceeds its appraised value.
- The Emergency Repair Program provided $2M in home repair assistance for 211 eligible elderly or disabled households.
- The Habitat for Humanity of Tennessee Program provided $500,000 to local Habitat affiliates to help 30 low-income home buyers access affordable housing.
- The Home Modifications and Ramps Program provided $126,754 to make 91 homes accessible for persons with disabilities.
- The Rebuild and Recover Program provided $500,000 to 15 households in disaster areas to recover from an eligible weather related incident.
- The Tennessee Repair Loan Program provided loans to low-income homeowners through nonprofits in the amount of $1.3M to repair and improve homes for 51 residents.

Lenders received Community Investment Tax Credits on $2.4M in below market loans or contributions made to eligible non-profit agencies to create or preserve 66 units of owner-occupied affordable housing.

The Blight Elimination Program provided $668,427 to demolish 31 properties across the state to allow for green space or affordable housing.

The Weatherization Assistance Program used $2.7M to help 225 low-income homeowners reduce their energy bills by making their homes more energy efficient. Of these homeowners, 213 received LIHEAP weatherization assistance in addition to the Weatherization Assistance Program.

The Low-Income Home Energy Assistance Program awarded $29.9M to non-profits serving Tennessee to assist 38,756 low-income homeowners with their heating and cooling expenses.

TENNESSEE PROGRAM TOTALS

RENTAL DEVELOPMENT AND ASSISTANCE PROGRAMS

The Tennessee Housing Trust Fund's Competitive Grants Program awarded $4.1M to ten non-profit organizations to develop affordable rental housing across Tennessee, which served 187 households.

The National Housing Trust Fund awarded $5.2M to public housing authorities and non-profit entities for the production and preservation of 133 affordable rental housing units serving extremely low-income households.

Low-Income Housing Credits in the amount of $367M were allocated to create or rehabilitate 3,844 affordable rental units. Of these, 2,342 units utilized $241.8M in Multi-Family Bond Authority to assist in financing the deal.

Lenders received Community Investment Tax Credits on $176.2M in below market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 1,780 households through a range of housing services and to create or preserve 1,772 units of affordable rental housing.

Section 8 Rental Assistance helped 39,077 households with $226.7M in rent and utility assistance.

- Tenant-based Housing Choice Voucher assistance of $42.9M aided 6,780 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 52 families receiving housing choice vouchers utilized $287,213 in voucher assistance to make mortgage payments rather than rental payments.
    - The Family Self Sufficiency Program helped 225 Housing Choice Voucher Program participants work toward self-sufficiency through education, training, and case management. The escrow component of the program helped participants save a total of $331,940 in escrow/savings. Fifteen participants graduated from the program and received a total of $97,774 in escrow disbursements.
- Project-based assistance of $193.6M helped 32,194 families pay an affordable rent in properties under contract with the U.S. Department of Housing and Urban Development (HUD).

The Weatherization Assistance Program used $408,322 to help 30 low-income renters reduce their energy bills by making their homes more energy efficient. Of these, 28 households, 28 received LIHEAP weatherization assistance in addition to the Weatherization Assistance Program.

The Low-Income Home Energy Assistance Program awarded $56.2M to non-profits serving Tennessee, which assisted 79,075 low-income renters with heating and cooling expenses.

HOMELESSNESS ASSISTANCE AND PREVENTION

The Emergency Solutions Grant Program awarded $2.2M 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). In 2020, the ESG program served 3,426 households, including clients needing shelter from domestic violence.

The THDA COVID-19 supplemental funding to Continuums of Care awarded $500,000 to Continua of Care organizations across Tennessee to support the implementation of a plan to support a CoC-wide response to reduce the risk of transmission of the Coronavirus within the homelessness community.

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

PROGRAM, YEAR STARTED	2020 UNITS (OR HOUSEHOLDS)	2020 DOLLARS	CUMULATIVE UNITS (OR HOUSEHOLDS)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2,945	$510.2M	129,023	$9.5B
Great Choice Plus Loans, 2013	2,922	$24.3M	14,896	$103.2M
Homebuyer Education Program, 2003	2,899	$475,550	32,264	$7.2M
New Start Loan Program, 2001	27	$3.2M	1,465	$115.9M
Reinstatement Only Program, 2017	3	$36,769	64	$617,644
Blight Elimination Program, 2015	31	$668,427	107	$2.1M
HOME, 1992	241	$10.2M	12,562	$389M
National Housing Trust Fund, 2016	133	$5.2M	319	$15.8M
Tennessee's Housing Trust Fund, 2007	1,361	$9.3M	11,758	$99.7M
Appraisal Gap	13	$251,174	13	$251,174
Challenge Grant	--	--	290	$2.5M
Competitive Grants	187	$4.1M	3,292	$56.2M
Continuum of Care	763	$500,000	763	$500,000
Emergency Repair Program	211	$2M	3,812	$23.7M
Habitat for Humanity of Tennessee	30	$500,000	179	$3.6M
Home Modifications and Ramps	91	$126,754	1,993	$1.8M
Rebuild and Recover	15	$500,000	84	$3.1M
Tennessee Repair Loan Program	51	$1.3M	87	$2.1M
Community Investment Tax Credits, 2005	1,896	$189.3M	21,329	$1.1B
Homeownership	116	$2.4M	--	--
Rental	1,780	$176.2M	--	--
Other	--	$10.6M	--	--
Low-Income Housing Credits, 1987	3,844	$367M	79,191	$4.6B
Multi-Family Bond Authority[2], 1993	2,343	$241.8M	37,805	$2.1B
Section 8 Rental Assistance, 1978	39,026	$236.8M	--	--
Tenant-Based Rental	6,780	$42.9M	--	--
Tenant-Based Homeownership	52	$287,213	--	--
Project-Based	32,194	$193.6M	--	--
Emergency Solutions Grant Program, 1988	3,426	$2.2M	--	--
Weatherization Assistance Program, 1976	255	$3.1M	2,900	$24M
Homeownership	225	$2.7M	--	--
Rental	30	$408,322	--	--
Low-Income Home Energy Assistance Program, 1981	117,741	$86.1M	702,131	$372.5M
Homeownership	38,756	$29.9M	--	--
Rental	79,075	$56.2M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 109 homebuyers in the amount of $19M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

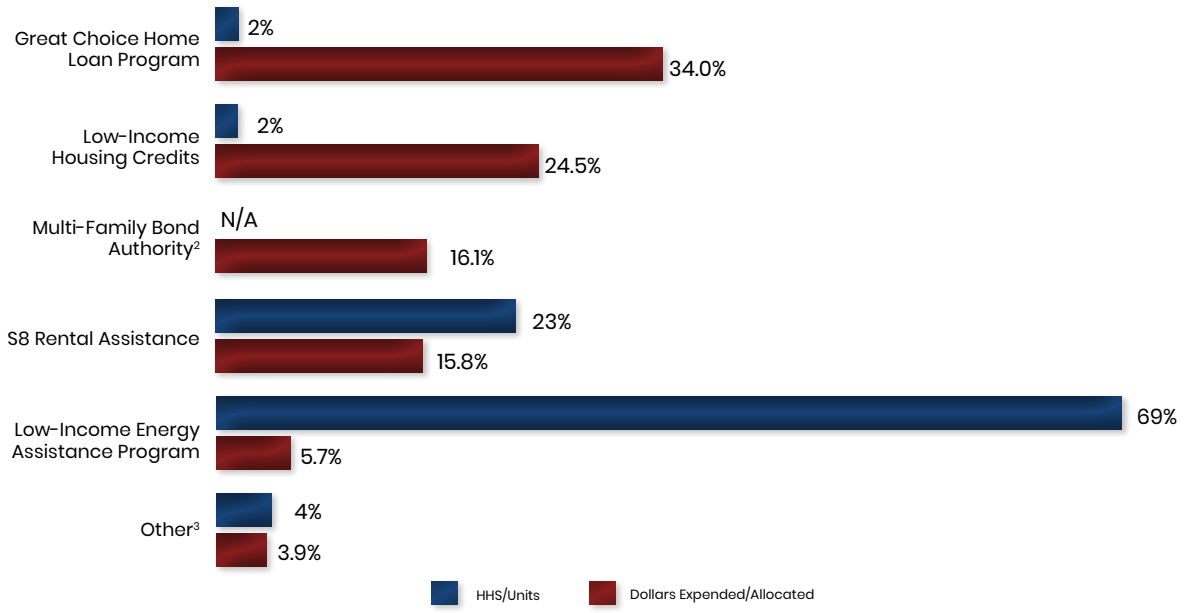
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TENNESSEE IN 2020 WAS $1.7B.

TENNESSEE PROGRAM GRAPHS

FIGURE 1. PERCENTAGE OF HOUSEHOLDS/UNITS SERVED AND DOLLARS EXPENDED/ALLOCATED BY THDA PROGRAM, 2020[1]



1 THDA Programs with number of households/units one percent or less of total households/units or dollars expended/allocated one percent or less of total dollars expended/allocated are combined under "Other" category, which includes Weatherization Assistance, Second Mortgage Loans, Reinstatement Only Program, Housing Trust Fund, Homebuyer Education, HOME, ESG, CITC, Blight Elimination Program and New Start Program.

2 Statewide, 2,342 units funded with LIHC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total.

3 For some programs under "Other" Programs category, either the dollars or households/units are excluded from the statewide total dollar expended/allocated or total households/units served for the reasons explained below: (1) Community Investments Tax Credits (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from total dollars expended, while the total HHs/units include CITC. (2) Homebuyer Education households are already counted as part of the Homeownership Loan Program. To prevent doublecounting, those borrowers are removed from the total. (3) Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. To prevent doublecounting, those borrowers are removed from the total.

TENNESSEE PROGRAM GRAPHS

FIGURE 2. PERCENTAGE OF HOUSEHOLDS/UNITS AND DOLLARS EXPENDED/ALLOCATED BY THDA RENTAL PROGRAMS, 2020[1]

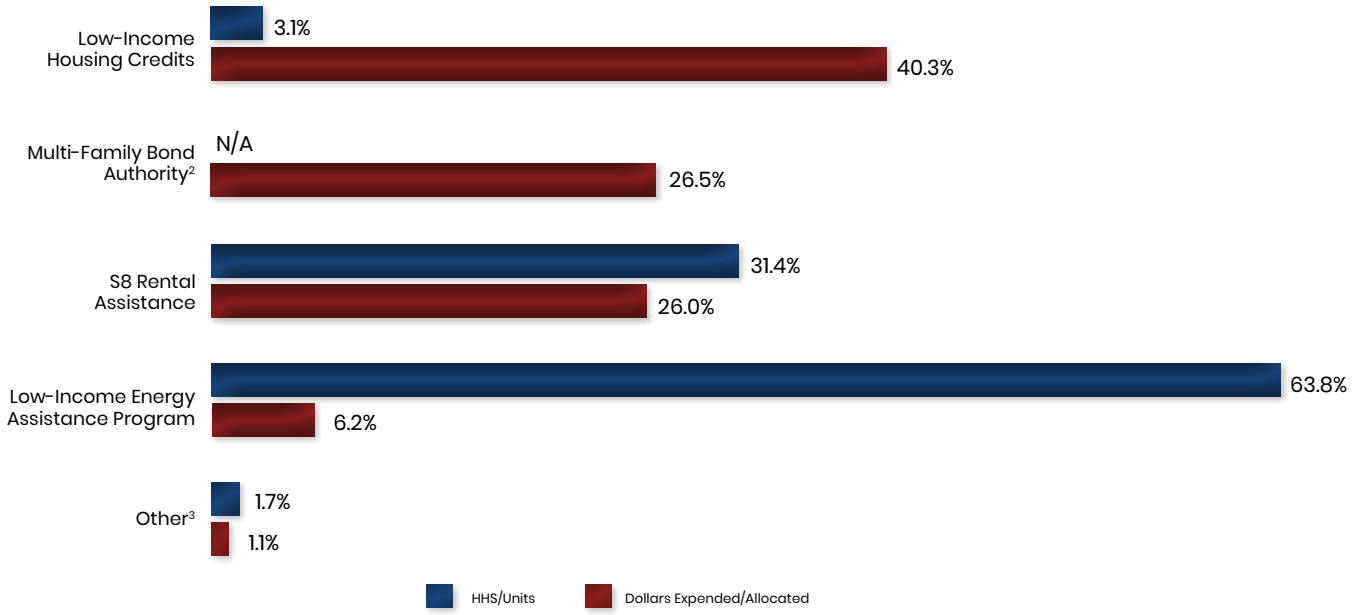
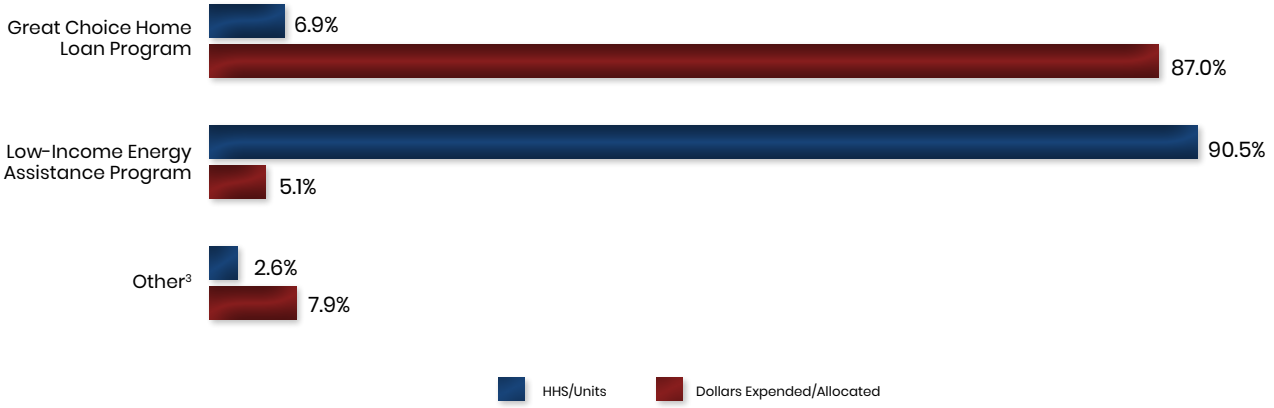


FIGURE 3. PERCENTAGE OF HOUSEHOLDS/UNITS AND DOLLARS EXPENDED/ALLOCATED BY THDA HOMEOWNERSHIP PROGRAMS, 2020[1]



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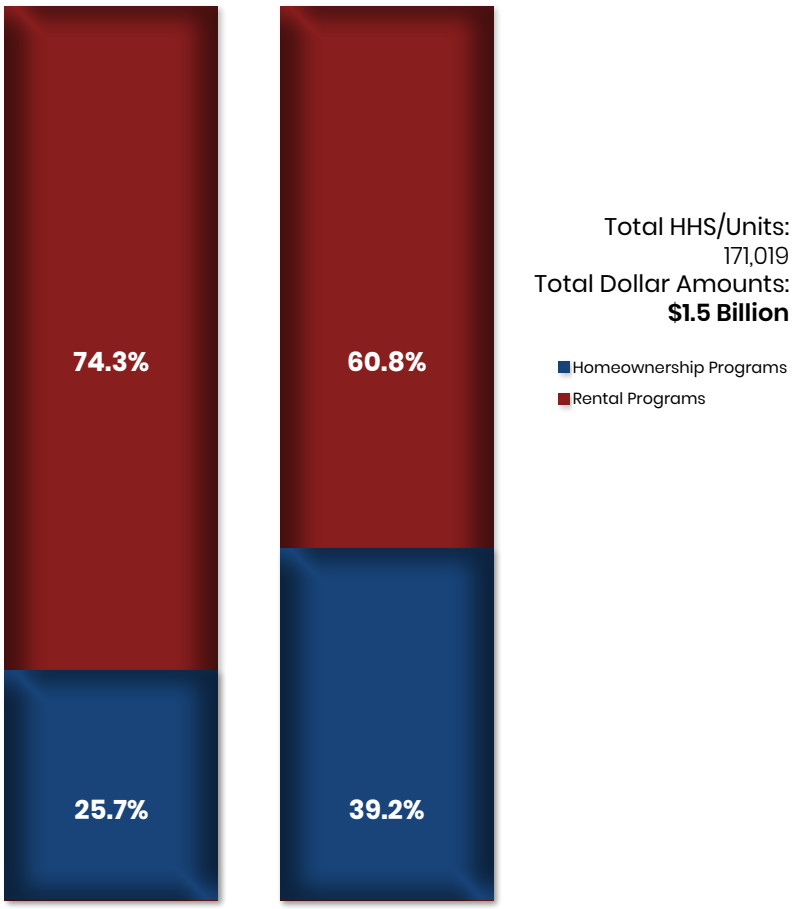
TENNESSEE PROGRAM GRAPHS

FIGURE 4. PERCENTAGE OF THDA TOTALS BY HOMEOWNERSHIP AND RENTAL PROGRAMS, 2020



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THDA PROGRAM DESCRIPTIONS

BLIGHT ELIMINATION PROGRAM (BEP)

The Hardest Hit Fund's 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. This occurs through the use of an 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. The households served are those who have an income 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 GRANTS (ESG) PROGRAM

THDA administers the federally-funded Emergency Solutions Grants (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 and providing essential services to shelter residents, to undertake street outreach, to provide emergency intervention assistance, to prevent homelessness, and to offer rapid re-housing services to move homeless families and individuals to permanent housing quickly. ESG funds are awarded annually through a competitive process to nonprofit organizations and local governments across the state of Tennessee.

GREAT CHOICE HOME LOANS & GREAT CHOICE PLUS DPA

Since its inception in 1973, THDA has helped more than 120,000 households become homeowners through its Single Family Homeownership Loan Programs. THDA's Great Choice Home Loan program offers affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders and offers a competitive interest rate. In addition, borrowers needing downpayment and/or closing costs assistance can receive the Great Choice Plus DPA second mortgage to accompany the Great Choice first mortgage. Great Choice Plus DPA offers up $7,500 as a subordinate lien, amortized over 15 years at the same interest rate as their first mortgage. Homeownership for the Brave, which is part of the Great Choice Home Loan program, offers a half percentage point discount to the Great Choice interest rate for those eligible veterans, active duty military, and national guardsmen.

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 non-profit 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.

THDA PROGRAM DESCRIPTIONS

HOMEBUYER EDUCATION PROGRAM

Since the home purchase process can be costly and complex, THDA recognizes the value of homebuyer education. The purpose of homebuyer education is to assist people with purchasing homes and help them become successful homeowners. This is why THDA requires homebuyer education for all of its mortgage applicants. THDA works with approved providers of homebuyer education by providing materials to teach first-time homeyer 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 through the process of purchasing a home.

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

THDA administers the federally funded Low-Income Home Energy Assistance Program (LIHEAP) that assists households below 150 percent 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 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.

LOW-INCOME HOUSING CREDIT (LIHC)

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

MULTIFAMILY TAX-EXEMPT BOND AUTHORITY

The Multifamily Tax-Exempt Bond Authority program provides financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or 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.

NATIONAL HOUSING TRUST FUND (NHTF)

THDA administers the federally funded National Housing Trust Fund (NHTF) to expand the production and preservation of affordable rental housing for households with extremely low-incomes. Grants may be used for housing acquisition, new construction, or rehabilitation across Tennessee. Funds are awarded through a competitive application process.

THDA PROGRAM DESCRIPTIONS

NEW START LOAN PROGRAM

The New Start Loan Program is designed to promote the construction of new homes for low- and very low-income Tennesseans. The New Start Loan Program is delivered through non-profit organizations (the "New Start Program Partner" or "Program Partner") with established programs for the construction of single family housing for low- and very low-income households. The loans carry a zero percent interest rate.

REINSTATEMENT ONLY PROGRAM (ROP)

The Reinstatement Only Program provides assistance to homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home. The goal of this program is to reduce delinquencies and foreclosures by helping delinquent borrowers become current on their mortgages. This program is funded by the U.S. Department of the Treasury's Hardest Hit Fund.

SECTION 8 PROJECT-BASED RENTAL ASSISTANCE (CONTRACT ADMINISTRATION)

The Section 8 Contract Administration and Compliance Division manages Housing Assistance Payment contracts between HUD and Section 8 property owners across the state. To complete this work, THDA processes monthly payments to owners and oversees annual contract renewals and rent adjustments with property agents. THDA also reviews and approves special claims, contract opt-outs and terminations, handles issue calls from residents, and conducts Management and Occupancy Reviews (MORS). In return, Section 8 property owner-agents provide safe, decent and affordable housing units at 373 properties to an estimated 30,000 elderly, disabled, and/or low-income Tennessee households. Unlike the "Section 8 Housing Choice Voucher" program these performance-based HUD subsidies do not follow tenants directly. Rather, they 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 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.

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

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 fund the following programs:

- The ***Appraisal Gap Program*** provides nonprofit housing agencies with a grant of up to $20,000 to cover the gap between the organization's actual cost to build or renovate a home and the appraised value of the residence. Applications are processed on a first-come, first-served, basis.
- 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 each year.
- The THDA COVID-19 supplemental funding to ***Continuum of Care (CoC)*** provides grants of up to $50,000 to support CoC-wide responses to reduce the risk of transmission of the coronavirus within the homeless community.
- The ***Challenge Grant Program*** provides initial seed funding to support the fundraising efforts of non-profit organizations to implement housing activities that represent unique milestones, are part of a broad community initiative, or are part of a significant expansion of work outside the normal day to day activities of the organization.
- ***Habitat for Humanity of Tennessee*** receives funding, which it distributes to local affiliates for the new construction of single family homes.
- The ***Emergency Repair Program*** provides grants of up to $10,000 to homeowners who are elderly or disabled to repair or replace essential systems and/or address critical structural problems.
- The ***Home Modifications and Ramps Program*** is administered by United Cerebral Palsy of Middle Tennessee to build ramps and improve the accessibility of homes for low-income individuals with disabilities across Tennessee.
- The ***Rebuild and Recover Program*** provides resources to local communities impacted by a weather-related incident which does not rise to the level of a presidential or state declared disaster.
- The ***Tennessee Repair Loan Program (TRLP)*** helps sustain homeownership across the state by providing safe and sound housing to households with low-incomes, veterans, seniors, or special needs via loans for repairs or improvements.

WEATHERIZATION ASSISTANCE PROGRAM

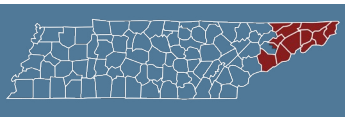
THDA administers the federally funded Weatherization Assistance Program that assists households with incomes at or below 200 percent of the federal poverty standards. The Weatherization Assistance Program intends to reduce households' fuel costs while contributing to national energy conservation through increased energy efficiency and consumer education. Examples of common weatherization measures that may be provided include 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.

INVESTMENTS & IMPACTS 2020

Tennessee Housing Development Agency

CONGRESSIONAL DISTRICTS

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



CONGRESSIONAL DISTRICT 1

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	271	$33.7M	9,999	$594M
Great Choice Plus Loans, 2013	270	$1.7M	1,285	$7.1M
Homebuyer Education Program, 2003	294	$44,900	2,421	$497,675
New Start Loan Program, 2001	1	$53,471	244	$21.6M
Reinstatement Only Program, 2017	1	$7,796	5	$47,772
HOME, 1992	95	$3M	2,000	$66.4M
National Housing Trust Fund, 2016	--	--	36	$1.6M
Tennessee's Housing Trust Fund, 2007	77	$1.1M	1,165	$13M
Challenge Grant	--	--	--	$500,000
Competitive Grants	14	$900,997	240	$7.3M
Continuum of Care	50	$68,563	50	$68,563
Emergency Repair Program	8	$48,791	530	$2.6M
Habitat for Humanity of Tennessee	3	$49,998	20	$329,924
Home Modifications and Ramps	1	$1,135	97	$92,963
Rebuild and Recover	--	--	49	$1.3M
Tennessee Repair Loan Program	1	$23,139	6	$136,486
Community Investment Tax Credits, 2005	101	$3.2M	1,591	$69.2M
Homeownership	16	$900,000	--	--
Rental	85	$2.3M	--	--
Low-Income Housing Credits, 1987	255	$22.6M	6,895	$464.1M
Multi-Family Bond Authority[2], 1993	104	$8.5M	1,725	$73.5M
Section 8 Rental Assistance, 1978	3,684	$17.3M	--	--
Tenant-Based Rental	31	$154,477	--	--
Project-Based	3,653	$17.2M	--	--
Emergency Solutions Grant Program, 1988	945	$665,312	--	--
Weatherization Assistance Program, 1976	30	$458,041	347	$3.2M
Homeownership	26	$381,379	--	--
Rental	4	$76,662	--	--
Low-Income Home Energy Assistance Program, 1981	15,781	$12.3M	92,954	$49.7M
Homeownership	6,568	$5.3M	--	--
Rental	9,213	$7M	--	--

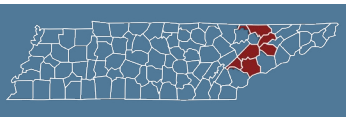
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 4 homebuyers in the amount of $512,743. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 1 IN 2020 WAS $72.1M.



CONGRESSIONAL DISTRICT 2

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	384	$58M	16,842	$1.2B
Great Choice Plus Loans, 2013	383	$2.8M	1,902	$11.5M
Homebuyer Education Program, 2003	377	$57,950	4,070	$886,675
New Start Loan Program, 2001	--	--	273	$21.6M
Reinstatement Only Program, 2017	1	$17,909	17	$154,124
HOME, 1992	28	$1.3M	1,164	$38.2M
National Housing Trust Fund, 2016	7	$850,000	34	$2.7M
Tennessee's Housing Trust Fund, 2007	58	$504,326	888	$10.2M
Challenge Grant	--	--	35	$500,000
Competitive Grants	--	--	252	$5.9M
Continuum of Care	22	$72,589	22	$72,589
Emergency Repair Program	25	$171,720	280	$1.5M
Habitat for Humanity of Tennessee	5	$83,350	31	$513,250
Home Modifications and Ramps	--	--	103	$71,080
Rebuild and Recover	--	--	22	$580,000
Tennessee Repair Loan Program	6	$176,666	11	$291,796
Community Investment Tax Credits, 2005	628	$22M	2,549	$169.7M
Homeownership	6	$240,000	--	--
Rental	622	$21.2M	--	--
Other	--	$500,000	--	--
Low-Income Housing Credits, 1987	339	$27.4M	8,846	$567.3M
Multi-Family Bond Authority[2], 1993	270	$26.7M	4,590	$267.9M
Section 8 Rental Assistance, 1978	4,951	$30.9M	--	--
Tenant-Based Rental	393	$2.6M	--	--
Tenant-Based Homeownership	13	$81,793	--	--
Project-Based	4,545	$28.2M	--	--
Emergency Solutions Grant Program, 1988	378	$287,543	--	--
Weatherization Assistance Program, 1976	44	$446,429	505	$3.7M
Homeownership	35	$361,425	--	--
Rental	9	$85,004	--	--
Low-Income Home Energy Assistance Program, 1981	14,425	$10.5M	84,956	$44.6M
Homeownership	4,971	$3.8M	--	--
Rental	9,454	$6.6M	--	--

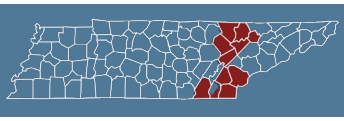
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 28 homebuyers in the amount of $4.2M. Homebuyers who qualify for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 2 IN 2020 WAS $391.5M.



CONGRESSIONAL DISTRICT 3

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	313	$45M	13,320	$905.5M
Great Choice Plus Loans, 2013	312	$2.2M	1,752	$9.8M
Homebuyer Education Program, 2003	317	$48,750	3,584	$781,075
New Start Loan Program, 2001	1	$72,450	213	$12.6M
Reinstatement Only Program, 2017	--	--	12	$114,237
Blight Elimination Program, 2015	5	$125,000	11	$259,494
HOME, 1992	7	$106,382	2,451	$61.8M
National Housing Trust Fund, 2016	--	--	49	$1.4M
Tennessee's Housing Trust Fund, 2007	170	$1.5M	2,054	$11.6M
Competitive Grants	--	--	456	$5.1M
Continuum of Care	55	$74,630	55	$74,630
Emergency Repair Program	16	$133,329	653	$3M
Habitat for Humanity of Tennessee	5	$83,330	22	$359,800
Home Modifications and Ramps	53	$59,790	616	$545,639
Rebuild and Recover	15	$500,000	17	$580,000
Tennessee Repair Loan Program	26	$636,939	36	$872,788
Community Investment Tax Credits, 2005	13	$326,400	1,676	$64.6M
Rental	13	$326,400	--	--
Low-Income Housing Credits, 1987	182	$30.5M	7,409	$429.9M
Multi-Family Bond Authority[2], 1993	--	--	2,950	$169.8M
Section 8 Rental Assistance, 1978	4,187	$21.3M	--	--
Tenant-Based Rental	131	$657,072	--	--
Tenant-Based Homeownership	4	$18,922	--	--
Project-Based	4,052	$20.6M	--	--
Emergency Solutions Grant Program, 1988	489	$219,436	--	--
Weatherization Assistance Program, 1976	50	$553,254	507	$4.1M
Homeownership	46	$516,428	--	--
Rental	4	$36,826	--	--
Low-Income Home Energy Assistance Program, 1981	14,463	$10M	92,966	$48.7M
Homeownership	5,546	$4.1M	--	--
Rental	8,917	$6M	--	--

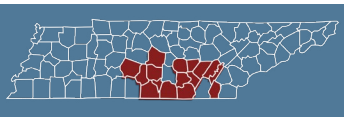
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 8 homebuyers in the amount of $1.1M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 3 IN 2020 WAS $176.8M.



CONGRESSIONAL DISTRICT 4

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	587	$119.2M	18,579	$1.7B
Great Choice Plus Loans, 2013	585	$5.6M	3,132	$24.3M
Homebuyer Education Program, 2003	583	$98,350	6,181	$1.4M
New Start Loan Program, 2001	5	$547,200	157	$10.4M
Reinstatement Only Program, 2017	1	$11,064	11	$132,221
HOME, 1992	32	$1.1M	2,169	$60.7M
National Housing Trust Fund, 2016	--	--	60	$2.2M
Tennessee's Housing Trust Fund, 2007	99	$1.1M	1,690	$11.2M
Competitive Grants	--	--	289	$4.2M
Continuum of Care	23	$65,148	23	$65,148
Emergency Repair Program	36	$374,090	684	$3.9M
Habitat for Humanity of Tennessee	4	$66,664	37	$614,814
Home Modifications and Ramps	20	$30,208	428	$381,142
Rebuild and Recover	15	$500,000	28	$1.1M
Tennessee Repair Loan Program	1	$27,583	1	$27,583
Community Investment Tax Credits, 2005	101	$20.5M	2,545	$131.4M
Rental	101	$20.3M	--	--
Other	--	$220,000	--	--
Low-Income Housing Credits, 1987	318	$55.5M	8,951	$583.8M
Multi-Family Bond Authority[2], 1993	--	--	2,275	$132M
Section 8 Rental Assistance, 1978	4,126	$24.5M	--	--
Tenant-Based Rental	1,148	$7M	--	--
Tenant-Based Homeownership	7	$41,012	--	--
Project-Based	2,971	$17.4M	--	--
Emergency Solutions Grant Program, 1988	832	$430,797	--	--
Weatherization Assistance Program, 1976	36	$399,424	493	$3.8M
Homeownership	30	$337,610	--	--
Rental	6	$61,813	--	--
Low-Income Home Energy Assistance Program, 1981	11,756	$8.4M	69,123	$36.5M
Homeownership	4,708	$3.5M	--	--
Rental	7,048	$5M	--	--

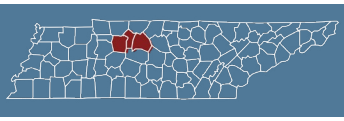
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 12 homebuyers in the amount of $2.5M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 4 IN 2020 WAS $122M.



CONGRESSIONAL DISTRICT 5

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	397	$86.7M	20,470	$1.7B
Great Choice Plus Loans, 2013	394	$4M	2,531	$20.2M
Homebuyer Education Program, 2003	365	$63,250	5,629	$1.3M
New Start Loan Program, 2001	17	$2.1M	374	$35M
Reinstatement Only Program, 2017	--	--	6	$54,233
HOME, 1992	--	--	364	$11.4M
National Housing Trust Fund, 2016	69	$1.8M	102	$4.3M
Tennessee's Housing Trust Fund, 2007	297	$2.7M	1,508	$17M
Challenge Grant	--	--	20	$1M
Competitive Grants	107	$2.5M	697	$14M
Continuum of Care	169	$55,202	169	$55,202
Emergency Repair Program	3	$5,500	192	$973,732
Habitat for Humanity of Tennessee	6	$99,996	31	$513,270
Home Modifications and Ramps	12	$29,381	385	$370,767
Community Investment Tax Credits, 2005	661	$89.9M	8,497	$429.8M
Homeownership	30	$300,000	--	--
Rental	631	$82.3M	--	--
Other	--	$7.3M	--	--
Low-Income Housing Credits, 1987	1,055	$83.1M	15,365	$842.7M
Multi-Family Bond Authority[2], 1993	896	$111.5M	11,340	$763.6M
Section 8 Rental Assistance, 1978	5,761	$44.7M	--	--
Tenant-Based Rental	154	$1.4M	--	--
Tenant-Based Homeownership	5	$28,103	--	--
Project-Based	5,602	$43.3M	--	--
Emergency Solutions Grant Program, 1988	1	$11,383	--	--
Weatherization Assistance Program, 1976	28	$430,348	418	$3.7M
Homeownership	23	$327,918	--	--
Rental	5	$102,430	--	--
Low-Income Home Energy Assistance Program, 1981	10,488	$7.1M	61,543	$31M
Homeownership	1,928	$1.4M	--	--
Rental	8,560	$5.6M	--	--

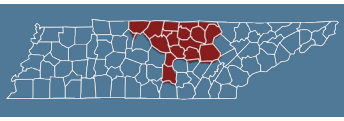
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 28 homebuyers in the amount of $5.9M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 5 IN 2020 WAS $430.7M.



CONGRESSIONAL DISTRICT 6

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	467	$90.9M	12,858	$1.1B
Great Choice Plus Loans, 2013	459	$4.3M	2,012	$16.7M
Homebuyer Education Program, 2003	464	$74,800	3,628	$742,025
New Start Loan Program, 2001	3	$371,250	93	$7.1M
Reinstatement Only Program, 2017	--	--	5	$59,822
HOME, 1992	34	$2M	2,084	$63.3M
National Housing Trust Fund, 2016	12	$900,000	12	$900,000
Tennessee's Housing Trust Fund, 2007	85	$590,914	1,001	$7.3M
Competitive Grants	--	--	90	$1.9M
Continuum of Care	33	$53,449	33	$53,449
Emergency Repair Program	44	$491,961	504	$4M
Habitat for Humanity of Tennessee	2	$33,332	11	$179,910
Home Modifications and Ramps	6	$12,173	177	$181,041
Tennessee Repair Loan Program	--	--	1	$27,564
Community Investment Tax Credits, 2005	234	$37.4M	1,490	$108M
Rental	234	$34.8M	--	--
Other	--	$2.6M	--	--
Low-Income Housing Credits, 1987	258	$32.1M	7,534	$435.5M
Multi-Family Bond Authority[2], 1993	186	$23.3M	2,173	$133.8M
Section 8 Rental Assistance, 1978	3,535	$20.6M	--	--
Tenant-Based Rental	1,831	$12.4M	--	--
Tenant-Based Homeownership	9	$56,110	--	--
Project-Based	1,695	$8.1M	--	--
Emergency Solutions Grant Program, 1988	85	$97,759	--	--
Weatherization Assistance Program, 1976	36	$348,829	446	$3.4M
Homeownership	36	$348,829	--	--
Low-Income Home Energy Assistance Program, 1981	11,469	$8.8M	65,091	$36.2M
Homeownership	4,740	$3.8M	--	--
Rental	6,729	$5M	--	--

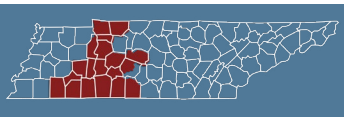
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 12 homebuyers in the amount of $2.5M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 6 IN 2020 WAS $79.3M.



CONGRESSIONAL DISTRICT 7

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	326	$56.7M	10,848	$811.7M
Great Choice Plus Loans, 2013	324	$2.7M	1,547	$10.9M
Homebuyer Education Program, 2003	306	$49,800	3,248	$710,775
New Start Loan Program, 2001	3	$351,000	47	$4.8M
Reinstatement Only Program, 2017	--	--	5	$36,714
Blight Elimination Program, 2015	--	--	--	--
HOME, 1992	30	$1.8M	1,527	$57.3M
National Housing Trust Fund, 2016	--	--	30	$2.3M
Tennessee's Housing Trust Fund, 2007	170	$840,910	1,212	$10.2M
Competitive Grants	64	$500,000	337	$5.4M
Continuum of Care	70	$36,909	70	$36,909
Emergency Repair Program	28	$265,242	548	$3.3M
Habitat for Humanity of Tennessee	2	$33,332	11	$179,930
Home Modifications and Ramps	6	$5,426	114	$124,525
Rebuild and Recover	--	--	5	$600,000
Community Investment Tax Credits, 2005	8	$1.3M	1,471	$91.1M
Homeownership	4	$701,640	--	--
Rental	4	$647,800	--	--
Low-Income Housing Credits, 1987	224	$33.5M	5,933	$434.7M
Multi-Family Bond Authority[2], 1993	--	--	1,052	$52.7M
Section 8 Rental Assistance, 1978	3,651	$21M	--	--
Tenant-Based Rental	1,856	$11.3M	--	--
Tenant-Based Homeownership	10	$46,970	--	--
Project-Based	1,785	$9.6M	--	--
Emergency Solutions Grant Program, 1988	525	$280,099	--	--
Weatherization Assistance Program, 1976	25	$295,258	330	$2.5M
Homeownership	21	$238,232	--	--
Rental	4	$57,026	--	--
Low-Income Home Energy Assistance Program, 1981	12,673	$9.1M	75,795	$40.7M
Homeownership	5,087	$3.8M	--	--
Rental	7,586	$5.3M	--	--

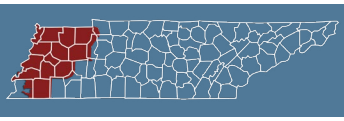
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 6 homebuyers in the amount of $1.1M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 7 IN 2020 WAS $65.2M.



CONGRESSIONAL DISTRICT 8

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	393	$51.8M	32,942	$2B
Great Choice Plus Loans, 2013	388	$2.6M	1,789	$9.8M
Homebuyer Education Program, 2003	380	$66,600	5,541	$1.3M
New Start Loan Program, 2001	1	$86,250	120	$7.1M
Reinstatement Only Program, 2017	--	--	9	$77,331
Blight Elimination Program, 2015	26	$543,427	96	$1.8M
HOME, 1992	30	$1.5M	1,758	$63.2M
National Housing Trust Fund, 2016	45	$1.6M	45	$1.6M
Tennessee's Housing Trust Fund, 2007	477	$1.6M	2,611	$19.9M
Appraisal Gap	13	$251,174	13	$251,174
Challenge Grant	--	--	235	$500,000
Competitive Grants	2	$172,043	436	$8.7M
Continuum of Care	363	$88,678	363	$88,678
Emergency Repair Program	73	$571,251	940	$6.6M
Habitat for Humanity of Tennessee	5	$83,330	36	$1.3M
Home Modifications and Ramps	2	$2,518	244	$174,884
Tennessee Repair Loan Program	19	$473,081	34	$841,676
Community Investment Tax Credits, 2005	150	$14.5M	2,660	$89.2M
Homeownership	60	$287,500	--	--
Rental	90	$14.3M	--	--
Low-Income Housing Credits, 1987	1,265	$88.5M	21,660	$1.1B
Multi-Family Bond Authority[2], 1993	887	$71.8M	12,413	$519.2M
Section 8 Rental Assistance, 1978	10,834	$65.2M	--	--
Tenant-Based Rental	1,708	$10.1M	--	--
Tenant-Based Homeownership	6	$22,395	--	--
Project-Based	9,120	$55.1M	--	--
Emergency Solutions Grant Program, 1988	424	$291,809	--	--
Weatherization Assistance Program, 1976	24	$434,184	384	$3.1M
Homeownership	24	$434,184	--	--
Low-Income Home Energy Assistance Program, 1981	32,821	$24.1M	196,732	$104.8M
Homeownership	7,728	$6M	--	--
Rental	25,093	$18.1M	--	--

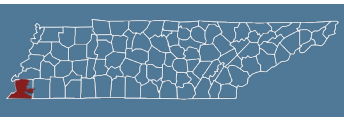
See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 16 homebuyers in the amount of $2.3M. Homebuyers who qualify for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 8 IN 2020 WAS $139.4M.



CONGRESSIONAL DISTRICT 9

PROGRAM, YEAR STARTED	2020 UNITS (or households)	2020 DOLLARS	CUMULATIVE UNITS (or households)	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	194	$27.4M	22,000	$1.4B
Great Choice Plus Loans, 2013	194	$1.4M	995	$5.6M
Homebuyer Education Program, 2003	185	$35,450	3,883	$941,523
New Start Loan Program, 2001	1	$86,250	108	$6.1M
Reinstatement Only Program, 2017	--	--	5	$57,815
Blight Elimination Program, 2015	8	$159,806	32	$511,803
HOME, 1992	--	--	211	$3.5M
National Housing Trust Fund, 2016	45	$1.6M	45	$1.6M
Tennessee's Housing Trust Fund, 2007	344	$755,827	1,244	$10.2M
Appraisal Gap	13	$251,174	13	$251,174
Challenge Grant	--	--	235	$500,000
Competitive Grants	--	--	326	$5.9M
Continuum of Care	300	$50,000	300	$50,000
Emergency Repair Program	14	$98,970	220	$1.5M
Habitat for Humanity of Tennessee	5	$83,330	34	$1.2M
Home Modifications and Ramps	1	$1,421	90	$52,348
Tennessee Repair Loan Program	11	$270,932	25	$612,026
Community Investment Tax Credits, 2005	150	$14.5M	2,045	$76.2M
Homeownership	60	$287,500	--	--
Rental	90	$14.3M	--	--
Low-Income Housing Credits, 1987	1,049	$75M	16,782	$800.3M
Multi-Family Bond Authority[2], 1993	887	$71.8M	11,235	$470.9M
Section 8 Rental Assistance, 1978	6,597	$42.1M	--	--
Tenant-Based Rental	334	$2.4M	--	--
Tenant-Based Homeownership	1	$4,387	--	--
Project-Based	6,262	$39.7M	--	--
Weatherization Assistance Program, 1976	3	$117,932	150	$1M
Homeownership	3	$117,932	--	--
Low-Income Home Energy Assistance Program, 1981	22,590	$16.7M	128,364	$69.2M
Homeownership	4,476	$3.5M	--	--
Rental	18,114	$13.1M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 14 homebuyers in the amount of $2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 9 IN 2020 WAS $115.4M.

INVESTMENTS & IMPACTS 2020

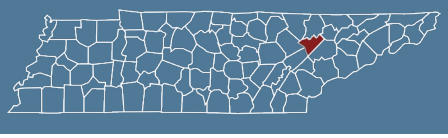
Tennessee Housing Development Agency

COUNTIES

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

INVESTMENTS & IMPACTS
2020

ANDERSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	69	$9.6M	1,828	$119.6M
Great Choice Plus Loans, 2013	69	$475,842	285	$1.6M
Homebuyer Education Program, 2003	66	$10,100	466	$94,275
New Start Loan Program, 2001	--	--	18	$1.2M
Reinstatement Only Program, 2017	--	--	2	$17,839
Blight Elimination Program, 2015	--	--	4	$97,319
HOME, 1992	7	$106,382	595	$9.7M
Tennessee's Housing Trust Fund, 2007	9	$50,158	89	$613,134
Competitive Grants	--	--	3	$185,110
Continuum of Care	7	$7,515	7	$7,515
Emergency Repair Program	--	--	68	$310,056
Habitat for Humanity of Tennessee	1	$16,666	1	$16,666
Home Modifications and Ramps	--	--	4	$2,972
Tennessee Repair Loan Program	1	$25,977	3	$75,171
Community Investment Tax Credits, 2005	--	--	24	$53,276
Low-Income Housing Credits, 1987	42	$6.7M	914	$58.3M
Multi-Family Bond Authority[2], 1993	--	--	383	$21.3M
Section 8 Rental Assistance, 1978	703	$3.5M	--	--
Tenant-Based Rental	86	$508,109	--	--
Tenant-Based Homeownership	3	$13,769	--	--
Project-Based	614	$2.9M	--	--
Emergency Solutions Grant Program, 1988	205	$84,150	--	--
Weatherization Assistance Program, 1976	3	$42,831	39	$303,284
Homeownership	3	$42,831	--	--
Low-Income Home Energy Assistance Program, 1981	1,121	$735,730	8,090	$4.2M
Homeownership	441	$299,682	--	--
Rental	680	$436,047	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 4 homebuyers in the amount of $536,547. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

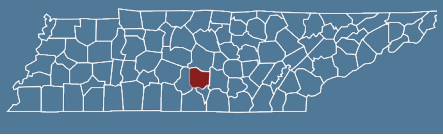
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ANDERSON COUNTY IN 2020 WAS $17.4M.

INVESTMENTS & IMPACTS

2020

BEDFORD COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	30	$5.2M	647	$47.5M
Great Choice Plus Loans, 2013	30	$241,180	105	$751,161
Homebuyer Education Program, 2003	28	$4,700	145	$27,075
New Start Loan Program, 2001	--	--	19	$870,954
HOME, 1992	10	$500,000	117	$4.1M
Tennessee's Housing Trust Fund, 2007	7	$14,201	36	$476,608
Competitive Grants	--	--	10	$304,000
Continuum of Care	5	$2,471	5	$2,471
Emergency Repair Program	1	$10,700	13	$95,793
Habitat for Humanity of Tennessee	--	--	4	$66,664
Home Modifications and Ramps	1	$1,030	1	$1,030
Community Investment Tax Credits, 2005	6	$325,000	33	$1.3M
Rental	6	$105,000	--	--
Other	--	$220,000	--	--
Low-Income Housing Credits, 1987	48	$11M	459	$41M
Section 8 Rental Assistance, 1978	258	$1.4M	--	--
Tenant-Based Rental	128	$585,983	--	--
Project-Based	130	$783,991	--	--
Emergency Solutions Grant Program, 1988	1	$5,408	--	--
Weatherization Assistance Program, 1976	7	$85,147	56	$389,220
Homeownership	6	$70,108	--	--
Rental	1	$15,038	--	--
Low-Income Home Energy Assistance Program, 1981	942	$668,525	5,210	$2.7M
Homeownership	330	$245,439	--	--
Rental	612	$423,086	--	--

See Methodology on Page 124 for calculation details.

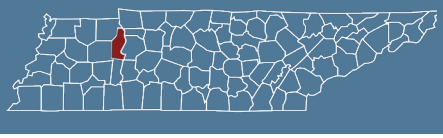
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BEDFORD COUNTY IN 2020 WAS $3.2M.

INVESTMENTS & IMPACTS
2020

BENTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	1	$82,968	133	$5.6M
Great Choice Plus Loans, 2013	1	$4,225	5	$19,860
Homebuyer Education Program, 2003	1	$150	6	$1,075
HOME, 1992	--	--	61	$2.2M
Tennessee's Housing Trust Fund, 2007	10	$54,482	60	$605,637
Competitive Grants	--	--	4	$290,730
Continuum of Care	2	$1,061	2	$1,061
Emergency Repair Program	8	$53,421	42	$268,844
Home Modifications and Ramps	--	--	4	$8,654
Community Investment Tax Credits, 2005	--	--	101	$478,764
Low-Income Housing Credits, 1987	--	--	189	$12.4M
Multi-Family Bond Authority[2], 1993	--	--	39	$1.4M
Section 8 Rental Assistance, 1978	89	$359,607	--	--
Tenant-Based Rental	9	$17,609	--	--
Project-Based	80	$341,998	--	--
Emergency Solutions Grant Program, 1988	29	$14,179	--	--
Weatherization Assistance Program, 1976	1	$7,986	15	$110,233
Homeownership	1	$7,986	--	--
Low-Income Home Energy Assistance Program, 1981	435	$307,831	2,588	$1.4M
Homeownership	247	$172,437	--	--
Rental	188	$135,394	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

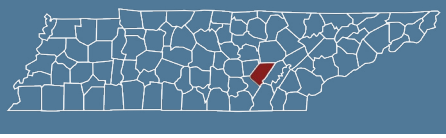
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BENTON COUNTY IN 2020 WAS $312,196.

INVESTMENTS & IMPACTS
2020

BLEDSOE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$196,867	23	$1.7M
Great Choice Plus Loans, 2013	2	$10,025	5	$24,475
Homebuyer Education Program, 2003	2	$300	7	$1,400
New Start Loan Program, 2001	--	--	2	$105,660
HOME, 1992	--	--	108	$2.8M
Tennessee's Housing Trust Fund, 2007	--	--	100	$776,878
Competitive Grants	--	--	55	$643,050
Emergency Repair Program	--	--	12	$82,469
Home Modifications and Ramps	--	--	22	$16,798
Community Investment Tax Credits, 2005	--	--	48	$464,850
Low-Income Housing Credits, 1987	--	--	24	$296,640
Project-Bade Section 8 Rental Assistance, 1978	157	$820,890	--	--
Weatherization Assistance Program, 1976	3	$33,980	50	$301,825
Homeownership	2	$20,743	--	--
Rental	1	$13,238	--	--
Low-Income Home Energy Assistance Program, 1981	411	$309,446	2,476	$1.3M
Homeownership	223	$165,130	--	--
Rental	188	$144,316	--	--

See Methodology on Page 124 for calculation details.

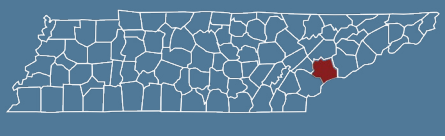
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLEDSOE COUNTY IN 2020 WAS $158,351.

INVESTMENTS & IMPACTS
2020

BLOUNT COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	54	$8.3M	3,048	$191.5M
Great Choice Plus Loans, 2013	54	$406,820	281	$1.8M
Homebuyer Education Program, 2003	56	$8,700	542	$108,700
New Start Loan Program, 2001	--	--	109	$10.1M
Reinstatement Only Program, 2017	--	--	1	$3,149
HOME, 1992	--	--	189	$6.3M
Tennessee's Housing Trust Fund, 2007	20	$87,528	101	$266,531
Continuum of Care	8	$8,266	8	$8,266
Emergency Repair Program	12	$79,263	28	$156,331
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	--	--	58	$38,063
Tennessee Repair Loan Program	--	--	1	$24,889
Community Investment Tax Credits, 2005	--	--	183	$13M
Low-Income Housing Credits, 1987	100	$5.6M	660	$46.3M
Multi-Family Bond Authority[2], 1993	100	$9.5M	100	$9.5M
Section 8 Rental Assistance, 1978	331	$1.5M	--	--
Tenant-Based Rental	45	$202,880	--	--
Tenant-Based Homeownership	3	$5,512	--	--
Project-Based	283	$1.3M	--	--
Emergency Solutions Grant Program, 1988	211	$86,343	--	--
Weatherization Assistance Program, 1976	9	$100,838	71	$515,264
Homeownership	8	$91,560	--	--
Rental	1	$9,278	--	--
Low-Income Home Energy Assistance Program, 1981	1,569	$1.2M	9,720	$5.2M
Homeownership	673	$521,607	--	--
Rental	896	$649,312	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $350,465. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

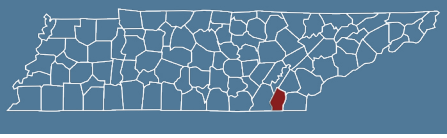
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLOUNT COUNTY IN 2020 WAS $2.7M

INVESTMENTS & IMPACTS
2020

BRADLEY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	61	$8.7M	2,946	$206.1M
Great Choice Plus Loans, 2013	61	$437,242	298	$1.6M
Homebuyer Education Program, 2003	62	$9,500	879	$198,025
New Start Loan Program, 2001	1	$72,450	30	$1.9M
Reinstatement Only Program, 2017	--	--	1	$8,379
HOME, 1992	--	--	221	$7.2M
National Housing Trust Fund, 2016	--	--	39	$516,532
Tennessee's Housing Trust Fund, 2007	29	$553,975	499	$2.7M
Competitive Grants	--	--	92	$1.2M
Emergency Repair Program	5	$24,596	226	$764,942
Habitat for Humanity of Tennessee	1	$16,666	8	$129,912
Home Modifications and Ramps	8	$12,713	149	$134,450
Rebuild and Recover	15	$500,000	15	$500,000
Community Investment Tax Credits, 2005	--	--	676	$20.7M
Low-Income Housing Credits, 1987	52	$6.3M	1,220	$68M
Multi-Family Bond Authority[2], 1993	--	--	384	$16.9M
Project-Based Section 8 Rental Assistance, 1978	667	$3.3M	--	--
Emergency Solutions Grant Program, 1988	131	$40,099	--	--
Weatherization Assistance Program, 1976	3	$35,175	75	$661,763
Homeownership	2	$30,845	--	--
Rental	1	$4,330	--	--
Low-Income Home Energy Assistance Program, 1981	1,880	$1.2M	11,997	$6.3M
Homeownership	575	$393,683	--	--
Rental	1,305	$834,883	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

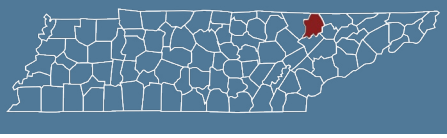
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BRADLEY COUNTY IN 2020 WAS $17.9M.

INVESTMENTS & IMPACTS
2020

CAMPBELL COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	6	$659,109	275	$15.9M
Great Choice Plus Loans, 2013	6	$36,485	52	$275,363
Homebuyer Education Program, 2003	7	$1,150	66	$11,000
New Start Loan Program, 2001	--	--	2	$92,520
Reinstatement Only Program, 2017	--	--	2	$20,546
HOME, 1992	--	--	271	$8.2M
Tennessee's Housing Trust Fund, 2007	9	$101,625	122	$1.8M
Competitive Grants	--	--	17	$1.1M
Continuum of Care	4	$4,078	4	$4,078
Emergency Repair Program	2	$10,233	41	$205,284
Habitat for Humanity of Tennessee	1	$16,666	4	$66,664
Home Modifications and Ramps	--	--	3	$2,635
Rebuild and Recover	--	--	2	$80,000
Tennessee Repair Loan Program	2	$70,649	2	$70,649
Community Investment Tax Credits, 2005	--	--	17	$400,000
Low-Income Housing Credits, 1987	--	--	354	$19.5M
Section 8 Rental Assistance, 1978	341	$1.5M	--	--
Tenant-Based Rental	3	$10,898	--	--
Project-Based	338	$1.5M	--	--
Emergency Solutions Grant Program, 1988	75	$43,029	--	--
Weatherization Assistance Program, 1976	5	$69,085	39	$349,053
Homeownership	5	$69,085	--	--
Low-Income Home Energy Assistance Program, 1981	1,012	$727,504	6,975	$3.7M
Homeownership	568	$406,555	--	--
Rental	444	$320,949	--	--

See Methodology on Page 124 for calculation details.

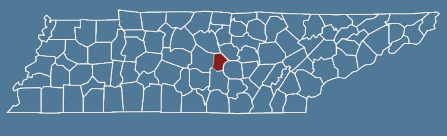
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CAMPBELL COUNTY IN 2020 WAS $2.9M.

INVESTMENTS & IMPACTS
2020

CANNON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	7	$1.1M	151	$14.2M
Great Choice Plus Loans, 2013	7	$49,075	46	$312,918
Homebuyer Education Program, 2003	5	$950	58	$10,875
HOME, 1992	8	$500,000	74	$2.3M
Tennessee's Housing Trust Fund, 2007	1	$13,266	14	$107,930
Continuum of Care	--	$1,593	--	$1,593
Emergency Repair Program	1	$11,673	9	$85,465
Home Modifications and Ramps	--	--	1	$576
Community Investment Tax Credits, 2005	--	--	80	$131,553
Low-Income Housing Credits, 1987	--	--	85	$3.7M
Tenant-Based Section 8 Rental Assistance, 1978	2	$12,287	--	--
Emergency Solutions Grant Program, 1988	3	$2,668	--	--
Weatherization Assistance Program, 1976	--	--	43	$253,589
Low-Income Home Energy Assistance Program, 1981	249	$209,266	1,440	$850,926
Homeownership	120	$103,100	--	--
Rental	129	$106,166	--	--

See Methodology on Page 124 for calculation details.

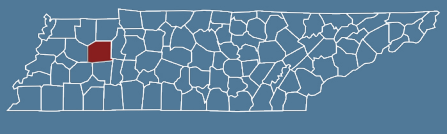
1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $193,030. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CANNON COUNTY IN 2020 WAS $3.3M.

INVESTMENTS & IMPACTS
2020

CARROLL COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$189,122	237	$10.3M
Great Choice Plus Loans, 2013	2	$9,675	23	$110,896
Homebuyer Education Program, 2003	3	$450	25	$4,550
HOME, 1992	--	--	88	$3.4M
Tennessee's Housing Trust Fund, 2007	10	$228,678	90	$676,273
Competitive Grants	2	$172,043	2	$172,043
Continuum of Care	3	$2,086	3	$2,086
Emergency Repair Program	4	$28,469	52	$396,736
Home Modifications and Ramps	--	--	17	$9,037
Tennessee Repair Loan Program	1	$26,080	1	$26,080
Community Investment Tax Credits, 2005	--	--	29	$72,409
Low-Income Housing Credits, 1987	--	--	114	$7.8M
Multi-Family Bond Authority[2], 1993	--	--	52	$3.1M
Section 8 Rental Assistance, 1978	47	$308,309	--	--
Tenant-Based Rental	5	$18,251	--	--
Project-Based	42	$290,058	--	--
Emergency Solutions Grant Program, 1988	7	$10,346	--	--
Weatherization Assistance Program, 1976	1	$12,311	16	$102,526
Homeownership	1	$12,311	--	--
Low-Income Home Energy Assistance Program, 1981	692	$519,219	4,692	$2.3M
Homeownership	230	$170,877	--	--
Rental	462	$348,342	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

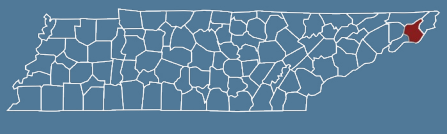
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARROLL COUNTY IN 2020 WAS $431,617.

INVESTMENTS & IMPACTS

2020

CARTER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	10	$1.2M	439	$26.5M
Great Choice Plus Loans, 2013	9	$55,350	54	$318,065
Homebuyer Education Program, 2003	10	$1,600	101	$17,600
New Start Loan Program, 2001	--	--	17	$1.4M
HOME, 1992	--	--	203	$8.2M
Tennessee's Housing Trust Fund, 2007	4	$6,510	93	$395,828
Continuum of Care	4	$6,510	4	$6,510
Emergency Repair Program	--	--	65	$291,931
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	--	--	7	$6,112
Community Investment Tax Credits, 2005	--	--	121	$5.8M
Low-Income Housing Credits, 1987	--	--	383	$23.9M
Multi-Family Bond Authority[2], 1993	--	--	100	$3.3M
Project-Based Section 8 Rental Assistance, 1978	395	$2M	--	--
Emergency Solutions Grant Program, 1988	117	$34,690	--	--
Weatherization Assistance Program, 1976	2	$41,854	27	$245,282
Homeownership	2	$41,854	--	--
Low-Income Home Energy Assistance Program, 1981	1,197	$951,791	8,619	$4.4M
Homeownership	609	$493,378	--	--
Rental	588	$458,413	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

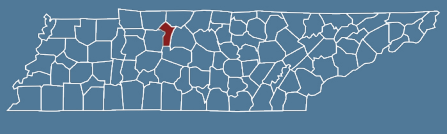
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARTER COUNTY IN 2020 WAS $770,721.

INVESTMENTS & IMPACTS
2020

CHEATHAM COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	26	$5M	854	$70.1M
Great Choice Plus Loans, 2013	26	$234,378	128	$1.1M
Homebuyer Education Program, 2003	25	$3,950	181	$36,300
New Start Loan Program, 2001	--	--	3	$258,040
HOME, 1992	--	--	84	$3.2M
Tennessee's Housing Trust Fund, 2007	4	$1,835	30	$107,517
Continuum of Care	4	$1,835	4	$1,835
Emergency Repair Program	--	--	12	$67,275
Home Modifications and Ramps	--	--	8	$14,986
Low-Income Housing Credits, 1987	--	--	138	$5.9M
Multi-Family Bond Authority[2], 1993	--	--	41	$1.8M
Tenant-Based Section 8 Rental Assistance, 1978	34	$235,769	--	--
Emergency Solutions Grant Program, 1988	--	$4,016	--	--
Weatherization Assistance Program, 1976	--	--	51	$301,408
Low-Income Home Energy Assistance Program, 1981	230	$163,249	1,666	$955,353
Homeownership	110	$79,848	--	--
Rental	120	$83,402	--	--

See Methodology on Page 124 for calculation details.

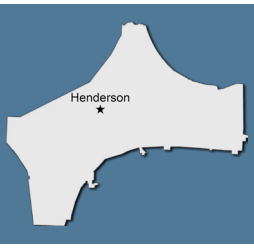
1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $440,865. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

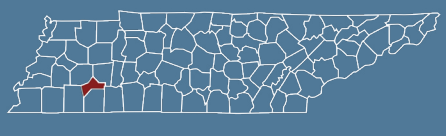
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHEATHAM COUNTY IN 2020 WAS $1.9M.

INVESTMENTS & IMPACTS
2020



CHESTER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$333,349	176	$10.4M
Great Choice Plus Loans, 2013	2	$14,250	18	$97,640
Homebuyer Education Program, 2003	2	$300	20	$3,850
Reinstatement Only Program, 2017	--	--	2	$18,293
HOME, 1992	--	--	45	$2.1M
Tennessee's Housing Trust Fund, 2007	2	$1,054	31	$433,481
Competitive Grants	--	--	10	$335,000
Continuum of Care	2	$1,054	2	$1,054
Emergency Repair Program	--	--	10	$74,163
Home Modifications and Ramps	--	--	2	$969
Low-Income Housing Credits, 1987	--	--	122	$7.8M
Section 8 Rental Assistance, 1978	280	$1.7M	--	--
Tenant-Based Rental	47	$219,874	--	--
Project-Based	233	$1.5M	--	--
Emergency Solutions Grant Program, 1988	--	$1,890	--	--
Weatherization Assistance Program, 1976	1	$11,533	19	$147,449
Homeownership	1	$11,533	--	--
Low-Income Home Energy Assistance Program, 1981	374	$277,021	2,248	$1.3M
Homeownership	146	$107,573	--	--
Rental	228	$169,448	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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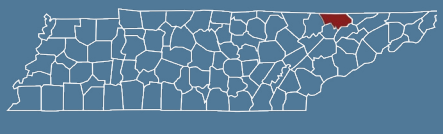
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHESTER COUNTY IN 2020 WAS $233,483.

INVESTMENTS & IMPACTS 2020

CLAIBORNE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	5	$520,034	165	$10.2M
Great Choice Plus Loans, 2013	5	$31,270	23	$121,740
Homebuyer Education Program, 2003	5	$750	33	$6,275
New Start Loan Program, 2001	--	--	6	$538,026
HOME, 1992	--	--	111	$4.2M
Tennessee's Housing Trust Fund, 2007	4	$29,944	93	$412,984
Continuum of Care	3	$3,040	3	$3,040
Emergency Repair Program	--	--	27	$103,865
Home Modifications and Ramps	--	--	15	$8,006
Tennessee Repair Loan Program	1	$26,904	1	$26,904
Community Investment Tax Credits, 2005	--	--	37	$466,685
Low-Income Housing Credits, 1987	22	$1.8M	278	$15.7M
Multi-Family Bond Authority[2], 1993	--	--	44	$1.7M
Project-Based Section 8 Rental Assistance, 1978	39	$181,414	--	--
Emergency Solutions Grant Program, 1988	17	$10,779	--	--
Weatherization Assistance Program, 1976	3	$33,638	33	$242,937
Homeownership	3	$33,638	--	--
Low-Income Home Energy Assistance Program, 1981	992	$701,270	5,804	$3.1M
Homeownership	644	$464,307	--	--
Rental	348	$236,963	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

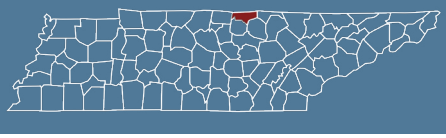
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAIBORNE COUNTY IN 2020 WAS $3.1M.

INVESTMENTS & IMPACTS

2020

CLAY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	48	$2.2M
Great Choice Plus Loans, 2013	--	--	2	$13,150
Homebuyer Education Program, 2003	--	--	4	$875
HOME, 1992	--	--	95	$2.8M
Tennessee's Housing Trust Fund, 2007	6	$64,395	60	$480,015
Continuum of Care	--	$906	--	$906
Emergency Repair Program	6	$63,488	48	$421,594
Home Modifications and Ramps	--	--	3	$2,134
Low-Income Housing Credits, 1987	--	--	110	$5M
Tenant-Based Section 8 Rental Assistance, 1978	2	$6,308	--	--
Emergency Solutions Grant Program, 1988	2	$1,518	--	--
Weatherization Assistance Program, 1976	2	$17,264	44	$257,906
Homeownership	2	$17,264	--	--
Low-Income Home Energy Assistance Program, 1981	501	$430,538	2,251	$1.4M
Homeownership	246	$214,400	--	--
Rental	255	$216,138	--	--

See Methodology on Page 124 for calculation details.

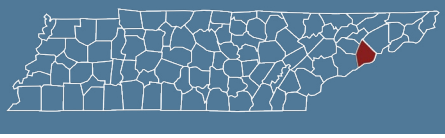
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAY COUNTY IN 2020 WAS $257,006.

INVESTMENTS & IMPACTS 2020

COCKE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	13	$1.5M	252	$17.7M
Great Choice Plus Loans, 2013	13	$76,110	42	$185,888
Homebuyer Education Program, 2003	13	$1,950	113	$25,800
HOME, 1992	15	$500,000	161	$5.5M
Tennessee's Housing Trust Fund, 2007	5	$6,924	44	$172,798
Continuum of Care	4	$3,805	4	$3,805
Emergency Repair Program	1	$3,119	29	$121,867
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	--	--	4	$2,874
Community Investment Tax Credits, 2005	--	--	10	$175,764
Low-Income Housing Credits, 1987	34	$2.7M	429	$16.9M
Multi-Family Bond Authority[2], 1993	--	--	72	$3M
Section 8 Rental Assistance, 1978	155	$653,603	--	--
Tenant-Based Rental	1	$1,316	--	--
Project-Based	154	$652,287	--	--
Emergency Solutions Grant Program, 1988	25	$16,196	--	--
Weatherization Assistance Program, 1976	2	$29,585	47	$380,020
Homeownership	2	$29,585	--	--
Low-Income Home Energy Assistance Program, 1981	1,391	$1.1M	7,171	$3.9M
Homeownership	731	$579,071	--	--
Rental	660	$500,438	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

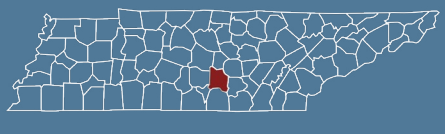
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COCKE COUNTY IN 2020 WAS $4M.

INVESTMENTS & IMPACTS
2020

COFFEE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	12	$2M	755	$41.8M
Great Choice Plus Loans, 2013	12	$97,050	76	$502,495
Homebuyer Education Program, 2003	11	$1,750	88	$16,750
New Start Loan Program, 2001	--	--	1	$58,167
HOME, 1992	--	--	98	$3.1M
Tennessee's Housing Trust Fund, 2007	8	$28,433	55	$718,908
Competitive Grants	--	--	8	$433,350
Continuum of Care	6	$2,713	6	$2,713
Emergency Repair Program	2	$25,720	30	$223,775
Habitat for Humanity of Tennessee	--	--	2	$33,332
Home Modifications and Ramps	--	--	3	$2,386
Community Investment Tax Credits, 2005	48	$900,000	174	$11.8M
Rental	48	$900,000	--	--
Low-Income Housing Credits, 1987	--	--	409	$29.4M
Multi-Family Bond Authority[2], 1993	--	--	310	$12.2M
Section 8 Rental Assistance, 1978	503	$2.5M	--	--
Tenant-Based Rental	36	$131,303	--	--
Tenant-Based Homeownership	1	$5,880	--	--
Project-Based	466	$2.3M	--	--
Emergency Solutions Grant Program, 1988	1	$5,938	--	--
Weatherization Assistance Program, 1976	5	$63,246	63	$457,362
Homeownership	5	$63,246	--	--
Low-Income Home Energy Assistance Program, 1981	1,007	$698,962	6,062	$3.1M
Homeownership	371	$262,399	--	--
Rental	636	$436,564	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $173,630. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

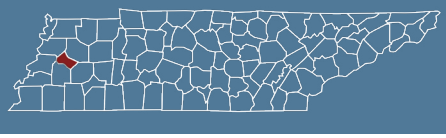
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COFFEE COUNTY IN 2020 WAS $1.8M.

INVESTMENTS & IMPACTS

2020

CROCKETT COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	6	$719,225	218	$13.8M
Great Choice Plus Loans, 2013	6	$37,828	35	$181,651
Homebuyer Education Program, 2003	6	$900	40	$7,750
HOME, 1992	--	--	109	$4.8M
Tennessee's Housing Trust Fund, 2007	4	$11,536	38	$222,097
Continuum of Care	2	$976	2	$976
Emergency Repair Program	2	$10,560	24	$171,663
Home Modifications and Ramps	--	--	1	$911
Low-Income Housing Credits, 1987	--	--	120	$7.5M
Section 8 Rental Assistance, 1978	34	$115,081	--	--
Tenant-Based Rental	7	$25,240	--	--
Project-Based	27	$89,841	--	--
Emergency Solutions Grant Program, 1988	--	$1,752	--	--
Weatherization Assistance Program, 1976	1	$16,483	33	$196,186
Homeownership	1	$16,483	--	--
Low-Income Home Energy Assistance Program, 1981	393	$293,581	2,629	$1.4M
Homeownership	170	$129,063	--	--
Rental	223	$164,518	--	--

See Methodology on Page 124 for calculation details.

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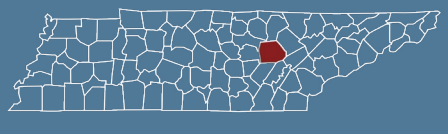
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CROCKETT COUNTY IN 2020 WAS $245,307.

INVESTMENTS & IMPACTS 2020

CUMBERLAND COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	14	$1.7M	370	$27.8M
Great Choice Plus Loans, 2013	14	$86,268	59	$303,268
Homebuyer Education Program, 2003	15	$2,350	97	$18,950
New Start Loan Program, 2001	--	--	21	$1.6M
HOME, 1992	--	--	232	$5.3M
Tennessee's Housing Trust Fund, 2007	2	$27,957	78	$921,913
Competitive Grants	--	--	16	$461,330
Continuum of Care	--	$4,249	--	$4,249
Emergency Repair Program	2	$23,708	45	$393,354
Home Modifications and Ramps	--	--	5	$3,313
Community Investment Tax Credits, 2005	--	--	214	$5.1M
Low-Income Housing Credits, 1987	--	--	440	$28M
Multi-Family Bond Authority[2], 1993	--	--	91	$3.1M
Project-Based Section 8 Rental Assistance, 1978	73	$305,535	--	--
Emergency Solutions Grant Program, 1988	9	$7,114	--	--
Weatherization Assistance Program, 1976	4	$33,713	73	$439,096
Homeownership	4	$33,713	--	--
Low-Income Home Energy Assistance Program, 1981	839	$623,717	5,572	$2.9M
Homeownership	442	$334,898	--	--
Rental	397	$288,819	--	--

See Methodology on Page 124 for calculation details.

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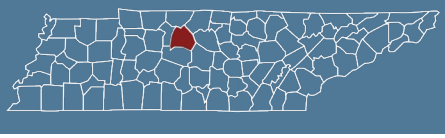
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CUMBERLAND COUNTY IN 2020 WAS $1.6M.

INVESTMENTS & IMPACTS 2020

DAVIDSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	335	$74.7M	18,300	$1.6B
Great Choice Plus Loans, 2013	332	$3.4M	2,237	$17.8M
Homebuyer Education Program, 2003	305	$53,750	5,233	$1.2M
New Start Loan Program, 2001	17	$2.1M	357	$33.3M
Reinstatement Only Program, 2017	--	--	6	$54,233
HOME, 1992	--	--	162	$3.5M
National Housing Trust Fund, 2016	69	$1.8M	102	$4.3M
Tennessee's Housing Trust Fund, 2007	283	$2.7M	1,394	$16.6M
Challenge Grant	--	--	20	$1M
Competitive Grants	107	$2.5M	685	$14M
Continuum of Care	158	$50,000	158	$50,000
Emergency Repair Program	2	$5,150	146	$730,350
Habitat for Humanity of Tennessee	6	$99,996	29	$479,918
Home Modifications and Ramps	10	$20,483	355	$333,635
Community Investment Tax Credits, 2005	661	$89.9M	8,496	$429.8M
Homeownership	30	$300,000	--	--
Rental	631	$82.3M	--	--
Other	--	$7.3M	--	--
Low-Income Housing Credits, 1987	1,055	$83.1M	14,675	$809M
Multi-Family Bond Authority[2], 1993	896	$111.5M	11,111	$751.9M
Section 8 Rental Assistance, 1978	5,613	$43.7M	--	--
Tenant-Based Rental	136	$1.2M	--	--
Tenant-Based Homeownership	5	$28,103	--	--
Project-Based	5,472	$42.5M	--	--
Weatherization Assistance Program, 1976	28	$430,348	363	$3.3M
Homeownership	23	$327,918	--	--
Rental	5	$102,430	--	--
Low-Income Home Energy Assistance Program, 1981	9,547	$6.3M	55,372	$27.7M
Homeownership	1,603	$1.2M	--	--
Rental	7,944	$5.2M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 26 homebuyers in the amount of $5.5M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

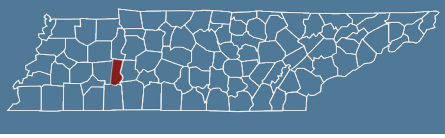
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DAVIDSON COUNTY IN 2020 WAS $421.5M.

INVESTMENTS & IMPACTS

2020

DECATUR COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$132,515	34	$1.8M
Great Choice Plus Loans, 2013	2	$6,700	8	$37,300
Homebuyer Education Program, 2003	2	$300	11	$1,950
HOME, 1992	--	--	63	$2.8M
Tennessee's Housing Trust Fund, 2007	2	$10,899	24	$183,402
Continuum of Care	1	$899	1	$899
Emergency Repair Program	1	$10,000	19	$175,739
Home Modifications and Ramps	--	--	2	$1,542
Community Investment Tax Credits, 2005	--	--	10	$234,798
Section 8 Rental Assistance, 1978	59	$176,546	--	--
Tenant-Based Rental	1	$2,755	--	--
Project-Based	58	$173,791	--	--
Emergency Solutions Grant Program, 1988	--	$1,613	--	--
Weatherization Assistance Program, 1976	--	--	15	$97,298
Low-Income Home Energy Assistance Program, 1981	260	$204,217	1,679	$1M
Homeownership	170	$134,229	--	--
Rental	90	$69,988	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

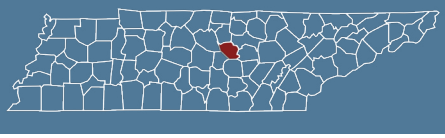
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DECATUR COUNTY IN 2020 WAS $139,106.

INVESTMENTS & IMPACTS

2020

DEKALB COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	21	$2.9M	199	$18.2M
Great Choice Plus Loans, 2013	20	$133,830	75	$476,206
Homebuyer Education Program, 2003	22	$3,600	93	$17,325
HOME, 1992	10	$500,000	81	$2.7M
Tennessee's Housing Trust Fund, 2007	3	$34,212	30	$230,007
Continuum of Care	--	$1,749	--	$1,749
Emergency Repair Program	3	$32,463	16	$156,558
Home Modifications and Ramps	--	--	2	$1,867
Community Investment Tax Credits, 2005	--	--	2	$202,750
Low-Income Housing Credits, 1987	24	$3.9M	92	$7.9M
Section 8 Rental Assistance, 1978	93	$432,180	--	--
Tenant-Based Rental	8	$22,602	--	--
Project-Based	85	$409,578	--	--
Emergency Solutions Grant Program, 1988	4	$2,928	--	--
Weatherization Assistance Program, 1976	2	$17,881	50	$278,834
Homeownership	2	$17,881	--	--
Low-Income Home Energy Assistance Program, 1981	457	$358,467	2,429	$1.4M
Homeownership	225	$185,708	--	--
Rental	232	$172,759	--	--

See Methodology on Page 124 for calculation details.

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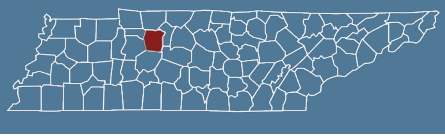
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DEKALB COUNTY IN 2020 WAS $1.9M.

INVESTMENTS & IMPACTS
2020

DICKSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	36	$6.9M	1,316	$105.6M
Great Choice Plus Loans, 2013	36	$318,168	166	$1.3M
Homebuyer Education Program, 2003	35	$5,550	215	$41,425
New Start Loan Program, 2001	--	--	14	$1.4M
HOME, 1992	--	--	118	$4.7M
Tennessee's Housing Trust Fund, 2007	10	$12,614	84	$289,463
Competitive Grants	--	--	12	$30,000
Continuum of Care	7	$3,366	7	$3,366
Emergency Repair Program	1	$350	34	$176,107
Habitat for Humanity of Tennessee	--	--	2	$33,352
Home Modifications and Ramps	2	$8,898	22	$22,145
Community Investment Tax Credits, 2005	--	--	1	$3,000
Low-Income Housing Credits, 1987	--	--	552	$27.7M
Multi-Family Bond Authority[2], 1993	--	--	188	$10M
Project-Based Section 8 Rental Assistance, 1978	143	$772,265	--	--
Emergency Solutions Grant Program, 1988	1	$7,367	--	--
Weatherization Assistance Program, 1976	--	--	4	$18,408
Low-Income Home Energy Assistance Program, 1981	711	$542,924	4,505	$2.3M
Homeownership	215	$168,787	--	--
Rental	496	$374,137	--	--

See Methodology on Page 124 for calculation details.

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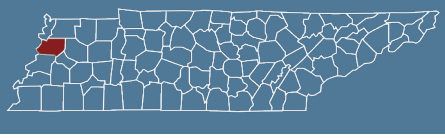
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DICKSON COUNTY IN 2020 WAS $3.8M.

INVESTMENTS & IMPACTS
2020

DYER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	8	$943,138	1,117	$55.5M
Great Choice Plus Loans, 2013	8	$49,550	35	$169,733
Homebuyer Education Program, 2003	7	$1,250	53	$9,550
HOME, 1992	--	--	97	$4.3M
Tennessee's Housing Trust Fund, 2007	15	$94,824	158	$609,605
Continuum of Care	6	$3,378	6	$3,378
Emergency Repair Program	9	$91,446	60	$459,909
Habitat for Humanity of Tennessee	--	--	2	$29,916
Home Modifications and Ramps	--	--	76	$52,992
Community Investment Tax Credits, 2005	--	--	92	$6.5M
Low-Income Housing Credits, 1987	--	--	250	$9.2M
Section 8 Rental Assistance, 1978	417	$2M	--	--
Tenant-Based Rental	75	$303,578	--	--
Tenant-Based Homeownership	1	$2,685	--	--
Project-Based	341	$1.7M	--	--
Emergency Solutions Grant Program, 1988	81	$34,474	--	--
Weatherization Assistance Program, 1976	3	$57,311	42	$327,667
Homeownership	3	$57,311	--	--
Low-Income Home Energy Assistance Program, 1981	1,002	$745,006	6,376	$3.3M
Homeownership	251	$208,445	--	--
Rental	751	$536,561	--	--

See Methodology on Page 124 for calculation details.

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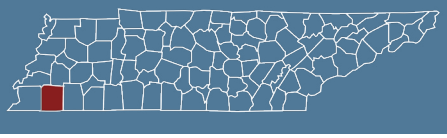
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DYER COUNTY IN 2020 WAS $1M.

INVESTMENTS & IMPACTS
2020

FAYETTE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	14	$2.8M	279	$33.5M
Great Choice Plus Loans, 2013	12	$115,957	59	$473,734
Homebuyer Education Program, 2003	14	$2,500	103	$20,250
HOME, 1992	--	--	96	$3.2M
Tennessee's Housing Trust Fund, 2007	8	$23,623	92	$529,470
Continuum of Care	4	$2,226	4	$2,226
Emergency Repair Program	3	$20,300	51	$319,563
Home Modifications and Ramps	1	$1,096	1	$1,096
Low-Income Housing Credits, 1987	--	--	343	$15M
Multi-Family Bond Authority[2], 1993	--	--	40	$1.5M
Section 8 Rental Assistance, 1978	324	$1.6M	--	--
Tenant-Based Rental	70	$403,056	--	--
Project-Based	254	$1.2M	--	--
Emergency Solutions Grant Program, 1988	21	$47,163	--	--
Weatherization Assistance Program, 1976	2	$35,649	43	$340,440
Homeownership	2	$35,649	--	--
Low-Income Home Energy Assistance Program, 1981	380	$233,801	3,188	$1.7M
Homeownership	201	$116,326	--	--
Rental	179	$117,475	--	--

See Methodology on Page 124 for calculation details.

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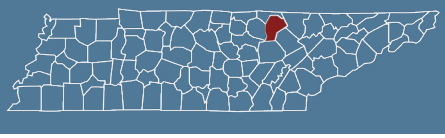
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FAYETTE COUNTY IN 2020 WAS $1.1M.

INVESTMENTS & IMPACTS
2020

FENTRESS COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	6	$674,257	96	$5M
Great Choice Plus Loans, 2013	6	$33,835	14	$70,890
Homebuyer Education Program, 2003	7	$1,050	17	$3,000
New Start Loan Program, 2001	--	--	1	$93,750
HOME, 1992	8	$500,000	139	$4.6M
Tennessee's Housing Trust Fund, 2007	2	$25,131	39	$270,820
Continuum of Care	--	$1,731	--	$1,731
Emergency Repair Program	2	$23,400	25	$201,694
Home Modifications and Ramps	--	--	3	$7,784
Community Investment Tax Credits, 2005	--	--	42	$965,000
Low-Income Housing Credits, 1987	--	--	355	$12.8M
Multi-Family Bond Authority[2], 1993	--	--	72	$2.9M
Tenant-Based Section 8 Rental Assistance, 1978	5	$18,784	--	--
Emergency Solutions Grant Program, 1988	4	$2,898	--	--
Weatherization Assistance Program, 1976	1	$15,082	51	$307,395
Homeownership	1	$15,082	--	--
Low-Income Home Energy Assistance Program, 1981	954	$792,158	4,471	$2.6M
Homeownership	546	$458,797	--	--
Rental	408	$333,360	--	--

See Methodology on Page 124 for calculation details.

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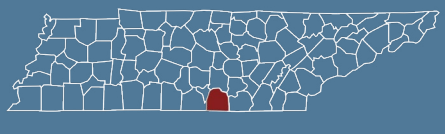
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FENTRESS COUNTY IN 2020 WAS $4.8M.

INVESTMENTS & IMPACTS
2020

FRANKLIN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	7	$1.2M	474	$25.1M
Great Choice Plus Loans, 2013	7	$52,945	44	$242,679
Homebuyer Education Program, 2003	6	$900	56	$11,125
HOME, 1992	--	--	69	$2.3M
Tennessee's Housing Trust Fund, 2007	4	$48,796	39	$235,384
Emergency Repair Program	3	$32,130	25	$162,485
Habitat for Humanity of Tennessee	1	$16,666	2	$33,332
Home Modifications and Ramps	--	--	1	$1,100
Low-Income Housing Credits, 1987	--	--	140	$9.6M
Multi-Family Bond Authority[2], 1993	--	--	40	$2.1M
Section 8 Rental Assistance, 1978	183	$825,709	--	--
Tenant-Based Rental	4	$17,956	--	--
Project-Based	179	$807,753	--	--
Weatherization Assistance Program, 1976	2	$17,446	46	$299,829
Homeownership	2	$17,446	--	--
Low-Income Home Energy Assistance Program, 1981	752	$534,281	4,592	$2.4M
Homeownership	409	$288,220	--	--
Rental	343	$246,062	--	--

See Methodology on Page 124 for calculation details.

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2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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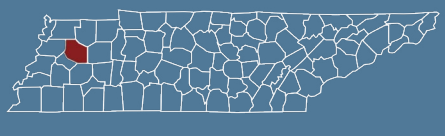
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FRANKLIN COUNTY IN 2020 WAS $1.2M.

INVESTMENTS & IMPACTS 2020

GIBSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	17	$1.7M	1,157	$56.8M
Great Choice Plus Loans, 2013	16	$88,055	80	$382,153
Homebuyer Education Program, 2003	15	$2,350	101	$20,250
HOME, 1992	10	$500,000	169	$6.5M
Tennessee's Housing Trust Fund, 2007	20	$132,764	242	$1.6M
Competitive Grants	--	--	34	$325,000
Continuum of Care	5	$3,104	5	$3,104
Emergency Repair Program	14	$106,927	138	$994,300
Home Modifications and Ramps	--	--	10	$10,589
Tennessee Repair Loan Program	1	$22,732	1	$22,732
Community Investment Tax Credits, 2005	--	--	74	$652,343
Low-Income Housing Credits, 1987	--	--	247	$14.2M
Multi-Family Bond Authority[2], 1993	--	--	49	$1.8M
Section 8 Rental Assistance, 1978	288	$1.5M	--	--
Tenant-Based Rental	81	$377,708	--	--
Project-Based	207	$1.1M	--	--
Emergency Solutions Grant Program, 1988	11	$15,397	--	--
Weatherization Assistance Program, 1976	--	--	34	$223,788
Low-Income Home Energy Assistance Program, 1981	1,169	$862,475	7,365	$3.7M
Homeownership	387	$296,963	--	--
Rental	782	$565,512	--	--

See Methodology on Page 124 for calculation details.

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2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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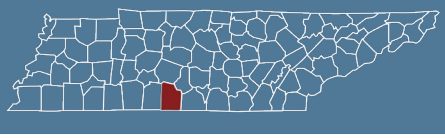
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GIBSON COUNTY IN 2020 WAS $2.8M.

INVESTMENTS & IMPACTS
2020

GILES COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	10	$1.3M	414	$21M
Great Choice Plus Loans, 2013	10	$67,185	26	$153,172
Homebuyer Education Program, 2003	7	$1,150	33	$5,400
Reinstatement Only Program, 2017	--	--	1	$3,705
HOME, 1992	--	--	103	$2.9M
Tennessee's Housing Trust Fund, 2007	6	$22,815	59	$268,424
Continuum of Care	4	$1,875	4	$1,875
Emergency Repair Program	2	$20,940	42	$234,515
Home Modifications and Ramps	--	--	3	$2,002
Community Investment Tax Credits, 2005	--	--	20	$1M
Low-Income Housing Credits, 1987	--	--	164	$6.4M
Section 8 Rental Assistance, 1978	276	$1.3M	--	--
Tenant-Based Rental	82	$310,008	--	--
Tenant-Based Homeownership	1	$912	--	--
Project-Based	193	$1M	--	--
Emergency Solutions Grant Program, 1988	--	$4,102	--	--
Weatherization Assistance Program, 1976	2	$11,027	42	$267,583
Homeownership	2	$11,027	--	--
Low-Income Home Energy Assistance Program, 1981	677	$504,142	3,949	$2.1M
Homeownership	228	$181,535	--	--
Rental	449	$322,608	--	--

See Methodology on Page 124 for calculation details.

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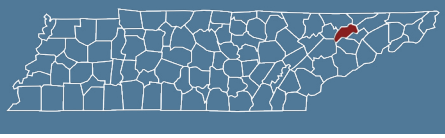
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GILES COUNTY IN 2020 WAS $921,964.

INVESTMENTS & IMPACTS
2020

GRAINGER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	5	$507,210	201	$12.9M
Great Choice Plus Loans, 2013	5	$25,745	48	$230,812
Homebuyer Education Program, 2003	8	$1,200	64	$13,025
New Start Loan Program, 2001	--	--	4	$344,250
HOME, 1992	13	$750,000	125	$5.4M
Tennessee's Housing Trust Fund, 2007	4	$16,466	55	$494,859
Competitive Grants	--	--	4	$236,350
Continuum of Care	1	$1,156	1	$1,156
Emergency Repair Program	3	$15,310	29	$133,505
Tennessee Repair Loan Program	--	--	1	$27,236
Community Investment Tax Credits, 2005	--	--	8	$1.1M
Low-Income Housing Credits, 1987	--	--	100	$7.7M
Section 8 Rental Assistance, 1978	122	$398,922	--	--
Tenant-Based Rental	1	$1,524	--	--
Project-Based	121	$397,398	--	--
Emergency Solutions Grant Program, 1988	6	$4,098	--	--
Weatherization Assistance Program, 1976	2	$22,701	30	$207,543
Homeownership	2	$22,701	--	--
Low-Income Home Energy Assistance Program, 1981	781	$652,676	3,816	$2.3M
Homeownership	512	$425,952	--	--
Rental	269	$226,724	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

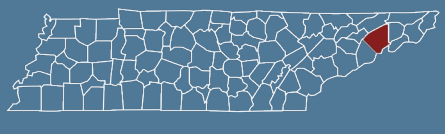
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRAINGER COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS

2020

GREENE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	23	$2.5M	466	$29.3M
Great Choice Plus Loans, 2013	23	$127,375	139	$693,560
Homebuyer Education Program, 2003	27	$4,050	175	$33,725
New Start Loan Program, 2001	--	--	12	$957,394
Reinstatement Only Program, 2017	--	--	1	$7,615
HOME, 1992	--	--	173	$5.7M
Tennessee's Housing Trust Fund, 2007	4	$6,269	81	$720,617
Competitive Grants	--	--	5	$290,625
Continuum of Care	4	$6,269	4	$6,269
Emergency Repair Program	--	--	28	$157,622
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	--	--	4	$18,590
Tennessee Repair Loan Program	--	--	4	$85,785
Community Investment Tax Credits, 2005	4	$225,000	23	$2.2M
Rental	4	$225,000	--	--
Low-Income Housing Credits, 1987	--	--	426	$23.2M
Multi-Family Bond Authority[2], 1993	--	--	80	$3.9M
Project-Based Section 8 Rental Assistance, 1978	359	$1.6M	--	--
Emergency Solutions Grant Program, 1988	134	$45,199	--	--
Weatherization Assistance Program, 1976	2	$35,348	34	$283,415
Homeownership	1	$16,264	--	--
Rental	1	$19,084	--	--
Low-Income Home Energy Assistance Program, 1981	1,270	$968,427	8,187	$4.3M
Homeownership	565	$457,514	--	--
Rental	705	$510,913	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

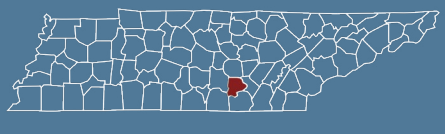
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GREENE COUNTY IN 2020 WAS $9.1M.

INVESTMENTS & IMPACTS

2020

GRUNDY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	48	$2.1M
Great Choice Plus Loans, 2013	--	--	3	$14,590
Homebuyer Education Program, 2003	--	--	4	$1,000
Reinstatement Only Program, 2017	--	--	1	$6,029
HOME, 1992	--	--	212	$5.3M
Tennessee's Housing Trust Fund, 2007	2	$16,816	95	$530,955
Emergency Repair Program	2	$16,816	45	$323,632
Home Modifications and Ramps	--	--	7	$5,598
Low-Income Housing Credits, 1987	--	--	144	$9.2M
Project-Based Section 8 Rental Assistance, 1978	36	$121,543	--	--
Emergency Solutions Grant Program, 1988	22	$22,300	--	--
Weatherization Assistance Program, 1976	--	--	46	$284,465
Low-Income Home Energy Assistance Program, 1981	556	$388,819	3,185	$1.7M
Homeownership	443	$309,629	--	--
Rental	113	$79,190	--	--

See Methodology on Page 124 for calculation details.

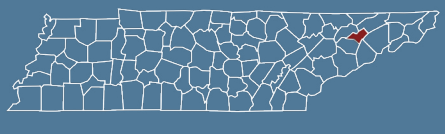
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRUNDY COUNTY IN 2020 WAS $1.1M.

INVESTMENTS & IMPACTS
2020

HAMBLEN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	53	$6.5M	1,945	$115.1M
Great Choice Plus Loans, 2013	53	$329,452	188	$1M
Homebuyer Education Program, 2003	62	$9,300	392	$84,100
New Start Loan Program, 2001	--	--	8	$550,054
HOME, 1992	55	$1M	202	$5.3M
Tennessee's Housing Trust Fund, 2007	13	$68,980	60	$310,437
Continuum of Care	6	$5,616	6	$5,616
Emergency Repair Program	6	$40,225	39	$204,389
Habitat for Humanity of Tennessee	--	--	2	$33,332
Home Modifications and Ramps	--	--	2	$1,560
Tennessee Repair Loan Program	1	$23,139	1	$23,139
Community Investment Tax Credits, 2005	--	--	107	$5.2M
Low-Income Housing Credits, 1987	72	$11.1M	856	$57.4M
Multi-Family Bond Authority[2], 1993	--	--	302	$7.2M
Section 8 Rental Assistance, 1978	248	$1.2M	--	--
Tenant-Based Rental	1	$11,765	--	--
Project-Based	247	$1.2M	--	--
Emergency Solutions Grant Program, 1988	31	$19,914	--	--
Weatherization Assistance Program, 1976	5	$62,788	52	$467,743
Homeownership	5	$62,788	--	--
Low-Income Home Energy Assistance Program, 1981	2,222	$1.7M	10,781	$5.9M
Homeownership	636	$482,730	--	--
Rental	1,586	$1.2M	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

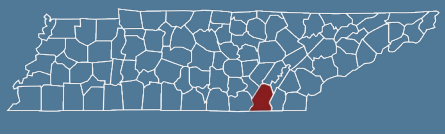
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMBLEN COUNTY IN 2020 WAS $3.5M.

INVESTMENTS & IMPACTS
2020

HAMILTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	101	$16.3M	6,376	$437.1M
Great Choice Plus Loans, 2013	101	$790,709	776	$4.5M
Homebuyer Education Program, 2003	110	$17,000	1,586	$359,100
New Start Loan Program, 2001	--	--	92	$5.8M
Reinstatement Only Program, 2017	--	--	5	$54,288
Blight Elimination Program, 2015	5	$125,000	7	$162,175
HOME, 1992	--	--	277	$5.2M
National Housing Trust Fund, 2016	--	--	10	$900,000
Tennessee's Housing Trust Fund, 2007	106	$737,524	704	$4M
Competitive Grants	--	--	237	$2.1M
Continuum of Care	40	$50,000	40	$50,000
Emergency Repair Program	7	$73,500	108	$681,321
Habitat for Humanity of Tennessee	2	$33,332	9	$146,558
Home Modifications and Ramps	34	$40,379	264	$233,532
Tennessee Repair Loan Program	23	$540,313	31	$726,969
Community Investment Tax Credits, 2005	13	$326,400	854	$42.1M
Rental	13	$326,400	--	--
Low-Income Housing Credits, 1987	--	--	3,171	$190.4M
Multi-Family Bond Authority[2], 1993	--	--	1,878	$116.5M
Project-Based Section 8 Rental Assistance, 1978	1,496	$8.2M	--	--
Emergency Solutions Grant Program, 1988	--	$4,134	--	--
Weatherization Assistance Program, 1976	20	$194,942	188	$1.5M
Homeownership	18	$171,053	--	--
Rental	2	$23,889	--	--
Low-Income Home Energy Assistance Program, 1981	4,891	$3.2M	33,463	$17.1M
Homeownership	946	$673,799	--	--
Rental	3,945	$2.5M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $364,526. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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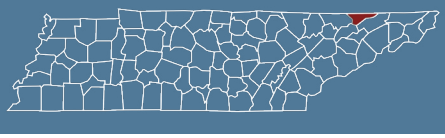
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMILTON COUNTY IN 2020 WAS $139.2M.

INVESTMENTS & IMPACTS

2020

HANCOCK COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$195,825	26	$1.5M
Great Choice Plus Loans, 2013	2	$10,020	6	$26,730
Homebuyer Education Program, 2003	2	$300	7	$1,225
Reinstatement Only Program, 2017	1	$7,796	1	$7,796
HOME, 1992	4	$265,000	155	$5M
Tennessee's Housing Trust Fund, 2007		$651	46	$198,628
Continuum of Care		$651		$651
Emergency Repair Program	--	--	23	$105,067
Home Modifications and Ramps	--	--	2	$1,926
Community Investment Tax Credits, 2005	--	--	67	$5.5M
Low-Income Housing Credits, 1987	45	$3.7M	230	$14.1M
Project-Based Section 8 Rental Assistance, 1978	55	$257,691	--	--
Emergency Solutions Grant Program, 1988	6	$4,694	--	--
Weatherization Assistance Program, 1976	--	--	7	$48,191
Low-Income Home Energy Assistance Program, 1981	571	$505,630	3,949	$2.3M
Homeownership	351	$313,786	--	--
Rental	220	$191,844	--	--

See Methodology on Page 124 for calculation details.

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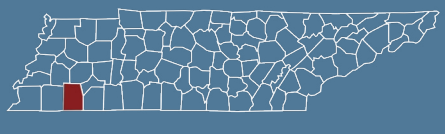
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HANCOCK COUNTY IN 2020 WAS $337,621.

INVESTMENTS & IMPACTS

2020

HARDEMAN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	4	$492,591	312	$12.3M
Great Choice Plus Loans, 2013	3	$18,075	16	$76,071
Homebuyer Education Program, 2003	4	$600	17	$3,525
Reinstatement Only Program, 2017	--	--	1	$7,345
HOME, 1992	--	--	67	$3.2M
Tennessee's Housing Trust Fund, 2007	4	$5,508	46	$230,860
Continuum of Care	3	$1,608	3	$1,608
Emergency Repair Program	1	$3,900	24	$151,215
Home Modifications and Ramps	--	--	3	$1,244
Low-Income Housing Credits, 1987	--	--	259	$16.9M
Multi-Family Bond Authority[2], 1993	--	--	26	$1.4M
Section 8 Rental Assistance, 1978	117	$566,667	--	--
Tenant-Based Rental	66	$300,357	--	--
Project-Based	51	$266,310	--	--
Emergency Solutions Grant Program, 1988	1	$2,886	--	--
Weatherization Assistance Program, 1976	--	--	22	$173,973
Low-Income Home Energy Assistance Program, 1981	699	$529,350	4,540	$2.5M
Homeownership	335	$254,084	--	--
Rental	364	$275,266	--	--

See Methodology on Page 124 for calculation details.

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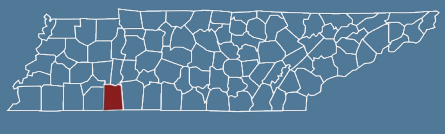
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDEMAN COUNTY IN 2020 WAS $338,251.

INVESTMENTS & IMPACTS
2020

HARDIN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$208,452	367	$13.7M
Great Choice Plus Loans, 2013	3	$10,615	11	$49,182
Homebuyer Education Program, 2003	3	$450	18	$3,425
Reinstatement Only Program, 2017	--	--	1	$7,371
HOME, 1992	6	$500,000	82	$3.6M
National Housing Trust Fund, 2016	--	--	--	--
Tennessee's Housing Trust Fund, 2007	7	$35,539	29	$160,105
Continuum of Care	3	$1,658	3	$1,658
Emergency Repair Program	4	$33,881	15	$115,623
Home Modifications and Ramps	--	--	2	$973
Community Investment Tax Credits, 2005	--	--	4	$152,980
Low-Income Housing Credits, 1987	60	$5.5M	412	$25.1M
Multi-Family Bond Authority[2], 1993	--	--	97	$4.1M
Section 8 Rental Assistance, 1978	75	$366,407	--	--
Tenant-Based Rental	12	$43,165	--	--
Project-Based	63	$323,242	--	--
Emergency Solutions Grant Program, 1988	1	$2,974	--	--
Weatherization Assistance Program, 1976	--	--	23	$154,803
Low-Income Home Energy Assistance Program, 1981	640	$497,768	4,284	$2.4M
Homeownership	284	$232,118	--	--
Rental	356	$265,650	--	--

See Methodology on Page 124 for calculation details.

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2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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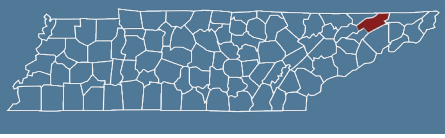
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDIN COUNTY IN 2020 WAS $1.7M.

INVESTMENTS & IMPACTS

2020

HAWKINS COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	16	$1.8M	1,041	$52.8M
Great Choice Plus Loans, 2013	16	$92,170	91	$482,609
Homebuyer Education Program, 2003	18	$2,800	122	$22,175
New Start Loan Program, 2001	--	--	8	$638,536
HOME, 1992	--	--	180	$6.2M
Tennessee's Housing Trust Fund, 2007	4	$21,623	162	$762,045
Competitive Grants	--	--	2	$100,000
Continuum of Care	3	$4,957	3	$4,957
Emergency Repair Program	--	--	72	$424,413
Habitat for Humanity of Tennessee	1	$16,666	4	$66,684
Home Modifications and Ramps	--	--	52	$40,375
Community Investment Tax Credits, 2005	--	--	88	$518,269
Low-Income Housing Credits, 1987	104	$5.1M	229	$7.5M
Multi-Family Bond Authority[2], 1993	104	$8.5M	167	$10.8M
Project-Based Section 8 Rental Assistance, 1978	255	$1M	--	--
Emergency Solutions Grant Program, 1988	51	$52,775	--	--
Weatherization Assistance Program, 1976	1	$28,876	24	$214,867
Rental	1	$28,876	--	--
Low-Income Home Energy Assistance Program, 1981	1,382	$1.1M	8,504	$4.6M
Homeownership	656	$550,824	--	--
Rental	726	$568,185	--	--

See Methodology on Page 124 for calculation details.

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2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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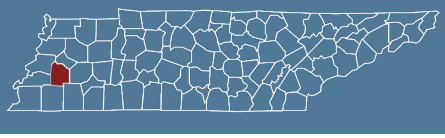
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAWKINS COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS

2020

HAYWOOD COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	15	$1.6M	340	$19.8M
Great Choice Plus Loans, 2013	15	$81,840	48	$243,758
Homebuyer Education Program, 2003	18	$3,100	116	$27,200
HOME, 1992	--	--	155	$5.8M
Tennessee's Housing Trust Fund, 2007	3	$1,910	60	$514,863
Competitive Grants	--	--	4	$215,136
Continuum of Care	3	$1,910	3	$1,910
Emergency Repair Program	--	--	19	$151,628
Home Modifications and Ramps	--	--	1	$545
Low-Income Housing Credits, 1987	--	--	466	$29.9M
Multi-Family Bond Authority[2], 1993	--	--	25	$1.5M
Tenant-Based Section 8 Rental Assistance, 1978	97	$411,408	--	--
Emergency Solutions Grant Program, 1988	1	$3,428	--	--
Weatherization Assistance Program, 1976	2	$30,609	21	$193,790
Homeownership	2	$30,609	--	--
Low-Income Home Energy Assistance Program, 1981	513	$402,385	3,713	$2M
Homeownership	142	$117,968	--	--
Rental	371	$284,417	--	--

See Methodology on Page 124 for calculation details.

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2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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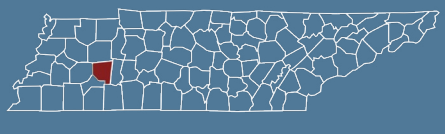
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAYWOOD COUNTY IN 2020 WAS $444,868.

INVESTMENTS & IMPACTS
2020

HENDERSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	5	$608,140	239	$12.6M
Great Choice Plus Loans, 2013	5	$30,659	25	$130,199
Homebuyer Education Program, 2003	2	$300	33	$5,925
HOME, 1992	--	--	102	$3.2M
Tennessee's Housing Trust Fund, 2007	3	$1,988	45	$302,968
Competitive Grants	--	--	1	$96,112
Continuum of Care	3	$1,988	3	$1,988
Emergency Repair Program	--	--	21	$158,825
Home Modifications and Ramps	--	--	9	$5,481
Community Investment Tax Credits, 2005	--	--	2	$37,590
Low-Income Housing Credits, 1987	--	--	157	$8.7M
Multi-Family Bond Authority[2], 1993	--	--	48	$2.5M
Section 8 Rental Assistance, 1978	144	$742,219	--	--
Tenant-Based Rental	17	$73,692	--	--
Project-Based	127	$668,527	--	--
Emergency Solutions Grant Program, 1988	47	$20,283	--	--
Weatherization Assistance Program, 1976	1	$16,748	19	$135,762
Homeownership	1	$16,748	--	--
Low-Income Home Energy Assistance Program, 1981	543	$419,138	3,452	$2M
Homeownership	252	$201,818	--	--
Rental	291	$217,320	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

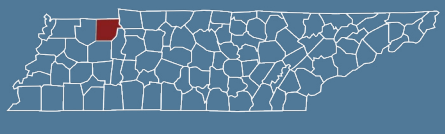
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENDERSON COUNTY IN 2020 WAS $426,411.

INVESTMENTS & IMPACTS

2020

HENRY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	4	$487,417	406	$15.5M
Great Choice Plus Loans, 2013	4	$24,700	22	$112,627
Homebuyer Education Program, 2003	5	$850	22	$3,600
HOME, 1992	10	$500,000	118	$3.9M
Tennessee's Housing Trust Fund, 2007	10	$85,729	142	$1.3M
Competitive Grants	--	--	36	$684,088
Continuum of Care	4	$2,163	4	$2,163
Emergency Repair Program	4	$31,102	73	$505,432
Home Modifications and Ramps	--	--	10	$11,897
Tennessee Repair Loan Program	2	$52,464	2	$52,464
Community Investment Tax Credits, 2005	--	--	163	$2M
Low-Income Housing Credits, 1987	66	$3.5M	324	$23.4M
Multi-Family Bond Authority[2], 1993	--	--	40	$660,000
Section 8 Rental Assistance, 1978	305	$1.5M	--	--
Tenant-Based Rental	12	$57,124	--	--
Tenant-Based Homeownership	1	$3,142	--	--
Project-Based	292	$1.4M	--	--
Emergency Solutions Grant Program, 1988	8	$10,729	--	--
Weatherization Assistance Program, 1976	--	--	14	$74,747
Low-Income Home Energy Assistance Program, 1981	1,028	$750,804	5,083	$2.7M
Homeownership	280	$205,583	--	--
Rental	748	$545,221	--	--

See Methodology on Page 124 for calculation details.

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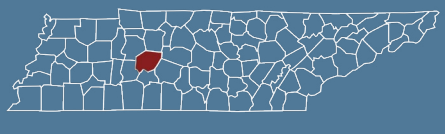
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENRY COUNTY IN 2020 WAS $1.6M.

INVESTMENTS & IMPACTS 2020

HICKMAN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	14	$2M	361	$24.7M
Great Choice Plus Loans, 2013	14	$101,590	61	$368,785
Homebuyer Education Program, 2003	16	$2,400	82	$15,150
HOME, 1992	10	$500,000	89	$2.9M
Tennessee's Housing Trust Fund, 2007	5	$31,931	46	$210,590
Continuum of Care	3	$1,306	3	$1,306
Emergency Repair Program	2	$30,625	34	$173,315
Home Modifications and Ramps	--	--	4	$11,532
Community Investment Tax Credits, 2005	--	--	32	$409,400
Low-Income Housing Credits, 1987	--	--	129	$4.2M
Multi-Family Bond Authority[2], 1993	--	--	48	$2.5M
Section 8 Rental Assistance, 1978	98	$594,291	--	--
Tenant-Based Rental	12	$55,930	--	--
Project-Based	86	$538,361	--	--
Emergency Solutions Grant Program, 1988	--	$2,858	--	--
Weatherization Assistance Program, 1976	--	--	39	$198,151
Low-Income Home Energy Assistance Program, 1981	536	$403,051	3,509	$1.8M
Homeownership	289	$220,599	--	--
Rental	247	$182,452	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

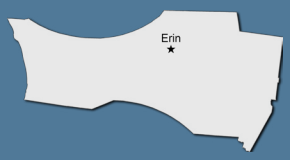
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

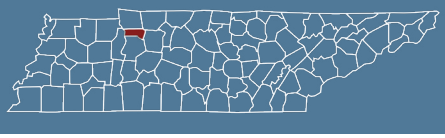
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HICKMAN COUNTY IN 2020 WAS $1M.

INVESTMENTS & IMPACTS

2020



HOUSTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$130,590	66	$4.2M
Great Choice Plus Loans, 2013	2	$9,000	15	$75,816
Homebuyer Education Program, 2003	1	$150	16	$2,975
HOME, 1992	--	--	65	$2.7M
Tennessee's Housing Trust Fund, 2007	1	$450	12	$27,089
Continuum of Care	1	$450	1	$450
Emergency Repair Program	--	--	5	$22,618
Home Modifications and Ramps	--	--	5	$3,247
Community Investment Tax Credits, 2005	--	--	4	$159,550
Low-Income Housing Credits, 1987	--	--	85	$1.4M
Multi-Family Bond Authority[2], 1993	--	--	44	$1.4M
Tenant-Based Section 8 Rental Assistance, 1978	4	$10,181	--	--
Weatherization Assistance Program, 1976	--	--	2	$23,222
Low-Income Home Energy Assistance Program, 1981	297	$236,754	1,352	$825,197
Homeownership	151	$113,723	--	--
Rental	146	$123,031	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

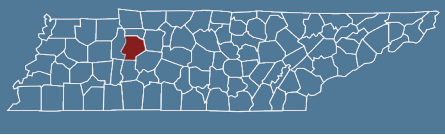
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HOUSTON COUNTY IN 2020 WAS $104,351.

INVESTMENTS & IMPACTS
2020

HUMPHREYS COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	11	$1.5M	176	$11.2M
Great Choice Plus Loans, 2013	10	$65,340	36	$198,693
Homebuyer Education Program, 2003	9	$1,350	41	$7,125
HOME, 1992	--	--	52	$2.1M
Tennessee's Housing Trust Fund, 2007	2	$1,264	21	$68,300
Continuum of Care	2	$1,264	2	$1,264
Emergency Repair Program	--	--	9	$47,453
Home Modifications and Ramps	--	--	6	$4,484
Low-Income Housing Credits, 1987	--	--	48	$6M
Section 8 Rental Assistance, 1978	121	$523,084	--	--
Tenant-Based Rental	9	$22,337	--	--
Project-Based	112	$500,747	--	--
Weatherization Assistance Program, 1976	--	--	2	$18,571
Low-Income Home Energy Assistance Program, 1981	488	$349,497	2,369	$1.3M
Homeownership	90	$78,962	--	--
Rental	398	$270,536	--	--

See Methodology on Page 124 for calculation details.

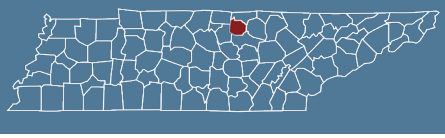
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HUMPHREYS COUNTY IN 2020 WAS $742,997.

INVESTMENTS & IMPACTS 2020

JACKSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$335,546	57	$3.6M
Great Choice Plus Loans, 2013	2	$13,275	7	$44,105
Homebuyer Education Program, 2003	3	$450	18	$3,275
HOME, 1992	--	--	69	$2.5M
Tennessee's Housing Trust Fund, 2007	3	$36,065	44	$297,674
Continuum of Care	--	$1,026	--	$1,026
Emergency Repair Program	3	$35,039	30	$242,750
Home Modifications and Ramps	--	--	4	$1,640
Low-Income Housing Credits, 1987	--	--	100	$1.8M
Multi-Family Bond Authority[2], 1993	--	--	44	$1.5M
Section 8 Rental Assistance, 1978	27	$105,255	--	--
Tenant-Based Rental	5	$19,353	--	--
Tenant-Based Homeownership	1	$1,284	--	--
Project-Based	21	$84,618	--	--
Emergency Solutions Grant Program, 1988	2	$1,717	--	--
Weatherization Assistance Program, 1976	2	$12,472	45	$236,712
Homeownership	2	$12,472	--	--
Low-Income Home Energy Assistance Program, 1981	466	$393,528	2,300	$1.4M
Homeownership	236	$203,383	--	--
Rental	230	$190,145	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

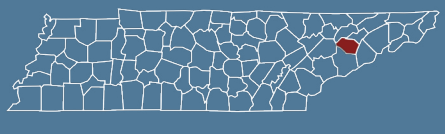
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JACKSON COUNTY IN 2020 WAS $830,130.

INVESTMENTS & IMPACTS

2020

JEFFERSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	34	$4.6M	800	$57.6M
Great Choice Plus Loans, 2013	34	$229,650	156	$893,662
Homebuyer Education Program, 2003	35	$5,350	236	$47,750
New Start Loan Program, 2001	--	--	4	$364,980
Reinstatement Only Program, 2017	--	--	2	$15,619
HOME, 1992	15	$500,000	129	$4.9M
Tennessee's Housing Trust Fund, 2007	3	$2,871	89	$796,601
Continuum of Care	3	$2,871	3	$2,871
Emergency Repair Program	--	--	58	$251,928
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	--	--	1	$413
Rebuild and Recover	--	--	20	$500,000
Community Investment Tax Credits, 2005	--	--	29	$288,140
Low-Income Housing Credits, 1987	--	--	269	$17.2M
Section 8 Rental Assistance, 1978	29	$123,396	--	--
Tenant-Based Rental	3	$18,562	--	--
Project-Based	26	$104,834	--	--
Emergency Solutions Grant Program, 1988	16	$10,179	--	--
Weatherization Assistance Program, 1976	2	$20,487	41	$295,699
Homeownership	2	$20,487	--	--
Low-Income Home Energy Assistance Program, 1981	1,160	$885,194	6,236	$3.4M
Homeownership	485	$391,696	--	--
Rental	675	$493,498	--	--

See Methodology on Page 124 for calculation details.

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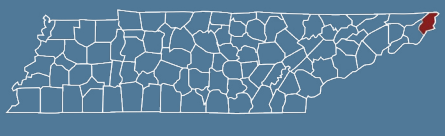
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JEFFERSON COUNTY IN 2020 WAS $4.2M.

INVESTMENTS & IMPACTS
2020

JOHNSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$205,409	14	$1.1M
Great Choice Plus Loans, 2013	2	$12,010	7	$34,140
Homebuyer Education Program, 2003	2	$300	26	$3,925
New Start Loan Program, 2001	--	--	15	$1.3M
HOME, 1992	--	--	181	$5.9M
Tennessee's Housing Trust Fund, 2007	2	$3,098	33	$178,248
Continuum of Care	1	$1,962	1	$1,962
Emergency Repair Program	--	--	16	$100,974
Home Modifications and Ramps	1	$1,135	1	$1,135
Community Investment Tax Credits, 2005	--	--	19	$381,554
Low-Income Housing Credits, 1987	--	--	80	$1.8M
Multi-Family Bond Authority[2], 1993	--	--	40	$1.9M
Project-Based Section 8 Rental Assistance, 1978	143	$698,254	--	--
Emergency Solutions Grant Program, 1988	129	$104,754	--	--
Weatherization Assistance Program, 1976	--	--	10	$88,080
Low-Income Home Energy Assistance Program, 1981	899	$716,871	5,362	$2.9M
Homeownership	501	$405,092	--	--
Rental	398	$311,779	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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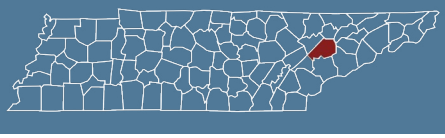
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JOHNSON COUNTY IN 2020 WAS $3.1M.

INVESTMENTS & IMPACTS

2020

KNOX COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	259	$40.2M	11,635	$833.7M
Great Choice Plus Loans, 2013	258	$1.9M	1,217	$7.4M
Homebuyer Education Program, 2003	242	$37,100	2,934	$659,550
New Start Loan Program, 2001	--	--	117	$8.1M
Reinstatement Only Program, 2017	1	$17,909	10	$84,031
HOME, 1992	--	--	178	$4.9M
National Housing Trust Fund, 2016	7	$850,000	34	$2.7M
Tennessee's Housing Trust Fund, 2007	9	$211,098	396	$6.2M
Challenge Grant	--	--	35	$500,000
Competitive Grants	--	--	231	$4.6M
Continuum of Care	--	$50,000	--	$50,000
Emergency Repair Program	2	$15,300	78	$535,525
Habitat for Humanity of Tennessee	4	$66,684	22	$366,672
Home Modifications and Ramps	--	--	22	$13,970
Tennessee Repair Loan Program	3	$79,114	6	$142,118
Community Investment Tax Credits, 2005	622	$21.7M	2,171	$150.4M
Rental	622	$21.2M	--	--
Other	--	$500,000	--	--
Low-Income Housing Credits, 1987	217	$20M	6,827	$434.3M
Multi-Family Bond Authority[2], 1993	170	$17.2M	4,374	$251.2M
Section 8 Rental Assistance, 1978	3,798	$25.5M	--	--
Tenant-Based Rental	328	$2.3M	--	--
Tenant-Based Homeownership	10	$76,281	--	--
Project-Based	3,460	$23.2M	--	--
Emergency Solutions Grant Program, 1988	49	$129,401	--	--
Weatherization Assistance Program, 1976	21	$175,449	319	$2.2M
Homeownership	13	$99,722	--	--
Rental	8	$75,726	--	--
Low-Income Home Energy Assistance Program, 1981	8,073	$5.7M	47,666	$24.3M
Homeownership	1,828	$1.4M	--	--
Rental	6,245	$4.3M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 25 homebuyers in the amount of $3.7M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

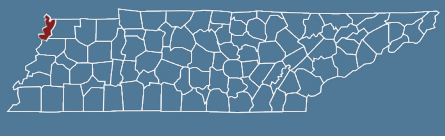
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN KNOX COUNTY IN 2020 WAS $371.1M.

INVESTMENTS & IMPACTS
2020

LAKE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	4	$451,045	63	$2.6M
Great Choice Plus Loans, 2013	4	$24,625	5	$29,125
Homebuyer Education Program, 2003	4	$600	6	$975
HOME, 1992	--	--	123	$4.8M
Tennessee's Housing Trust Fund, 2007	1	$709	25	$147,585
Continuum of Care	1	$709	1	$709
Emergency Repair Program	--	--	17	$132,024
Home Modifications and Ramps	--	--	4	$3,193
Community Investment Tax Credits, 2005	--	--	13	$301,490
Low-Income Housing Credits, 1987	--	--	209	$4.7M
Project-Based Section 8 Rental Assistance, 1978	210	$1.2M	--	--
Emergency Solutions Grant Program, 1988	3	$3,518	--	--
Weatherization Assistance Program, 1976	1	$17,924	30	$179,938
Homeownership	1	$17,924	--	--
Low-Income Home Energy Assistance Program, 1981	338	$254,866	2,027	$1.1M
Homeownership	40	$41,238	--	--
Rental	298	$213,628	--	--

See Methodology on Page 124 for calculation details.

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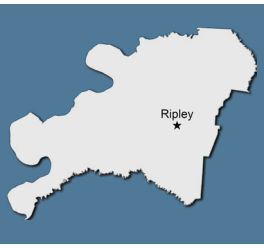
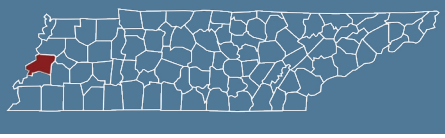
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAKE COUNTY IN 2020 WAS $300,582.

INVESTMENTS & IMPACTS 2020



LAUDERDALE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	25	$2.4M	494	$29.7M
Great Choice Plus Loans, 2013	25	$132,400	78	$350,527
Homebuyer Education Program, 2003	28	$4,300	188	$42,475
HOME, 1992	--	--	119	$5.4M
Tennessee's Housing Trust Fund, 2007	8	$34,643	83	$517,685
Competitive Grants	--	--	1	$67,400
Continuum of Care	5	$2,943	5	$2,943
Emergency Repair Program	3	$31,700	49	$307,051
Home Modifications and Ramps	--	--	2	$1,294
Community Investment Tax Credits, 2005	--	--	26	$503,609
Low-Income Housing Credits, 1987	--	--	366	$15.7M
Section 8 Rental Assistance, 1978	240	$1.2M	--	--
Tenant-Based Rental	83	$384,110	--	--
Project-Based	157	$847,988	--	--
Emergency Solutions Grant Program, 1988	70	$30,030	--	--
Weatherization Assistance Program, 1976	2	$17,139	43	$278,956
Homeownership	2	$17,139	--	--
Low-Income Home Energy Assistance Program, 1981	392	$224,851	4,095	$2.1M
Homeownership	151	$86,319	--	--
Rental	241	$138,532	--	--

See Methodology on Page 124 for calculation details.

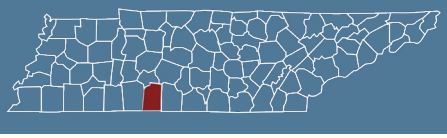
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAUDERDALE COUNTY IN 2020 WAS $691,707.

INVESTMENTS & IMPACTS
2020

LAWRENCE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	13	$1.8M	348	$18M
Great Choice Plus Loans, 2013	13	$86,275	41	$248,026
Homebuyer Education Program, 2003	12	$1,800	45	$8,075
New Start Loan Program, 2001	--	--	1	$61,500
HOME, 1992	--	--	109	$3.6M
Tennessee's Housing Trust Fund, 2007	5	$12,860	54	$258,132
Continuum of Care	4	$2,055	4	$2,055
Emergency Repair Program	1	$10,805	30	$183,248
Home Modifications and Ramps	--	--	4	$10,599
Low-Income Housing Credits, 1987	--	--	403	$28.5M
Multi-Family Bond Authority[2], 1993	--	--	54	$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	34	$139,571	--	--
Emergency Solutions Grant Program, 1988	--	$4,497	--	--
Weatherization Assistance Program, 1976	1	$12,542	50	$345,974
Homeownership	1	$12,542	--	--
Low-Income Home Energy Assistance Program, 1981	932	$658,200	5,775	$3M
Homeownership	379	$275,910	--	--
Rental	553	$382,289	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

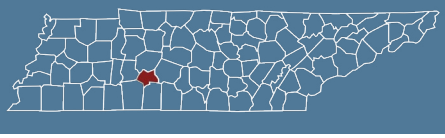
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAWRENCE COUNTY IN 2020 WAS $1.4M.

INVESTMENTS & IMPACTS

2020

LEWIS COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$315,183	38	$2.4M
Great Choice Plus Loans, 2013	3	$16,049	11	$55,411
Homebuyer Education Program, 2003	2	$400	9	$1,725
HOME, 1992	14	$750,000	77	$3M
Tennessee's Housing Trust Fund, 2007	2	$11,521	50	$308,280
Competitive Grants	--	--	19	$163,932
Continuum of Care	1	$726	1	$726
Emergency Repair Program	1	$10,795	25	$130,078
Home Modifications and Ramps	--	--	1	$374
Community Investment Tax Credits, 2005	--	--	44	$2.2M
Low-Income Housing Credits, 1987	--	--	96	$3.9M
Section 8 Rental Assistance, 1978	42	$173,079	--	--
Tenant-Based Rental	2	$8,050	--	--
Project-Based	40	$165,029	--	--
Emergency Solutions Grant Program, 1988	--	$1,589	--	--
Weatherization Assistance Program, 1976	--	--	39	$232,807
Low-Income Home Energy Assistance Program, 1981	495	$345,517	2,657	$1.4M
Homeownership	275	$196,816	--	--
Rental	220	$148,701	--	--

See Methodology on Page 124 for calculation details.

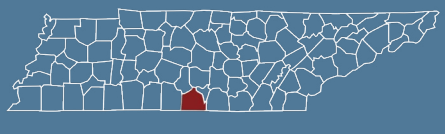
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LEWIS COUNTY IN 2020 WAS $1.4M.

INVESTMENTS & IMPACTS
2020

LINCOLN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	7	$836,234	132	$8.4M
Great Choice Plus Loans, 2013	7	$41,345	24	$129,687
Homebuyer Education Program, 2003	7	$1,150	27	$4,925
HOME, 1992	--	--	109	$3.4M
Tennessee's Housing Trust Fund, 2007	11	$87,895	73	$494,730
Continuum of Care	4	$1,785	4	$1,785
Emergency Repair Program	7	$86,110	47	$333,376
Home Modifications and Ramps	--	--	7	$9,548
Rebuild and Recover	--	--	4	$107,269
Low-Income Housing Credits, 1987	--	--	168	$18.4M
Section 8 Rental Assistance, 1978	175	$843,844	--	--
Tenant-Based Rental	113	$459,367	--	--
Tenant-Based Homeownership	1	$3,951	--	--
Project-Based	61	$380,526	--	--
Emergency Solutions Grant Program, 1988	--	$3,905	--	--
Weatherization Assistance Program, 1976	--	--	54	$374,212
Low-Income Home Energy Assistance Program, 1981	883	$641,198	5,035	$2.7M
Homeownership	291	$216,637	--	--
Rental	592	$424,561	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

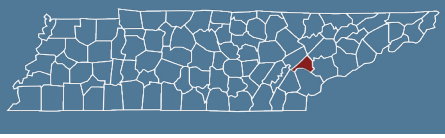
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LINCOLN COUNTY IN 2020 WAS $630,848.

INVESTMENTS & IMPACTS

2020

LOUDON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	21	$3.2M	718	$51.2M
Great Choice Plus Loans, 2013	21	$158,387	125	$727,389
Homebuyer Education Program, 2003	24	$3,700	195	$40,375
New Start Loan Program, 2001	--	--	31	$2.1M
Reinstatement Only Program, 2017	--	--	2	$30,780
HOME, 1992	--	--	161	$4.4M
Tennessee's Housing Trust Fund, 2007	9	$54,794	32	$235,940
Continuum of Care	3	$3,180	3	$3,180
Emergency Repair Program	6	$51,615	19	$160,684
Habitat for Humanity of Tennessee	--	--	3	$46,582
Home Modifications and Ramps	--	--	4	$7,994
Community Investment Tax Credits, 2005	6	$240,000	104	$4M
Homeownership	6	$240,000	--	--
Low-Income Housing Credits, 1987	--	--	358	$26.4M
Multi-Family Bond Authority[2], 1993	--	--	72	$5.5M
Section 8 Rental Assistance, 1978	302	$1.7M	--	--
Tenant-Based Rental	16	$99,151	--	--
Project-Based	286	$1.6M	--	--
Emergency Solutions Grant Program, 1988	4	$3,713	--	--
Weatherization Assistance Program, 1976	2	$24,232	79	$460,748
Homeownership	2	$24,232	--	--
Low-Income Home Energy Assistance Program, 1981	838	$669,977	4,739	$2.6M
Homeownership	261	$221,877	--	--
Rental	577	$448,101	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $90,250. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

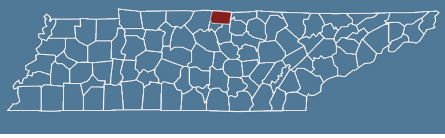
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LOUDON COUNTY IN 2020 WAS $2.2M.

INVESTMENTS & IMPACTS
2020

MACON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	29	$4.4M	201	$17.2M
Great Choice Plus Loans, 2013	29	$220,911	71	$512,061
Homebuyer Education Program, 2003	31	$4,850	85	$15,525
HOME, 1992	--	--	63	$2.5M
Tennessee's Housing Trust Fund, 2007	--	$1,804	34	$167,077
Continuum of Care	--	$1,804	--	$1,804
Emergency Repair Program	--	--	12	$113,783
Home Modifications and Ramps	--	--	6	$3,954
Low-Income Housing Credits, 1987	--	--	164	$10.8M
Tenant-Based Section 8 Rental Assistance, 1978	17	$54,578	--	--
Emergency Solutions Grant Program, 1988	4	$3,020	--	--
Weatherization Assistance Program, 1976	2	$18,902	49	$296,736
Homeownership	2	$18,902	--	--
Low-Income Home Energy Assistance Program, 1981	479	$392,694	2,857	$1.6M
Homeownership	156	$131,630	--	--
Rental	323	$261,065	--	--

See Methodology on Page 124 for calculation details.

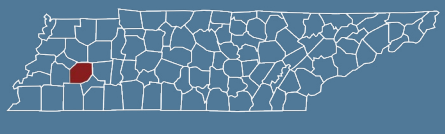
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MACON COUNTY IN 2020 WAS $1.8M.

INVESTMENTS & IMPACTS
2020

MADISON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	70	$8.9M	4,347	$251.5M
Great Choice Plus Loans, 2013	70	$445,725	266	$1.4M
Homebuyer Education Program, 2003	68	$10,800	778	$179,225
New Start Loan Program, 2001	--	--	12	$903,000
Reinstatement Only Program, 2017	--	--	2	$8,884
Blight Elimination Program, 2015	18	$383,620	64	$1.3M
HOME, 1992	--	--	104	$2.4M
Tennessee's Housing Trust Fund, 2007	18	$109,520	111	$1.1M
Competitive Grants	--	--	23	$611,875
Continuum of Care	14	$8,646	14	$8,646
Emergency Repair Program	--	--	35	$219,790
Home Modifications and Ramps	--	--	12	$11,919
Tennessee Repair Loan Program	4	$100,874	5	$128,374
Community Investment Tax Credits, 2005	--	--	82	$1.7M
Low-Income Housing Credits, 1987	150	$10M	1,135	$76.6M
Multi-Family Bond Authority[2], 1993	--	--	843	$35.5M
Section 8 Rental Assistance, 1978	1,135	$6.7M	--	--
Tenant-Based Rental	533	$3.1M	--	--
Project-Based	602	$3.6M	--	--
Emergency Solutions Grant Program, 1988	173	$86,451	--	--
Weatherization Assistance Program, 1976	3	$52,249	47	$384,523
Homeownership	3	$52,249	--	--
Low-Income Home Energy Assistance Program, 1981	1,757	$1.4M	11,609	$6.2M
Homeownership	438	$353,800	--	--
Rental	1,319	$1M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $240,075. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

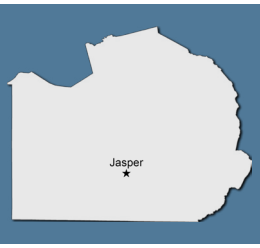
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

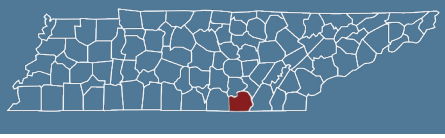
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MADISON COUNTY IN 2020 WAS $4.9M.

INVESTMENTS & IMPACTS

2020



MARION COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	5	$733,907	331	$19.5M
Great Choice Plus Loans, 2013	5	$32,460	30	$158,061
Homebuyer Education Program, 2003	5	$950	43	$7,275
HOME, 1992	--	--	185	$3.8M
Tennessee's Housing Trust Fund, 2007	1	$8,735	129	$1.1M
Competitive Grants	--	--	7	$111,000
Emergency Repair Program	1	$8,735	38	$303,637
Home Modifications and Ramps	--	--	39	$30,387
Rebuild and Recover	--	--	9	$507,961
Low-Income Housing Credits, 1987	--	--	77	$5.5M
Project-Based Section 8 Rental Assistance, 1978	72	$356,534	--	--
Weatherization Assistance Program, 1976	1	$11,675	52	$331,173
Homeownership	1	$11,675	--	--
Low-Income Home Energy Assistance Program, 1981	629	$499,340	3,954	$2.1M
Homeownership	270	$212,461	--	--
Rental	359	$286,879	--	--

See Methodology on Page 124 for calculation details.

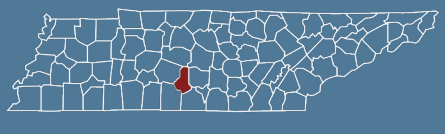
1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $222,130. Homebuyers who qualify for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARION COUNTY IN 2020 WAS $663,916.

INVESTMENTS & IMPACTS
2020

MARSHALL COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	21	$3.5M	386	$30.6M
Great Choice Plus Loans, 2013	21	$170,129	78	$559,236
Homebuyer Education Program, 2003	17	$2,950	109	$19,825
Reinstatement Only Program, 2017	1	$11,064	1	$11,064
HOME, 1992	--	--	99	$3M
Tennessee's Housing Trust Fund, 2007	5	$20,837	101	$648,568
Competitive Grants	--	--	45	$344,314
Continuum of Care	3	$1,537	3	$1,537
Emergency Repair Program	2	$19,300	41	$253,349
Home Modifications and Ramps	--	--	3	$1,505
Community Investment Tax Credits, 2005	--	--	55	$272,080
Low-Income Housing Credits, 1987	42	$4.6M	519	$35M
Multi-Family Bond Authority[2], 1993	--	--	130	$11M
Section 8 Rental Assistance, 1978	347	$1.6M	--	--
Tenant-Based Rental	128	$557,604	--	--
Tenant-Based Homeownership	2	$9,653	--	--
Project-Based	217	$1M	--	--
Emergency Solutions Grant Program, 1988	--	$3,363	--	--
Weatherization Assistance Program, 1976	2	$27,240	42	$266,045
Homeownership	2	$27,240	--	--
Low-Income Home Energy Assistance Program, 1981	443	$303,206	2,895	$1.5M
Homeownership	130	$88,789	--	--
Rental	313	$214,417	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

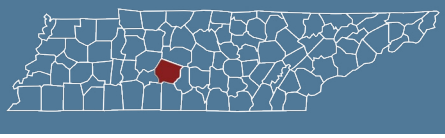
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARSHALL COUNTY IN 2020 WAS $14.1M.

INVESTMENTS & IMPACTS
2020

MAURY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	65	$12.7M	1,829	$162.1M
Great Choice Plus Loans, 2013	65	$571,767	408	$3.1M
Homebuyer Education Program, 2003	57	$8,750	663	$137,325
New Start Loan Program, 2001	3	$351,000	17	$1.7M
HOME, 1992	--	--	133	$5.5M
National Housing Trust Fund, 2016	--	--	10	$750,000
Tennessee's Housing Trust Fund, 2007	16	$64,723	177	$1.4M
Competitive Grants	--	--	14	$455,000
Continuum of Care	10	$5,134	10	$5,134
Emergency Repair Program	5	$58,425	130	$780,445
Habitat for Humanity of Tennessee	--	--	7	$113,266
Home Modifications and Ramps	1	$1,164	7	$5,441
Community Investment Tax Credits, 2005	--	--	435	$20.9M
Low-Income Housing Credits, 1987	--	--	1,200	$72.2M
Multi-Family Bond Authority[2], 1993	--	--	249	$10.6M
Section 8 Rental Assistance, 1978	664	$4M	--	--
Tenant-Based Rental	512	$3.2M	--	--
Tenant-Based Homeownership	2	$8,092	--	--
Project-Based	150	$782,258	--	--
Emergency Solutions Grant Program, 1988	1	$11,235	--	--
Weatherization Assistance Program, 1976	6	$78,094	65	$459,791
Homeownership	5	$70,985	--	--
Rental	1	$7,109	--	--
Low-Income Home Energy Assistance Program, 1981	1,051	$692,152	6,255	$3.1M
Homeownership	332	$228,378	--	--
Rental	719	$463,775	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 3 homebuyers in the amount of $634,283. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

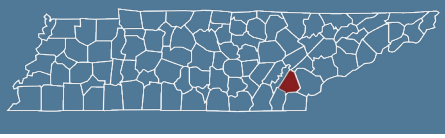
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MAURY COUNTY IN 2020 WAS $15.5M.

INVESTMENTS & IMPACTS

2020

MCMINN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	17	$2M	369	$24.3M
Great Choice Plus Loans, 2013	17	$102,858	73	$361,479
Homebuyer Education Program, 2003	15	$2,450	137	$29,325
Reinstatement Only Program, 2017	--	--	1	$5,769
HOME, 1992	--	--	208	$4.7M
Tennessee's Housing Trust Fund, 2007	13	$31,698	248	$732,551
Competitive Grants	--	--	16	$17,189
Emergency Repair Program	2	$25,000	50	$367,496
Home Modifications and Ramps	11	$6,698	117	$86,815
Low-Income Housing Credits, 1987	--	--	386	$18.1M
Multi-Family Bond Authority[2], 1993	--	--	96	$3.3M
Project-Based Section 8 Rental Assistance, 1978	376	$1.9M	--	--
Weatherization Assistance Program, 1976	3	$36,993	72	$452,613
Homeownership	3	$36,993	--	--
Low-Income Home Energy Assistance Program, 1981	1,019	$731,139	6,430	$3.3M
Homeownership	464	$338,646	--	--
Rental	555	$392,494	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $115,400. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

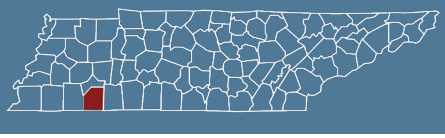
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCMINN COUNTY IN 2020 WAS $915,702.

INVESTMENTS & IMPACTS

2020

MCNAIRY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	1	$78,551	204	$8.9M
Great Choice Plus Loans, 2013	1	$4,000	12	$54,730
Homebuyer Education Program, 2003	1	$150	21	$4,250
HOME, 1992	--	--	96	$2.9M
Tennessee's Housing Trust Fund, 2007	3	$1,700	39	$583,322
Competitive Grants	--	--	3	$49,220
Continuum of Care	3	$1,700	3	$1,700
Emergency Repair Program	--	--	15	$118,341
Home Modifications and Ramps	--	--	2	$1,148
Rebuild and Recover	--	--	5	$350,000
Community Investment Tax Credits, 2005	--	--	3	$41,780
Low-Income Housing Credits, 1987	64	$13M	128	$20.2M
Section 8 Rental Assistance, 1978	158	$843,556	--	--
Tenant-Based Rental	17	$53,255	--	--
Project-Based	141	$790,301	--	--
Emergency Solutions Grant Program, 1988	1	$3,050	--	--
Weatherization Assistance Program, 1976	--	--	22	$149,841
Low-Income Home Energy Assistance Program, 1981	681	$523,775	4,091	$2.3M
Homeownership	364	$292,626	--	--
Rental	317	$231,149	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

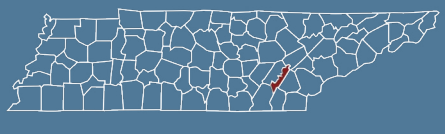
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCNAIRY COUNTY IN 2020 WAS $307,794.

INVESTMENTS & IMPACTS

2020

MEIGS COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	4	$362,214	60	$4.6M
Great Choice Plus Loans, 2013	4	$19,675	20	$100,262
Homebuyer Education Program, 2003	4	$600	27	$5,700
HOME, 1992	--	--	83	$2.4M
Tennessee's Housing Trust Fund, 2007	3	$2,433	57	$65,858
Home Modifications and Ramps	3	$2,433	52	$43,878
Low-Income Housing Credits, 1987	--	--	48	$3.9M
Project-Based Section 8 Rental Assistance, 1978	32	$64,034	--	--
Weatherization Assistance Program, 1976	2	$19,376	50	$277,983
Homeownership	1	$6,910	--	--
Rental	1	$12,467	--	--
Low-Income Home Energy Assistance Program, 1981	343	$246,689	1,945	$1M
Homeownership	225	$158,462	--	--
Rental	118	$88,227	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

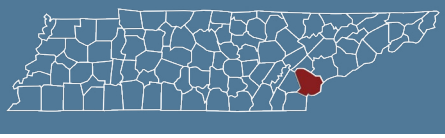
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MEIGS COUNTY IN 2020 WAS $632,307.

INVESTMENTS & IMPACTS

2020

MONROE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	17	$2.3M	384	$26.8M
Great Choice Plus Loans, 2013	17	$112,765	59	$320,252
Homebuyer Education Program, 2003	16	$2,400	145	$31,525
New Start Loan Program, 2001	--	--	3	$162,022
HOME, 1992	--	--	96	$3.6M
Tennessee's Housing Trust Fund, 2007	3	$2,731	97	$244,363
Competitive Grants	--	--	65	$132,475
Continuum of Care	3	$2,731	3	$2,731
Emergency Repair Program	--	--	4	$11,806
Home Modifications and Ramps	--	--	6	$4,454
Community Investment Tax Credits, 2005	--	--	24	$186,112
Low-Income Housing Credits, 1987	24	$4.5M	186	$16.6M
Section 8 Rental Assistance, 1978	68	$298,683	--	--
Tenant-Based Rental	3	$11,617	--	--
Project-Based	65	$287,066	--	--
Emergency Solutions Grant Program, 1988	3	$3,189	--	--
Weatherization Assistance Program, 1976	4	$52,606	36	$277,749
Homeownership	4	$52,606	--	--
Low-Income Home Energy Assistance Program, 1981	1,122	$859,434	6,125	$3.4M
Homeownership	603	$471,368	--	--
Rental	519	$388,067	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

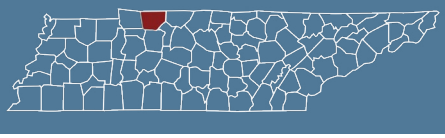
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONROE COUNTY IN 2020 WAS $797,314.

INVESTMENTS & IMPACTS

2020

MONTGOMERY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	153	$25.8M	5,027	$376.6M
Great Choice Plus Loans, 2013	153	$1.2M	647	$4.2M
Homebuyer Education Program, 2003	161	$27,450	1,805	$414,425
HOME, 1992	--	--	114	$3.7M
Tennessee's Housing Trust Fund, 2007	22	$12,566	154	$852,387
Competitive Grants	--	--	76	$651,973
Continuum of Care	17	$8,303	17	$8,303
Emergency Repair Program	--	--	15	$117,063
Home Modifications and Ramps	5	$4,262	40	$48,354
Community Investment Tax Credits, 2005	--	--	44	$4.7M
Low-Income Housing Credits, 1987	--	--	1,483	$129.4M
Multi-Family Bond Authority[2], 1993	--	--	342	$22.5M
Section 8 Rental Assistance, 1978	1,379	$8.8M	--	--
Tenant-Based Rental	1,014	$6.7M	--	--
Tenant-Based Homeownership	6	$30,164	--	--
Project-Based	359	$2.1M	--	--
Emergency Solutions Grant Program, 1988	348	$135,570	--	--
Weatherization Assistance Program, 1976	12	$147,573	68	$544,466
Homeownership	9	$97,656	--	--
Rental	3	$49,917	--	--
Low-Income Home Energy Assistance Program, 1981	3,109	$2.1M	18,238	$9.4M
Homeownership	635	$453,530	--	--
Rental	2,474	$1.6M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $240,400. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

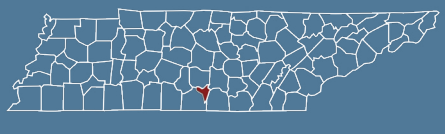
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONTGOMERY COUNTY IN 2020 WAS $26.3M.

INVESTMENTS & IMPACTS

2020

MOORE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	20	$1.1M
HOME, 1992	--	--	20	$642,857
Tennessee's Housing Trust Fund, 2007	--	$231	3	$9,084
Continuum of Care	--	$231	--	$231
Emergency Repair Program	--	--	1	$4,207
Home Modifications and Ramps	--	--	1	$665
Low-Income Housing Credits, 1987	--	--	90	$3.6M
Tenant-Based Section 8 Rental Assistance, 1978	1	$2,760	--	--
Emergency Solutions Grant Program, 1988	--	$505	--	--
Weatherization Assistance Program, 1976	1	$9,468	37	$206,502
Homeownership	1	$9,468	--	--
Low-Income Home Energy Assistance Program, 1981	135	$116,910	819	$504,478
Homeownership	72	$62,753	--	--
Rental	63	$54,157	--	--

See Methodology on Page 124 for calculation details.

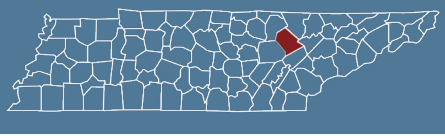
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MOORE COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS
2020

MORGAN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$320,898	156	$8.9M
Great Choice Plus Loans, 2013	3	$16,341	18	$94,296
Homebuyer Education Program, 2003	3	$450	35	$6,075
New Start Loan Program, 2001	--	--	22	$1.2M
HOME, 1992	--	--	66	$2.6M
Tennessee's Housing Trust Fund, 2007	--	$1,135	76	$417,656
Competitive Grants	--	--	11	$214,500
Continuum of Care	--	$1,135	--	$1,135
Emergency Repair Program	--	--	45	$154,053
Home Modifications and Ramps	--	--	14	$21,341
Community Investment Tax Credits, 2005	--	--	47	$638,237
Low-Income Housing Credits, 1987	--	--	109	$4.5M
Section 8 Rental Assistance, 1978	40	$155,692	--	--
Tenant-Based Rental	1	$1,540	--	--
Project-Based	39	$154,152	--	--
Emergency Solutions Grant Program, 1988	17	$9,818	--	--
Weatherization Assistance Program, 1976	--	--	27	$193,782
Low-Income Home Energy Assistance Program, 1981	584	$436,033	3,493	$1.9M
Homeownership	413	$311,898	--	--
Rental	171	$124,135	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for -- homebuyers in the amount of --. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

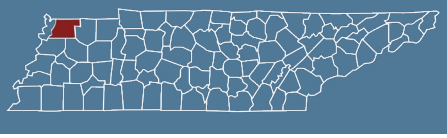
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MORGAN COUNTY IN 2020 WAS $169,322.

INVESTMENTS & IMPACTS

2020

OBION COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	6	$462,888	532	$26.1M
Great Choice Plus Loans, 2013	6	$28,350	27	$117,367
Homebuyer Education Program, 2003	4	$600	38	$7,025
Reinstatement Only Program, 2017	--	--	1	$1,280
HOME, 1992	10	$500,000	111	$4.7M
Tennessee's Housing Trust Fund, 2007	6	$12,903	57	$281,248
Continuum of Care	4	$2,613	4	$2,613
Emergency Repair Program	2	$10,290	29	$205,551
Home Modifications and Ramps	--	--	8	$4,290
Low-Income Housing Credits, 1987	--	--	289	$20.4M
Multi-Family Bond Authority[2], 1993	--	--	50	$765,000
Section 8 Rental Assistance, 1978	375	$2.1M	--	--
Tenant-Based Rental	21	$91,765	--	--
Project-Based	354	$2M	--	--
Emergency Solutions Grant Program, 1988	9	$12,958	--	--
Weatherization Assistance Program, 1976	2	$30,747	37	$265,476
Homeownership	2	$30,747	--	--
Low-Income Home Energy Assistance Program, 1981	735	$555,563	4,672	$2.4M
Homeownership	199	$168,873	--	--
Rental	536	$386,690	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

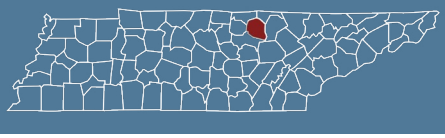
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OBION COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS

2020

OVERTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$355,524	240	$15.2M
Great Choice Plus Loans, 2013	3	$18,000	14	$68,236
Homebuyer Education Program, 2003	1	$250	21	$4,275
New Start Loan Program, 2001	--	--	1	$97,500
HOME, 1992	--	--	92	$2.4M
Tennessee's Housing Trust Fund, 2007	2	$25,488	48	$334,800
Continuum of Care	--	$2,088	--	$2,088
Emergency Repair Program	2	$23,400	22	$214,357
Home Modifications and Ramps	--	--	5	$3,137
Low-Income Housing Credits, 1987	--	--	151	$7.7M
Section 8 Rental Assistance, 1978	64	$140,379	--	--
Tenant-Based Rental	9	$31,578	--	--
Project-Based	55	$108,801	--	--
Emergency Solutions Grant Program, 1988	5	$3,495	--	--
Weatherization Assistance Program, 1976	3	$30,400	50	$307,424
Homeownership	3	$30,400	--	--
Low-Income Home Energy Assistance Program, 1981	546	$428,035	3,222	$1.8M
Homeownership	341	$272,318	--	--
Rental	205	$155,718	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

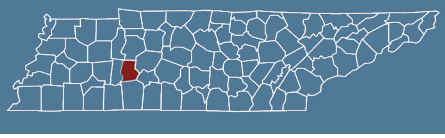
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OVERTON COUNTY IN 2020 WAS $2.6M.

INVESTMENTS & IMPACTS

2020

PERRY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	1	$175,757	9	$734,423
Great Choice Plus Loans, 2013	1	$8,950	5	$29,395
Homebuyer Education Program, 2003	1	$150	5	$900
HOME, 1992	--	--	59	$1.8M
Tennessee's Housing Trust Fund, 2007	2	$11,438	25	$132,257
Continuum of Care	1	$388	1	$388
Emergency Repair Program	1	$11,050	21	$120,687
Home Modifications and Ramps	--	--	1	$987
Low-Income Housing Credits, 1987	24	$2.1M	80	$7.8M
Section 8 Rental Assistance, 1978	31	$115,240	--	--
Tenant-Based Rental	5	$10,142	--	--
Project-Based	26	$105,098	--	--
Emergency Solutions Grant Program, 1988	--	$850	--	--
Weatherization Assistance Program, 1976	--	--	34	$176,334
Low-Income Home Energy Assistance Program, 1981	332	$245,930	1,545	$908,135
Homeownership	220	$161,689	--	--
Rental	112	$84,242	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

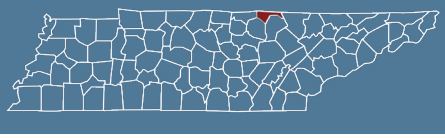
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PERRY COUNTY IN 2020 WAS $141,304.

INVESTMENTS & IMPACTS

2020

PICKETT COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	24	$1.1M
Great Choice Plus Loans, 2013	--	--	2	$7,725
Homebuyer Education Program, 2003	--	--	2	$300
HOME, 1992	8	$500,000	95	$2.5M
Tennessee's Housing Trust Fund, 2007	2	$23,742	42	$298,564
Continuum of Care	--	$302	--	$302
Emergency Repair Program	2	$23,440	14	$110,739
Tennessee Repair Loan Program	--	--	1	$27,564
Low-Income Housing Credits, 1987	--	--	124	$9.9M
Section 8 Rental Assistance, 1978	28	$102,726	--	--
Tenant-Based Rental	2	$4,706	--	--
Tenant-Based Homeownership	1	$3,588	--	--
Project-Based	25	$94,432	--	--
Emergency Solutions Grant Program, 1988	1	$506	--	--
Weatherization Assistance Program, 1976	1	$8,154	41	$226,092
Homeownership	1	$8,154	--	--
Low-Income Home Energy Assistance Program, 1981	236	$189,817	1,075	$680,182
Homeownership	163	$129,967	--	--
Rental	73	$59,850	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

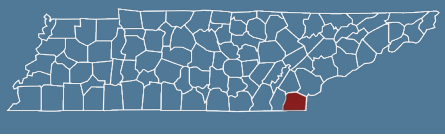
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PICKETT COUNTY IN 2020 WAS $2.3M.

INVESTMENTS & IMPACTS

2020

POLK COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$295,671	132	$8.4M
Great Choice Plus Loans, 2013	3	$15,100	23	$103,379
Homebuyer Education Program, 2003	3	$450	43	$8,775
HOME, 1992	--	--	160	$4M
Tennessee's Housing Trust Fund, 2007	--	--	43	$210,478
Emergency Repair Program	--	--	20	$157,544
Home Modifications and Ramps	--	--	15	$12,170
Low-Income Housing Credits, 1987	--	--	96	$7.6M
Project-Based Section 8 Rental Assistance, 1978	29	$189,768	--	--
Weatherization Assistance Program, 1976	--	--	44	$245,011
Low-Income Home Energy Assistance Program, 1981	396	$292,354	2,452	$1.3M
Homeownership	267	$196,848	--	--
Rental	129	$95,506	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

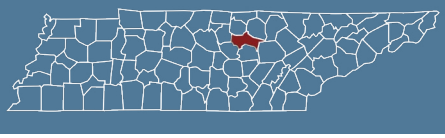
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN POLK COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS

2020

PUTNAM COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	13	$1.8M	1,163	$73.3M
Great Choice Plus Loans, 2013	12	$85,355	43	$274,560
Homebuyer Education Program, 2003	10	$1,500	122	$27,750
New Start Loan Program, 2001	--	--	24	$1.5M
HOME, 1992	--	--	88	$3.6M
Tennessee's Housing Trust Fund, 2007	11	$117,812	179	$1.4M
Competitive Grants	--	--	50	$500,000
Continuum of Care	--	$10,255	--	$10,255
Emergency Repair Program	8	$89,940	91	$758,460
Habitat for Humanity of Tennessee	1	$16,666	3	$49,998
Home Modifications and Ramps	2	$952	17	$8,386
Community Investment Tax Credits, 2005	--	$2.6M	139	$13.3M
Other	--	$2.6M	--	--
Low-Income Housing Credits, 1987	48	$12.5M	852	$72.1M
Multi-Family Bond Authority[2], 1993	--	--	80	$7M
Section 8 Rental Assistance, 1978	497	$2M	--	--
Tenant-Based Rental	309	$1.2M	--	--
Tenant-Based Homeownership	2	$12,810	--	--
Project-Based	186	$764,673	--	--
Emergency Solutions Grant Program, 1988	22	$17,171	--	--
Weatherization Assistance Program, 1976	3	$40,731	75	$499,733
Homeownership	3	$40,731	--	--
Low-Income Home Energy Assistance Program, 1981	1,626	$1.2M	9,439	$5.1M
Homeownership	341	$282,925	--	--
Rental	1,285	$960,634	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $155,200. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

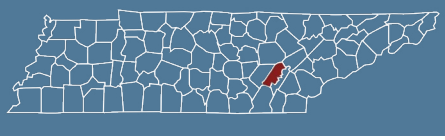
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PUTNAM COUNTY IN 2020 WAS $18.3M.

INVESTMENTS & IMPACTS
2020

RHEA COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	12	$1.7M	660	$48M
Great Choice Plus Loans, 2013	12	$85,020	45	$263,565
Homebuyer Education Program, 2003	14	$2,200	112	$25,025
New Start Loan Program, 2001	--	--	1	$56,000
HOME, 1992	--	--	131	$4.1M
Tennessee's Housing Trust Fund, 2007	3	$29,243	80	$177,874
Emergency Repair Program	--	--	2	$10,166
Home Modifications and Ramps	2	$1,660	58	$44,712
Tennessee Repair Loan Program	1	$27,583	1	$27,583
Community Investment Tax Credits, 2005	--	--	72	$3.2M
Low-Income Housing Credits, 1987	--	--	187	$8.1M
Weatherization Assistance Program, 1976	--	--	51	$292,357
Low-Income Home Energy Assistance Program, 1981	593	$464,777	3,795	$2M
Homeownership	270	$216,376	--	--
Rental	323	$248,401	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

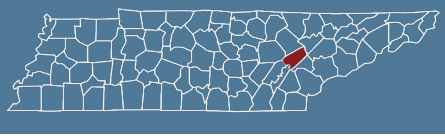
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RHEA COUNTY IN 2020 WAS $665,263.

INVESTMENTS & IMPACTS

2020

ROANE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	24	$3.2M	543	$35.8M
Great Choice Plus Loans, 2013	24	$161,040	112	$616,828
Homebuyer Education Program, 2003	24	$3,600	148	$28,800
Reinstatement Only Program, 2017	--	--	1	$7,415
HOME, 1992	--	--	257	$6.3M
Tennessee's Housing Trust Fund, 2007	--	$5,274	43	$283,353
Competitive Grants	--	--	3	$50,000
Continuum of Care	--	$5,274	--	$5,274
Emergency Repair Program	--	--	36	$210,213
Home Modifications and Ramps	--	--	2	$6,426
Community Investment Tax Credits, 2005	--	--	25	$570,000
Low-Income Housing Credits, 1987	--	--	560	$24.7M
Multi-Family Bond Authority[2], 1993	--	--	136	$9M
Section 8 Rental Assistance, 1978	338	$1.7M	--	--
Tenant-Based Rental	18	$65,159	--	--
Project-Based	320	$1.7M	--	--
Emergency Solutions Grant Program, 1988	11	$8,831	--	--
Weatherization Assistance Program, 1976	8	$82,412	91	$612,932
Homeownership	7	$73,805	--	--
Rental	1	$8,607	--	--
Low-Income Home Energy Assistance Program, 1981	1,004	$817,800	5,779	$3.2M
Homeownership	396	$326,905	--	--
Rental	608	$490,895	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

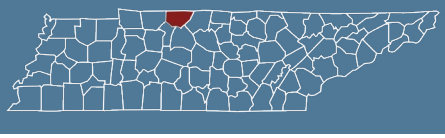
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROANE COUNTY IN 2020 WAS $972,195.

INVESTMENTS & IMPACTS 2020

ROBERTSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	85	$17.6M	2,201	$200.3M
Great Choice Plus Loans, 2013	85	$839,987	285	$2.5M
Homebuyer Education Program, 2003	84	$14,000	521	$110,725
Reinstatement Only Program, 2017	--	--	1	$5,259
HOME, 1992	--	--	204	$4.3M
Tennessee's Housing Trust Fund, 2007	7	$13,766	68	$206,900
Continuum of Care	6	$3,091	6	$3,091
Emergency Repair Program	1	$10,675	24	$153,611
Home Modifications and Ramps	--	--	33	$33,645
Low-Income Housing Credits, 1987	--	--	755	$42.7M
Multi-Family Bond Authority[2], 1993	--	--	120	$4.9M
Section 8 Rental Assistance, 1978	281	$1.8M	--	--
Tenant-Based Rental	160	$1.2M	--	--
Project-Based	121	$600,349	--	--
Emergency Solutions Grant Program, 1988	1	$6,763	--	--
Weatherization Assistance Program, 1976	1	$8,131	59	$378,537
Homeownership	1	$8,131	--	--
Low-Income Home Energy Assistance Program, 1981	591	$406,101	3,609	$2M
Homeownership	163	$121,089	--	--
Rental	428	$285,012	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

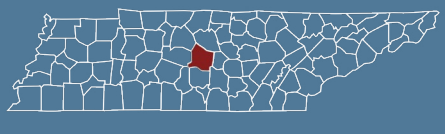
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROBERTSON COUNTY IN 2020 WAS $13M.

INVESTMENTS & IMPACTS 2020

RUTHERFORD COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	351	$80.8M	10,430	$1.1B
Great Choice Plus Loans, 2013	349	$3.7M	1,987	$16.8M
Homebuyer Education Program, 2003	358	$62,800	3,834	$875,375
New Start Loan Program, 2001	1	$123,750	36	$3M
Reinstatement Only Program, 2017	--	--	7	$92,482
HOME, 1992	12	$127,200	463	$8.8M
National Housing Trust Fund, 2016	--	--	11	$900,000
Tennessee's Housing Trust Fund, 2007	7	$94,540	105	$578,103
Continuum of Care	--	$50,000	--	$50,000
Emergency Repair Program	--	--	33	$188,533
Habitat for Humanity of Tennessee	2	$33,332	16	$271,640
Home Modifications and Ramps	5	$11,208	54	$64,217
Community Investment Tax Credits, 2005	95	$20.2M	1,156	$74.7M
Rental	95	$20.2M	--	--
Low-Income Housing Credits, 1987	176	$33.6M	4,028	$270.8M
Multi-Family Bond Authority[2], 1993	--	--	1,324	$86.4M
Section 8 Rental Assistance, 1978	1,170	$9.1M	--	--
Tenant-Based Rental	251	$2.1M	--	--
Tenant-Based Homeownership	2	$19,316	--	--
Project-Based	917	$7M	--	--
Emergency Solutions Grant Program, 1988	570	$235,329	--	--
Weatherization Assistance Program, 1976	5	$45,871	112	$775,129
Homeownership	4	$36,239	--	--
Rental	1	$9,631	--	--
Low-Income Home Energy Assistance Program, 1981	1,653	$1.2M	8,376	$4.4M
Homeownership	380	$287,698	--	--
Rental	1,273	$909,561	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 8 homebuyers in the amount of $1.7M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

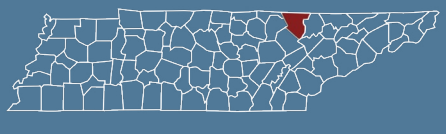
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RUTHERFORD COUNTY IN 2020 WAS $57.6M.

INVESTMENTS & IMPACTS

2020

SCOTT COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	1	$78,354	36	$2.6M
Great Choice Plus Loans, 2013	1	$6,000	13	$57,423
Homebuyer Education Program, 2003	--	--	16	$2,750
New Start Loan Program, 2001	--	--	46	$2.2M
HOME, 1992	--	--	143	$6M
Tennessee's Housing Trust Fund, 2007	--	$2,425	105	$446,731
Competitive Grants	--	--	12	$234,910
Continuum of Care	--	$2,425	--	$2,425
Emergency Repair Program	--	--	44	$145,607
Home Modifications and Ramps	--	--	42	$40,846
Low-Income Housing Credits, 1987	64	$12.9M	158	$14.3M
Section 8 Rental Assistance, 1978	129	$473,514	--	--
Tenant-Based Rental	15	$28,063	--	--
Project-Based	114	$445,451	--	--
Emergency Solutions Grant Program, 1988	37	$20,967	--	--
Weatherization Assistance Program, 1976	2	$26,706	30	$211,318
Homeownership	2	$26,706	--	--
Low-Income Home Energy Assistance Program, 1981	779	$552,374	4,485	$2.4M
Homeownership	533	$382,283	--	--
Rental	246	$170,091	--	--

See Methodology on Page 124 for calculation details.

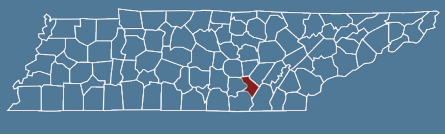
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SCOTT COUNTY IN 2020 WAS $344,665.

INVESTMENTS & IMPACTS
2020

SEQUATCHIE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$377,049	145	$10M
Great Choice Plus Loans, 2013	2	$17,495	15	$86,570
Homebuyer Education Program, 2003	2	$300	68	$14,900
New Start Loan Program, 2001	--	--	52	$2.8M
HOME, 1992	--	--	52	$1.7M
Tennessee's Housing Trust Fund, 2007	--	--	107	$827,173
Competitive Grants	--	--	58	$633,750
Emergency Repair Program	--	--	15	$114,966
Home Modifications and Ramps	--	--	23	$19,479
Community Investment Tax Credits, 2005	--	--	70	$9.9M
Low-Income Housing Credits, 1987	--	--	140	$13.7M
Section 8 Rental Assistance, 1978	65	$322,792	--	--
Project-Based	65	$322,792	--	--
Emergency Solutions Grant Program, 1988	26	$27,336	--	--
Weatherization Assistance Program, 1976	2	$19,433	51	$287,885
Homeownership	2	$19,433	--	--
Low-Income Home Energy Assistance Program, 1981	502	$371,226	2,779	$1.5M
Homeownership	208	$146,952	--	--
Rental	294	$224,274	--	--

See Methodology on Page 124 for calculation details.

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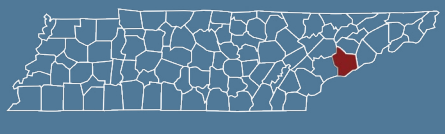
THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEQUATCHIE COUNTY IN 2020 WAS $320,340.

INVESTMENTS & IMPACTS
2020

SEVIER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	19	$3.2M	692	$51M
Great Choice Plus Loans, 2013	19	$159,367	117	$780,029
Homebuyer Education Program, 2003	21	$3,150	171	$31,075
HOME, 1992	--	--	121	$5.6M
Tennessee's Housing Trust Fund, 2007	6	$6,271	52	$501,505
Continuum of Care	6	$6,271	6	$6,271
Emergency Repair Program	--	--	13	$47,804
Home Modifications and Ramps	--	--	1	$791
Rebuild and Recover	--	--	25	$393,750
Tennessee Repair Loan Program	--	--	1	$27,562
Community Investment Tax Credits, 2005	--	--	241	$22.4M
Low-Income Housing Credits, 1987	--	--	1,032	$117.5M
Section 8 Rental Assistance, 1978	126	$489,185	--	--
Tenant-Based Rental	27	$122,834	--	--
Project-Based	99	$366,351	--	--
Emergency Solutions Grant Program, 1988	41	$26,690	--	--
Weatherization Assistance Program, 1976	7	$88,426	51	$476,193
Homeownership	6	$74,983	--	--
Rental	1	$13,443	--	--
Low-Income Home Energy Assistance Program, 1981	1,078	$802,905	5,743	$3.1M
Homeownership	515	$397,063	--	--
Rental	563	$405,842	--	--

See Methodology on Page 124 for calculation details.

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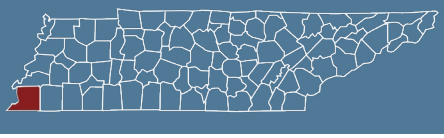
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEVIER COUNTY IN 2020 WAS $22.8M.

INVESTMENTS & IMPACTS 2020

SHELBY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	194	$27.4M	22,000	$1.4B
Great Choice Plus Loans, 2013	194	$1.4M	995	$5.6M
Homebuyer Education Program, 2003	185	$35,450	3,883	$941,523
New Start Loan Program, 2001	1	$86,250	108	$6.1M
Reinstatement Only Program, 2017	--	--	5	$57,815
Blight Elimination Program, 2015	8	$159,806	32	$511,803
HOME, 1992	--	--	211	$3.5M
National Housing Trust Fund, 2016	45	$1.6M	45	$1.6M
Tennessee's Housing Trust Fund, 2007	344	$755,827	1,244	$10.2M
Appraisal Gap	13	$251,174	13	$251,174
Challenge Grant	--	--	235	$500,000
Competitive Grants	--	--	326	$5.9M
Continuum of Care	300	$50,000	300	$50,000
Emergency Repair Program	14	$98,970	220	$1.5M
Habitat for Humanity of Tennessee	5	$83,330	34	$1.2M
Home Modifications and Ramps	1	$1,421	90	$52,348
Tennessee Repair Loan Program	11	$270,932	25	$612,026
Community Investment Tax Credits, 2005	150	$14.5M	2,045	$76.2M
Homeownership	60	$287,500	--	--
Rental	90	$14.3M	--	--
Low-Income Housing Credits, 1987	1,049	$75M	16,782	$800.3M
Multi-Family Bond Authority[2], 1993	887	$71.8M	11,235	$470.9M
Section 8 Rental Assistance, 1978	6,597	$42.1M	--	--
Tenant-Based Rental	334	$2.4M	--	--
Tenant-Based Homeownership	1	$4,387	--	--
Project-Based	6,262	$39.7M	--	--
Weatherization Assistance Program, 1976	3	$117,932	150	$1M
Homeownership	3	$117,932	--	--
Rental	--	--	--	--
Low-Income Home Energy Assistance Program, 1981	22,590	$16.7M	128,364	$69.2M
Homeownership	4,476	$3.5M	--	--
Rental	18,114	$13.1M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 14 homebuyers in the amount of $2M. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

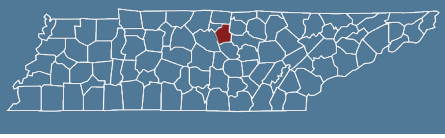
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SHELBY COUNTY IN 2020 WAS $115.4M.

INVESTMENTS & IMPACTS
2020

SMITH COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	13	$1.9M	118	$13.2M
Great Choice Plus Loans, 2013	13	$92,755	60	$431,641
Homebuyer Education Program, 2003	15	$2,450	79	$12,925
HOME, 1992	--	--	68	$2.1M
Tennessee's Housing Trust Fund, 2007	--	$1,914	23	$162,981
Continuum of Care	--	$1,914	--	$1,914
Emergency Repair Program	--	--	17	$134,104
Home Modifications and Ramps	--	--	2	$1,261
Low-Income Housing Credits, 1987	--	--	176	$6.5M
Multi-Family Bond Authority[2], 1993	--	--	32	$1.2M
Tenant-Based Section 8 Rental Assistance, 1978	4	$12,333	--	--
Emergency Solutions Grant Program, 1988	4	$3,204	--	--
Weatherization Assistance Program, 1976	1	$5,422	45	$245,705
Homeownership	1	$5,422	--	--
Low-Income Home Energy Assistance Program, 1981	312	$247,030	1,654	$993,342
Homeownership	156	$124,071	--	--
Rental	156	$122,960	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

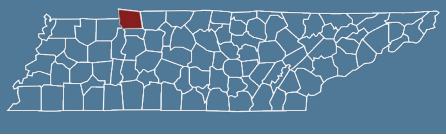
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SMITH COUNTY IN 2020 WAS $265,691.

INVESTMENTS & IMPACTS 2020

STEWART COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	4	$512,519	113	$7.5M
Great Choice Plus Loans, 2013	4	$25,750	31	$160,350
Homebuyer Education Program, 2003	5	$750	46	$8,050
HOME, 1992	--	--	33	$1.4M
Tennessee's Housing Trust Fund, 2007	1	$702	10	$294,558
Continuum of Care	1	$702	1	$702
Emergency Repair Program	--	--	7	$42,883
Home Modifications and Ramps	--	--	2	$972
Rebuild and Recover	--	--	--	$250,000
Community Investment Tax Credits, 2005	--	--	1	$10,000
Low-Income Housing Credits, 1987	--	--	75	$1.3M
Multi-Family Bond Authority[2], 1993	--	--	49	$1.5M
Section 8 Rental Assistance, 1978	23	$76,145	--	--
Tenant-Based Rental	2	$6,934	--	--
Project-Based	21	$69,211	--	--
Weatherization Assistance Program, 1976	--	--	2	$7,879
Low-Income Home Energy Assistance Program, 1981	313	$250,774	1,784	$1M
Homeownership	163	$128,612	--	--
Rental	150	$122,162	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

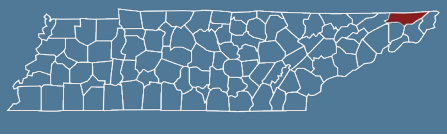
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN STEWART COUNTY IN 2020 WAS $117,554.

INVESTMENTS & IMPACTS

2020

SULLIVAN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	66	$7.8M	2,422	$129.6M
Great Choice Plus Loans, 2013	66	$406,045	286	$1.5M
Homebuyer Education Program, 2003	66	$10,100	646	$136,225
New Start Loan Program, 2001	--	--	90	$8.3M
Reinstatement Only Program, 2017	--	--	1	$16,743
HOME, 1992	--	--	138	$2.8M
National Housing Trust Fund, 2016	--	--	36	$1.6M
Tennessee's Housing Trust Fund, 2007	12	$52,739	259	$3.7M
Challenge Grant	--	--	--	$500,000
Competitive Grants	--	--	125	$2.5M
Continuum of Care	9	$13,960	9	$13,960
Emergency Repair Program	1	$5,447	87	$434,991
Habitat for Humanity of Tennessee	2	$33,332	8	$129,912
Home Modifications and Ramps	--	--	15	$12,423
Rebuild and Recover	--	--	2	$71,440
Community Investment Tax Credits, 2005	9	$400,000	561	$13.4M
Homeownership	8	$325,000	--	--
Rental	1	$75,000	--	--
Low-Income Housing Credits, 1987	--	--	1,737	$107M
Multi-Family Bond Authority[2], 1993	--	--	862	$40.3M
Project-Based Section 8 Rental Assistance, 1978	937	$5.2M	--	--
Emergency Solutions Grant Program, 1988	96	$122,347	--	--
Weatherization Assistance Program, 1976	6	$102,531	56	$597,023
Homeownership	6	$102,531	--	--
Low-Income Home Energy Assistance Program, 1981	2,610	$2M	16,593	$8.5M
Homeownership	872	$701,616	--	--
Rental	1,738	$1.3M	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $259,493. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

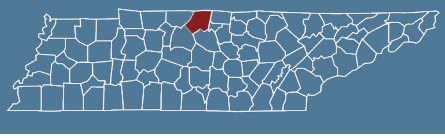
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SULLIVAN COUNTY IN 2020 WAS $4.8M.

INVESTMENTS & IMPACTS
2020

SUMNER COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	156	$33.7M	4,152	$415M
Great Choice Plus Loans, 2013	153	$1.6M	743	$6.6M
Homebuyer Education Program, 2003	*155*	*$24,750*	*1,473*	*$307,625*
New Start Loan Program, 2001	*1*	*$123,750*	*20*	*$1.7M*
Reinstatement Only Program, 2017	--	--	1	$16,675
HOME, 1992	--	--	229	$6M
Tennessee's Housing Trust Fund, 2007	20	$27,676	129	$837,215
Competitive Grants	--	--	16	$500,000
Continuum of Care	16	$8,039	16	$8,039
Emergency Repair Program	--	--	34	$172,444
Habitat for Humanity of Tennessee	1	$16,666	5	$79,914
Home Modifications and Ramps	3	$2,971	55	$68,580
Community Investment Tax Credits, 2005	--	--	253	$22.6M
Low-Income Housing Credits, 1987	--	--	1,962	$93.7M
Multi-Family Bond Authority[2], 1993	--	--	902	$62.7M
Section 8 Rental Assistance, 1978	1,219	$8.3M	--	--
Tenant-Based Rental	758	$6M	--	--
Tenant-Based Homeownership	1	$9,254	--	--
Project-Based	460	$2.2M	--	--
Emergency Solutions Grant Program, 1988	2	$17,592	--	--
Weatherization Assistance Program, 1976	2	$14,096	94	$622,327
Homeownership	2	$14,096	--	--
Low-Income Home Energy Assistance Program, 1981	1,313	$904,440	7,902	$4.2M
Homeownership	311	$223,655	--	--
Rental	1,002	$680,786	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 5 homebuyers in the amount of $996,348. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

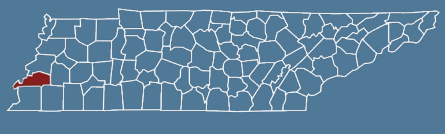
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SUMNER COUNTY IN 2020 WAS $14.9M.

INVESTMENTS & IMPACTS
2020

TIPTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	25	$3.4M	1,352	$85.3M
Great Choice Plus Loans, 2013	23	$155,529	93	$566,895
Homebuyer Education Program, 2003	19	$2,850	162	$30,850
Reinstatement Only Program, 2017	--	--	1	$9,353
HOME, 1992	--	--	120	$4.9M
Tennessee's Housing Trust Fund, 2007	11	$36,696	119	$741,543
Continuum of Care	7	$3,996	7	$3,996
Emergency Repair Program	4	$32,700	78	$554,062
Home Modifications and Ramps	--	--	1	$1,174
Low-Income Housing Credits, 1987	--	--	488	$16.9M
Multi-Family Bond Authority[2], 1993	--	--	40	$2M
Section 8 Rental Assistance, 1978	666	$4.1M	--	--
Tenant-Based Rental	380	$2.4M	--	--
Tenant-Based Homeownership	3	$12,181	--	--
Project-Based	283	$1.7M	--	--
Emergency Solutions Grant Program, 1988	2	$7,171	--	--
Weatherization Assistance Program, 1976	3	$37,845	51	$404,998
Homeownership	3	$37,845	--	--
Low-Income Home Energy Assistance Program, 1981	543	$332,863	4,943	$2.5M
Homeownership	151	$92,994	--	--
Rental	392	$239,869	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

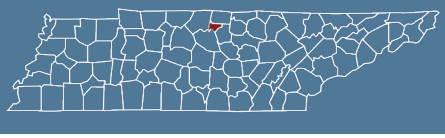
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TIPTON COUNTY IN 2020 WAS $876,613.

INVESTMENTS & IMPACTS 2020

TROUSDALE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	8	$1.4M	89	$9.1M
Great Choice Plus Loans, 2013	8	$61,715	34	$255,708
Homebuyer Education Program, 2003	8	$1,200	43	$8,425
HOME, 1992	--	--	63	$2.7M
Tennessee's Housing Trust Fund, 2007	1	$405	9	$31,796
Continuum of Care	1	$405	1	$405
Emergency Repair Program	--	--	7	$30,549
Home Modifications and Ramps	--	--	1	$842
Low-Income Housing Credits, 1987	--	--	33	$504,170
Tenant-Based Section 8 Rental Assistance, 1978	28	$147,760	--	--
Emergency Solutions Grant Program, 1988	--	$887	--	--
Weatherization Assistance Program, 1976	--	--	44	$235,655
Low-Income Home Energy Assistance Program, 1981	161	$128,218	1,045	$680,762
Homeownership	60	$49,373	--	--
Rental	101	$78,845	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

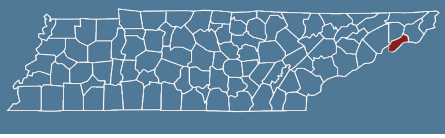
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TROUSDALE COUNTY IN 2020 WAS $429,512.

INVESTMENTS & IMPACTS

2020

UNICOI COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	3	$332,452	181	$10.4M
Great Choice Plus Loans, 2013	3	$16,800	14	$70,445
Homebuyer Education Program, 2003	4	$600	53	$12,025
HOME, 1992	--	--	149	$4.9M
Tennessee's Housing Trust Fund, 2007	*1*	*$1,767*	*18*	*$79,812*
Continuum of Care	*1*	*$1,767*	*1*	*$1,767*
Emergency Repair Program	--	--	*11*	*$55,071*
Home Modifications and Ramps	--	--	*2*	*$1,734*
Community Investment Tax Credits, 2005	--	--	*9*	*$611,631*
Low-Income Housing Credits, 1987	--	--	64	$4.1M
Section 8 Rental Assistance, 1978	105	$330,206	--	--
Project-Based	105	$330,206	--	--
Emergency Solutions Grant Program, 1988	32	$9,416	--	--
Weatherization Assistance Program, 1976	1	$19,159	9	$97,994
Homeownership	1	$19,159	--	--
Low-Income Home Energy Assistance Program, 1981	526	$452,113	3,445	$1.9M
Homeownership	212	$193,289	--	--
Rental	314	$258,824	--	--

See Methodology on Page 124 for calculation details.

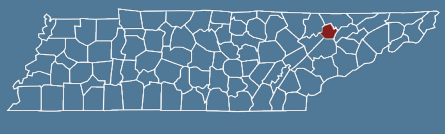
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNICOI COUNTY IN 2020 WAS $295,436.

INVESTMENTS & IMPACTS
2020

UNION COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	11	$1.5M	275	$19.9M
Great Choice Plus Loans, 2013	10	$70,404	43	$265,003
Homebuyer Education Program, 2003	11	$1,650	63	$11,425
HOME, 1992	--	--	157	$4.2M
Tennessee's Housing Trust Fund, 2007	1	$1,472	28	$123,248
Continuum of Care	1	$1,472	1	$1,472
Emergency Repair Program	--	--	11	$39,703
Community Investment Tax Credits, 2005	--	--	9	$3,438
Low-Income Housing Credits, 1987	--	--	255	$7.8M
Multi-Family Bond Authority[2], 1993	--	--	73	$2.8M
Section 8 Rental Assistance, 1978	8	$36,839	--	--
Tenant-Based Rental	7	$31,686	--	--
Tenant-Based Homeownership	1	$5,153	--	--
Emergency Solutions Grant Program, 1988	8	$5,220	--	--
Weatherization Assistance Program, 1976	2	$12,504	24	$170,045
Homeownership	2	$12,504	--	--
Low-Income Home Energy Assistance Program, 1981	655	$492,828	3,677	$2M
Homeownership	340	$259,482	--	--
Rental	315	$233,346	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $97,000. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

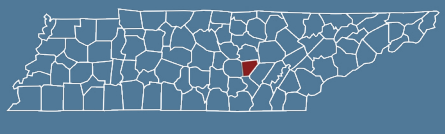
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNION COUNTY IN 2020 WAS $167,992.

INVESTMENTS & IMPACTS
2020

VAN BUREN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	23	$1.6M
Great Choice Plus Loans, 2013	--	--	7	$35,895
Homebuyer Education Program, 2003	--	--	7	$1,150
Reinstatement Only Program, 2017	--	--	1	$14,267
HOME, 1992	--	--	56	$2M
Tennessee's Housing Trust Fund, 2007	2	$23,656	22	$149,628
Continuum of Care	--	$190	--	$190
Emergency Repair Program	2	$23,465	14	$108,345
Low-Income Housing Credits, 1987	--	--	32	$2.9M
Project-Based Section 8 Rental Assistance, 1978	28	$138,621	--	--
Emergency Solutions Grant Program, 1988	--	$319	--	--
Weatherization Assistance Program, 1976	1	$6,237	41	$215,712
Homeownership	1	$6,237	--	--
Low-Income Home Energy Assistance Program, 1981	277	$240,611	1,222	$821,559
Homeownership	203	$171,253	--	--
Rental	74	$69,358	--	--

See Methodology on Page 124 for calculation details.

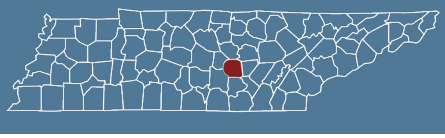
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN VAN BUREN COUNTY IN 2020 WAS $82,962.

INVESTMENTS & IMPACTS
2020

WARREN COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	20	$2.9M	425	$30.9M
Great Choice Plus Loans, 2013	20	$144,285	63	$351,844
Homebuyer Education Program, 2003	21	$3,250	200	$45,050
HOME, 1992	10	$500,000	111	$3.3M
Tennessee's Housing Trust Fund, 2007	8	$97,613	66	$959,799
Competitive Grants	--	--	8	$500,000
Continuum of Care	--	$3,800	--	$3,800
Emergency Repair Program	8	$93,813	42	$391,421
Home Modifications and Ramps	--	--	4	$2,336
Low-Income Housing Credits, 1987	--	--	475	$21.9M
Multi-Family Bond Authority[2], 1993	--	--	148	$5M
Section 8 Rental Assistance, 1978	326	$1.7M	--	--
Tenant-Based Rental	24	$62,772	--	--
Project-Based	302	$1.6M	--	--
Emergency Solutions Grant Program, 1988	80	$80,997	--	--
Weatherization Assistance Program, 1976	1	$10,281	57	$335,157
Homeownership	1	$10,281	--	--
Low-Income Home Energy Assistance Program, 1981	706	$516,425	4,588	$2.4M
Homeownership	347	$267,268	--	--
Rental	359	$249,157	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

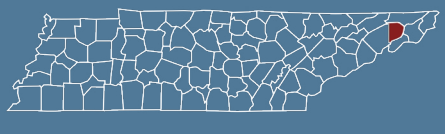
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WARREN COUNTY IN 2020 WAS $3M.

INVESTMENTS & IMPACTS 2020

WASHINGTON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	30	$3.8M	1,721	$101.3M
Great Choice Plus Loans, 2013	30	$196,315	185	$1.1M
Homebuyer Education Program, 2003	34	$5,400	379	$82,050
New Start Loan Program, 2001	1	$53,471	90	$8M
HOME, 1992	6	$722,966	208	$6.4M
Tennessee's Housing Trust Fund, 2007	23	$914,920	228	$5.2M
Competitive Grants	14	$900,997	108	$4.4M
Continuum of Care	9	$13,923	9	$13,923
Emergency Repair Program	--	--	89	$369,831
Habitat for Humanity of Tennessee	--	--	2	$33,332
Home Modifications and Ramps	--	--	6	$5,030
Rebuild and Recover	--	--	2	$367,874
Community Investment Tax Credits, 2005	88	$2.6M	316	$12.8M
Homeownership	8	$575,000	--	--
Rental	80	$2M	--	--
Low-Income Housing Credits, 1987	--	--	1,160	$73.4M
Multi-Family Bond Authority[2], 1993	--	--	102	$3M
Project-Based Section 8 Rental Assistance, 1978	895	$3.8M	--	--
Emergency Solutions Grant Program, 1988	267	$218,457	--	--
Weatherization Assistance Program, 1976	2	$28,987	37	$308,957
Homeownership	1	$13,728	--	--
Rental	1	$15,258	--	--
Low-Income Home Energy Assistance Program, 1981	1,475	$1.2M	8,364	$4.6M
Homeownership	435	$363,328	--	--
Rental	1,040	$812,122	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $253,250. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

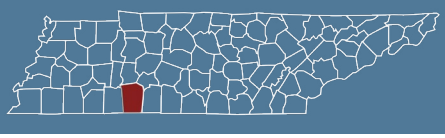
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WASHINGTON COUNTY IN 2020 WAS $6.6M.

INVESTMENTS & IMPACTS
2020

WAYNE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	--	--	38	$1.6M
Great Choice Plus Loans, 2013	--	--	1	$7,250
Homebuyer Education Program, 2003	--	--	2	$150
HOME, 1992	--	--	64	$2.3M
Tennessee's Housing Trust Fund, 2007	3	$21,986	22	$121,572
Continuum of Care	1	$585	1	$585
Emergency Repair Program	2	$21,400	15	$105,746
Low-Income Housing Credits, 1987	--	--	281	$10M
Multi-Family Bond Authority[2], 1993	--	--	56	$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	9	$12,939	--	--
Emergency Solutions Grant Program, 1988	--	$1,281	--	--
Weatherization Assistance Program, 1976	--	--	38	$235,875
Low-Income Home Energy Assistance Program, 1981	629	$458,663	4,148	$2.1M
Homeownership	437	$314,504	--	--
Rental	192	$144,160	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

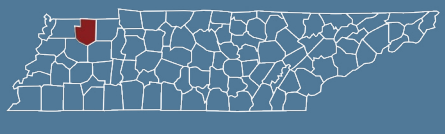
2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WAYNE COUNTY IN 2020 WAS $214,442.

INVESTMENTS & IMPACTS
2020

WEAKLEY COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	2	$189,554	267	$13.2M
Great Choice Plus Loans, 2013	2	$9,575	18	$84,584
Homebuyer Education Program, 2003	3	$450	20	$4,875
HOME, 1992	--	--	77	$3.2M
Tennessee's Housing Trust Fund, 2007	11	$58,231	92	$844,183
Competitive Grants	--	--	6	$336,485
Continuum of Care	5	$2,866	5	$2,866
Emergency Repair Program	6	$55,366	53	$409,963
Home Modifications and Ramps	--	--	7	$4,945
Community Investment Tax Credits, 2005	--	--	35	$784,041
Low-Income Housing Credits, 1987	--	--	338	$20.1M
Section 8 Rental Assistance, 1978	37	$183,814	--	--
Tenant-Based Rental	18	$77,643	--	--
Project-Based	19	$106,171	--	--
Emergency Solutions Grant Program, 1988	10	$14,212	--	--
Weatherization Assistance Program, 1976	--	--	23	$171,108
Low-Income Home Energy Assistance Program, 1981	854	$629,166	5,388	$2.8M
Homeownership	365	$288,059	--	--
Rental	489	$341,107	--	--

See Methodology on Page 124 for calculation details.

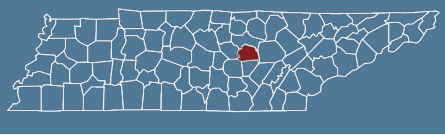
1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WEAKLEY COUNTY IN 2020 WAS $524,553.

INVESTMENTS & IMPACTS
2020

WHITE COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	5	$680,767	316	$18.3M
Great Choice Plus Loans, 2013	5	$32,485	26	$147,020
Homebuyer Education Program, 2003	7	$1,050	54	$10,400
Reinstatement Only Program, 2017	--	--	1	$8,654
HOME, 1992	--	--	72	$2.6M
National Housing Trust Fund, 2016	12	$900,000	12	$900,000
Tennessee's Housing Trust Fund, 2007	9	$106,894	50	$411,523
Continuum of Care	--	$1,694	--	$1,694
Emergency Repair Program	9	$105,200	35	$354,903
Home Modifications and Ramps	--	--	4	$2,513
Low-Income Housing Credits, 1987	--	--	48	$6M
Multi-Family Bond Authority[2], 1993	--	--	50	$800,000
Section 8 Rental Assistance, 1978	72	$401,136	--	--
Tenant-Based Rental	7	$19,801	--	--
Project-Based	65	$381,335	--	--
Emergency Solutions Grant Program, 1988	4	$2,836	--	--
Weatherization Assistance Program, 1976	2	$18,109	52	$292,115
Homeownership	2	$18,109	--	--
Low-Income Home Energy Assistance Program, 1981	518	$397,388	3,135	$1.7M
Homeownership	313	$233,227	--	--
Rental	205	$164,161	--	--

See Methodology on Page 124 for calculation details.

1 Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

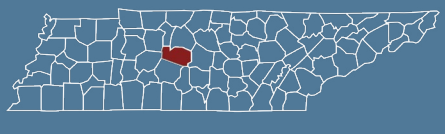
Italics denote State of Tennessee programs. All others are federal programs.

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WHITE COUNTY IN 2020 WAS $1.3M.

INVESTMENTS & IMPACTS

2020

WILLIAMSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	32	$8.6M	964	$116.3M
Great Choice Plus Loans, 2013	32	$403,219	170	$1.8M
Homebuyer Education Program, 2003	20	$3,200	375	$85,475
New Start Loan Program, 2001	--	--	29	$3M
HOME, 1992	--	--	113	$5.2M
National Housing Trust Fund, 2016	--	--	20	$1.6M
Tennessee's Housing Trust Fund, 2007	74	$537,487	308	$3.8M
Competitive Grants	64	$500,000	210	$3.4M
Continuum of Care	8	$4,154	8	$4,154
Emergency Repair Program	--	--	69	$271,296
Habitat for Humanity of Tennessee	2	$33,332	4	$66,664
Home Modifications and Ramps	--	--	17	$16,526
Community Investment Tax Credits, 2005	8	$1.3M	771	$60.9M
Homeownership	4	$701,640	--	--
Rental	4	$647,800	--	--
Low-Income Housing Credits, 1987	76	$13M	622	$72.5M
Section 8 Rental Assistance, 1978	79	$423,850	--	--
Tenant-Based Rental	24	$150,220	--	--
Tenant-Based Homeownership	1	$7,802	--	--
Project-Based	54	$265,828	--	--
Emergency Solutions Grant Program, 1988	95	$71,241	--	--
Weatherization Assistance Program, 1976	1	$9,755	54	$362,755
Homeownership	1	$9,755	--	--
Low-Income Home Energy Assistance Program, 1981	182	$147,327	1,332	$759,555
Homeownership	90	$76,112	--	--
Rental	92	$71,214	--	--

See Methodology on Page 124 for calculation details.

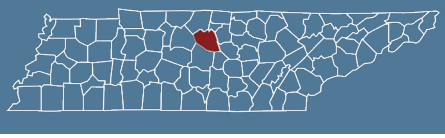
1 Great Choice Home Loans include the GC97 Program loans originated for 1 homebuyer in the amount of $224,500. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILLIAMSON COUNTY IN 2020 WAS $8M.

INVESTMENTS & IMPACTS 2020

WILSON COUNTY



PROGRAM, YEAR STARTED	2020 UNITS/ HHS.	2020 DOLLARS	CUMULATIVE UNITS/ HHS.	CUMULATIVE DOLLARS
Great Choice Home Loans[1], 1974	66	$15.4M	1,801	$198.3M
Great Choice Plus Loans, 2013	64	$707,491	320	$3.1M
Homebuyer Education Program, 2003	65	$10,650	665	$135,575
New Start Loan Program, 2001	2	$247,500	22	$1.8M
Reinstatement Only Program, 2017	--	--	1	$14,968
HOME, 1992	--	--	182	$5.9M
Tennessee's Housing Trust Fund, 2007	2	$16,465	47	$156,736
Continuum of Care	--	$7,865	--	$7,865
Emergency Repair Program	1	$350	19	$100,730
Habitat for Humanity of Tennessee	--	--	1	$16,666
Home Modifications and Ramps	1	$8,250	25	$24,038
Community Investment Tax Credits, 2005	186	$33.9M	586	$54.1M
Rental	186	$33.9M	--	--
Low-Income Housing Credits, 1987	186	$15.7M	1,508	$88.1M
Multi-Family Bond Authority[2], 1993	186	$23.3M	431	$35.7M
Section 8 Rental Assistance, 1978	611	$4M	--	--
Tenant-Based Rental	464	$3.2M	--	--
Tenant-Based Homeownership	4	$23,294	--	--
Project-Based	143	$795,580	--	--
Emergency Solutions Grant Program, 1988	17	$13,169	--	--
Weatherization Assistance Program, 1976	4	$38,993	68	$435,441
Homeownership	4	$38,993	--	--
Low-Income Home Energy Assistance Program, 1981	707	$519,890	3,740	$2M
Homeownership	237	$187,593	--	--
Rental	470	$332,297	--	--

See Methodology on Page 124 for calculation details.

1 Great Choice Home Loans include the GC97 Program loans originated for 2 homebuyers in the amount of $493,730. Homebuyers who qualify for Great Choice Home Loan can apply for Great Choice Plus loans to get assistance with downpayment and/or closing costs. Homebuyer Education is required by THDA for participation in these and other programs.

2 Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low-Income Housing Credits for some or all of the units. The LIHC total shown here is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced a total of 1 market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

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

THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILSON COUNTY IN 2020 WAS $5.6M.

INVESTMENTS & IMPACTS 2020

Tennessee Housing Development Agency

HOMEOWNERSHIP & RENTAL SUMMARIES

HOMEOWNERSHIP & RENTAL SUMMARY TABLE

STATEWIDE 2020 TOTALS FOR THDA INVESTMENTS & IMPACTS

HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
42,779	$586,002,506	124,023	$911,228,994

CONGRESSIONAL DISTRICT 2020 TOTALS

CONGRESSIONAL DISTRICT	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Congressional District 1	6,992	$44,345,833	13,255	$56,432,894
Congressional District 2	5,475	$66,901,525	15,369	$92,458,597
Congressional District 3	6,032	$53,447,363	13,299	$57,816,034
Congressional District 4	5,447	$131,410,076	11,592	$84,967,583
Congressional District 5	2,421	$94,742,211	16,183	$249,382,198
Congressional District 6	5,341	$102,361,311	10,759	$81,774,589
Congressional District 7	5,517	$65,899,214	11,523	$60,342,258
Congressional District 8	8,354	$63,832,156	37,323	$245,477,017
Congressional District 9	4,779	$33,262,844	25,894	$203,691,585

COUNTY 2020 TOTALS

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Anderson	525	$10,626,071	1,422	$10,633,194
Bedford	378	$6,276,826	925	$12,808,098
Benton	257	$321,187	277	$495,001
Bledsoe	227	$393,065	346	$978,443
Blount	750	$9,423,324	1,325	$17,282,581
Bradley	668	$10,219,408	2,025	$10,477,891
Campbell	584	$1,269,931	785	$1,785,956
Cannon	136	$1,769,108	131	$118,453
Carroll	238	$436,983	511	$828,694
Carter	621	$1,780,966	983	$2,449,897
Cheatham	136	$5,339,251	154	$319,170
Chester	149	$467,005	508	$1,862,217
Claiborne	653	$1,076,903	409	$2,237,517
Clay	254	$295,152	257	$222,446
Cocke	762	$2,653,074	849	$3,876,651
Coffee	391	$2,497,206	1,186	$2,898,875
Crockett	179	$914,059	257	$279,599

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Cumberland	462	$2,153,070	470	$594,354
Davidson	2,031	$81,985,994	15,419	$247,916,626
Decatur	173	$283,744	149	$246,534
DeKalb	261	$3,726,535	349	$4,544,799
Dickson	254	$7,416,966	639	$1,146,401
Dyer	272	$1,353,825	1,167	$2,490,309
Fayette	221	$3,060,326	503	$1,720,996
Fentress	563	$1,706,422	413	$352,144
Franklin	422	$1,572,442	526	$1,071,771
Gibson	429	$2,743,778	1,070	$2,026,541
Giles	243	$1,631,624	724	$1,659,385
Grainger	535	$1,748,118	391	$625,646
Greene	589	$3,077,076	1,069	$2,090,236
Grundy	445	$326,445	149	$200,733
Hamblen	756	$8,473,815	1,906	$13,436,439
Hamilton	1,131	$18,615,200	5,456	$10,756,056
Hancock	359	$800,522	320	$4,193,795
Hardeman	340	$769,250	481	$841,933
Hardin	297	$985,516	491	$6,092,057
Hawkins	673	$2,466,522	1,086	$15,207,333
Haywood	159	$1,847,264	468	$695,825
Henderson	258	$857,665	435	$959,539
Henry	301	$1,305,258	1,118	$5,495,652
Hickman	315	$2,889,868	345	$776,743
Houston	153	$253,463	150	$133,212
Humphreys	101	$1,614,970	519	$793,620
Jackson	245	$601,449	256	$294,115
Jefferson	536	$5,784,552	704	$616,894
Johnson	504	$623,946	541	$1,010,033
Knox	2,121	$43,934,186	10,887	$67,810,186
Lake	45	$535,432	508	$1,388,402
Lauderdale	181	$2,714,606	481	$1,370,630
Lawrence	394	$2,166,966	587	$521,860
Lewis	293	$1,289,243	262	$321,780
Lincoln	306	$1,185,427	766	$1,264,454
Loudon	296	$3,664,511	879	$2,099,816
Macon	187	$4,769,827	340	$315,642
Madison	515	$9,816,107	2,604	$17,710,182
Marion	277	$1,000,188	431	$643,413
Marshall	159	$3,876,078	700	$6,335,802
Maury	413	$13,952,307	1,382	$4,479,980
McMinn	497	$2,485,584	931	$2,339,196
McNairy	365	$375,327	539	$14,074,705
Meigs	233	$550,294	151	$164,728
Monroe	624	$2,934,016	611	$5,189,899

COUNTY	HOMEOWNERSHIP UNITS & HOUSEHOLDS*	HOMEOWNERSHIP DOLLARS*	RENTAL UNITS & HOUSEHOLDS*	RENTAL DOLLARS*
Montgomery	808	$27,596,366	3,850	$10,463,664
Moore	73	$72,221	64	$56,917
Morgan	416	$649,587	211	$279,827
Obion	219	$1,201,748	911	$2,472,710
Overton	349	$699,892	269	$296,097
Perry	222	$357,596	167	$2,277,362
Pickett	175	$665,148	100	$158,988
Polk	270	$508,069	158	$285,274
Putnam	370	$2,338,666	1,828	$15,430,013
Rhea	285	$2,020,152	323	$248,401
Roane	427	$3,789,491	947	$2,220,134
Robertson	250	$18,609,384	709	$2,101,502
Rutherford	757	$85,243,845	2,713	$43,685,775
Scott	536	$493,343	439	$13,583,575
Sequatchie	212	$561,229	359	$547,066
Sevier	540	$3,819,089	690	$908,470
Shelby	4,779	$33,262,844	25,894	$203,691,585
Smith	170	$2,159,779	160	$135,292
Stewart	167	$667,631	173	$198,307
Sullivan	955	$9,108,340	2,676	$6,513,619
Sumner	475	$35,677,452	2,220	$8,924,675
Tipton	186	$3,775,736	1,055	$4,285,971
Trousdale	68	$1,482,564	129	$226,605
Unicoi	216	$562,300	419	$589,030
Union	354	$1,856,663	322	$265,032
Van Buren	206	$200,955	102	$207,979
Warren	386	$3,959,194	685	$1,934,754
Washington	481	$5,195,630	2,030	$5,540,496
Wayne	439	$335,904	201	$157,098
Weakley	373	$543,003	526	$524,921
White	329	$1,070,838	289	$1,465,297
Williamson	130	$9,083,583	314	$13,987,262
Wilson	315	$16,598,613	1,449	$43,329,365
Zother	0	$150,408	77	$660,851
Wilson	251	$18,304,201	933	$3,513,400
Other	3	$2,685	77	$642,393

* 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, 2,342 units funded with LIHC 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.

INVESTMENTS & IMPACTS 2020

Tennessee Housing Development Agency

METHODOLOGY

METHODOLGY

Some funding categories with more than one program may have a total that appears different than the sum of the rounded sub-categories due to rounding.

BLIGHT ELIMINATION PROGRAM

Blight Elimination Program dollars represent the total amount of funding provided to program participants who complete 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 credits, 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.

Beginning in 2015, we began reporting the number of households served rather than housing units. Comparable data are not available for previous years. Therefore, the cumulative number of households served with CITC funds underestimates the actual number of households that were helped by the program. Prior to 2015, 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.

We report figures based on the application approval date. The investment applications that had not yet been approved in 2020 will be reported in 2021 once they have been approved.

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG)

ESG funds are awarded annually through a competitive application process to cities, counties and nonprofit organizations outside of local participating jurisdictions that receive their own ESG allocation directly from the U.S. Department of Housing and Urban Development (HUD).

Instead of basing dollar amounts on grant allocations as we have in prior years, we report the actual spending by ESG grantees and sub-grantees. Once we determine the total spending during the year for each grantee, we distribute the dollars spent in each county based on the ratio of low-income renter households in county grantee serves. Because grantees often serve multiple counties, this calculation was required to determine the approximate spending by county.

The data also include the number of households served by each agency, as reported in their Quarterly Reports. These numbers may be underreported for some agencies that have not submitted their Quarterly Reports.

METHODOLGY

GREAT CHOICE HOME LOANS

The 2020 Great Choice Home Loans include the first mortgage loans funded during the year through the Great Choice, Great Choice Plus and GC97 loan programs. In previous years, New Start Program loans were also reported under Great Choice Home Loans. In 2020, we separate the New Start Program loans. Therefore, the cumulative number of loans and the dollar amount of loans in 2020 may differ from the previous years.

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 Great Choice Plus Loan Program.

GREAT CHOICE PLUS DOWNPAYMENT ASSISTANCE (DPA) LOANS

Great Choice Plus DPA 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, including the GC97 borrowers.

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.

Reported HOME dollars include both the project funds and administrative funds provided to grantees. Both dollars and units are based on allocation (awards), not the spending during the year. The HOME program may reallocate recaptured funds[1] or program income[2] from one HOME program year to the next. The awarded funds may include program income and recaptured funds from previous rounds. Therefore, the cumulative HOME dollars may be different than cumulative HUD allocation to Tennessee.

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

1 Recaptured funds are funds from previous HOME rounds that have been unspent and reallocated to future HOME awards.

2 The HOME program makes a small amount of program income from repayments made by homeowners who do not comply with the established terms of the period of affordability or compliance period.

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 2020 data.

The STEP IN Program provided pre-purchase education opportunities to state of Tennessee employees at a discounted rate. For 2020 Investments and Impacts, the number shown is the total number of state employees who took the coupon code and were transferred to an agency. The dollar amount of savings is calculated by multiplying the difference between the full cost of counseling and the price paid by the employees with the number of employees who took advantage of this opportunity.

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 2020, as in the previous years, THDA transferred a portion of the LIHEAP annual allocation to be used in the Weatherization Assistance Program (WAP). The dollars and units corresponding to these funds 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 CREDITS (LIHC)

Federal low-income housing credits are allocated to developers of qualified projects. Competitive (nine percent) and non-competitive (four percent) credits are included in the reporting. Units are counted in the year in which the tax credits are allocated, rather than the year in which construction or rehabilitation is completed. The dollar amounts listed under the LIHC program represent the total value of tax credits, over 10 years. If a developer returns the credit, those credits and their units are removed from the cumulative. Additionally, if a developer exchanges a previous allocation for the current year, we remove the credits and units from the previous year and include them in the current year's credit allocation. If the credit amount and/or number of units change, we adjust them to reflect the most recent allocations.

Some developments receive tax credit allocations for rehabilitation/preservation of existing LIHC developments. New investment in these properties is required to preserve affordability and quality into the future. Over the life of the program, these developments have received two LIHC allocations. Therefore, the units are counted twice in the cumulative unit totals.

MULTI-FAMILY TAX-EXEMPT BOND AUTHORITY

THDA issues bond authority to local issuers for multi-family development. Nearly all Multifamily Tax Exempt Bond transactions also utilize non-competitive Low Income Housing Credits (LIHC) for some or all of the units. The LIHC total unit reported is inclusive of these units. Some bond transactions include additional market-rate units. In 2020, the bond program produced one market rate unit in Knox County in addition to the LIHC units listed in the county program totals.

METHODOLGY

NATIONAL HOUSING TRUST FUND

The National Housing Trust Fund is one of three formula grant programs awarded to THDA by the U.S. Department of Housing and Urban Development (HUD).

The National Housing Trust Fund totals are calculated using the awarded amounts in the given year and the number of household units projected to be completed in each agency's application.

NEW START LOAN PROGRAM

The New Start Loan Program is designed to promote the construction of new homes for low- and very low-income Tennesseans, and delivered through non-profit organizations (the "New Start Program Partner"), which are responsible for selecting the homebuyer, determining the borrower's eligibility based on New Start Program guidelines, constructing the home, providing homebuyer education, and originating the New Start Loan. 2020 New Start Program loan totals include the loans provided for these homebuyers. In previous years, New Start Program borrowers were reported under Great Choice Home loans, but are separated this year.

REINSTATEMENT ONLY PROGRAM

The Reinstatement Only Program pays all mortgage loan and mortgage-related expenses (including property taxes, homeowner insurance, homeowner dues) to the loan servicer to bring the homeowner's mortgage loan current. The maximum loan amount is $20,000, although the disbursed assistance amount could be less depending on the borrower's need. The reported amount is the disbursed amount after servicers receive the payments for the borrower. The number of households is the number of borrowers whose reinstatement payments were made. If THDA has committed to a borrower, but has not yet disbursed funds to the servicer, those borrowers and dollar amounts are not included in the total.

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 Section 8 properties across Tennessee. The figures reported at the county level reflect the total number of families who lived in a project-based unit in 2020. 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 2020. The figures reported at the county-level reflect the total number of families served in 2020. 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.

TENNESSEE HOUSING TRUST FUND

The Tennessee Housing Trust Fund (THTF) funds several programs including the Appraisal Gap Pilot Program, the Challenge Grant, the Competitive Grants Program, Continuum of Care, the Emergency Repair Program, the Habitat for Humanity of Tennessee Program, the Rebuild and Recover Program, and the Tennessee Repair Loan Program(TRLP). The dollar amounts for THTF programs include the administrative funds provided to grantees. The dollar amounts and households served for The Continuum of Care, the Competitive Grants Program, the Challenge Grant and the Rebuild and Recover Program are based on grant allocation during the year. Meanwhile, in other THTF programs, the dollar amounts and households served are based on expenditures that occurred during the year. Cumulative dollar amounts reflect the amount of funding awarded. Because the Challenge Grant Program awards special projects, a unit or household count may not be available.

A few programs funded by the THTF 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 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 the Tennessee 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.

WEATHERIZATION ASSISTANCE PROGRAM

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2020.

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

In 2020, as in the previous years, THDA transferred a portion of the LIHEAP annual allocation to be used in the Weatherization Assistance Program. The dollars and units corresponding to these funds appear under the Weatherization Assistance Program.

CONGRESSIONAL DISTRICT NOTES

Congressional district boundaries for 2020 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.

INVESTMENTS & IMPACTS 2020

Tennessee Housing Development Agency

THDA.ORG

ANDREW JACKSON BUILDING,
THIRD FLOOR

502 DEADERICK ST.
NASHVILLE, TN 37243

800-228-THDA