

2025 Investments and Impacts



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2025
Investments and Impacts

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Economic Impact

The benefits of affordable housing programs administered by the Tennessee Housing Development Agency (THDA) extend beyond just providing individuals and families the opportunity to live in safe, sound, affordable homes. Money spent through THDA programs has an economic multiplier, or “ripple”¹ effect on the broader economy. A multiplier effect measures the creation of additional jobs, income, and spending in the local economy as a result of THDA programs. Furthermore, the additional economic activity induced by THDA adds to state and local revenues.

In this study, we developed a comprehensive framework to estimate the economic impact of THDA activities by reviewing THDA spending and allocations to determine the scope and monetary flows of each program’s activities. Affordable housing programs are not limited to subsidies that reduce housing costs to levels that low- and moderate-income households can afford. In addition to subsidy programs such as the Low-Income Housing Credit (LIHC) Program, we also considered the impacts of programs and policies that reduce housing-related expenses and provide sound mortgage products to low- and moderate-income households.

ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN 2025

The total economic impact described in this report 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 in 2025 is estimated at \$2.2 billion.
- Of this total, THDA-related activities were responsible for a direct infusion of \$1.2 billion into the economy.
- Every \$100 of THDA-related activities generated an additional \$93 in business revenues.

PERSONAL INCOME

- THDA-related activities generated \$923 million in wages and salaries in 2025.
- Every \$100 of personal income produced an additional \$65 of wages and salaries in the local economy.

¹ We used the IMPLAN input-output model to calculate these “ripple” effects. For more information, please see <https://thda.org/research-and-reports/investments-impacts/>.

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Economic Impact

EMPLOYMENT / JOB CREATION

- THDA-related activities created 12,145 jobs in 2025.
- Every 100 jobs created by THDA-related activities, primarily in the construction sector, generated 72 additional jobs were generated throughout the local economy.

STATE AND LOCAL TAXES

- THDA-related activities accounted for \$77 million in state and local taxes in 2025.

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**Tennessee
Program Totals**

Homeownership and Maintenance Programs

The **Great Choice** and **New Start Homeownership Loan Programs** created 1,802 first time homeowners totaling \$423.4M in home loans. **Great Choice Plus DPA Loans** helped 1,766 borrowers with \$17.4M in downpayment assistance (DPA).

The **Homebuyer Education Program** provided area agencies \$759,650 to counsel 1,869 families in their home purchase. The **STEP-IN Program** provided pre-purchase education opportunities to 74 state employees and selected employers, which has saved them \$6,250.

The **Foreclosure-Rehab Program** used \$461,371 to rehabilitate 11 foreclosed properties for first time homebuyers. Since its inception, THDA has a net loss of \$91,895 from this program.

The **Homeowner's Assistance Fund Program** has issued a cumulative \$55.2M in grants to 2,659 homeowners for delinquent mortgage expenses as well as ongoing assistance for homeowners facing COVID-19 related hardships, including a reduction or loss of employment or income.

The **HOME Program** awarded \$19.6M to local governments and non-profit organizations to provide rehabilitation, homeownership, and rental services to 142 households.

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

- The **Emergency Repair Program** provided \$2,239,293 in home repair assistance for 150 eligible elderly or disabled households.
- The **Habitat for Humanity of Tennessee Program** provided \$500,000 to local Habitat affiliates to help 20 low-income home buyers.
- The **Home Modifications and Ramps Program** provided \$175,037 to make 121 homes accessible for persons with disabilities.

Lenders received **Community Investment Tax Credits** on \$6.4M in below-market loans or contributions made to eligible non-profit agencies to create or preserve 120 units of owner-occupied affordable housing.

The **Weatherization Assistance Program** used \$3.5M to help 273 low-income homeowners reduce their energy bills by making their homes more energy efficient. Of these homeowners, 260 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$17.7M to non-profits serving Tennessee to assist 24,314 low-income homeowners with their heating and cooling expenses.

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

Rental Development and Assistance Programs

The **Emergency Rental Assistance Program** has provided a cumulative \$304.2M of assistance to 109,599 renters who were struggling to pay rent, utilities, or other home energy costs due to loss of wages or income as a result of the COVID-19 pandemic, since its inception in 2021.

The Tennessee Housing Trust Fund's **Competitive Grants Program** awarded \$3.5M to seven non-profit organizations to develop affordable rental housing across Tennessee, serving 44 households.

The **National Housing Trust Fund** awarded \$3.5M to Public Housing Authorities, non-profit entities for the production and preservation of 18 affordable rental housing units serving extremely low-income households.

Low Income Housing Credits in the amount of \$71.6M were allocated to create or rehabilitate 4,197 affordable rental units. Of these, 2,653 units utilized \$399.2M in **Multi-Family Bond Authority** to assist in financing the deal.

Lenders received **Community Investment Tax Credits** on \$594.6M in below-market loans or contributions made to eligible non-profit agencies and public housing authorities to assist 2,384 households through a range of housing services and to create or preserve units of affordable rental housing.

Section 8 Rental Assistance helped 38,993 households with \$377.4M in rent and utility assistance. Of this:

- **Tenant-based Housing Choice Voucher** assistance of \$60.8M aided 5,991 households living in privately owned rental housing. Through the Section 8 to Homeownership Program, 38 families received housing choice vouchers utilizing \$271,517 in voucher assistance to make mortgage payments rather than rental payments.
 - The **Family Self Sufficiency Program** helped 226 Housing Choice Voucher Program participants work toward self-sufficiency through education, training, and case management. The program helped participants save a total of \$723,655 in escrow/savings. 27 participants graduated from the program and received a total of \$206,432 in escrow disbursements.
- **Project-based assistance** of \$316.3M helped 32,964 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 \$279,496 to help 21 low-income renters reduce their energy bills by making their homes more energy efficient. Of these households, 21 received LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program.

The **Low Income Home Energy Assistance Program** awarded \$36.6M to non-profits serving Tennessee to assist 50,124 low-income renters with paying heating and cooling expenses.

Homelessness Assistance and Prevention

The **Emergency Solutions Grant Program** awarded \$1.9M to non-profits serving Tennessee to support area emergency shelters, domestic violence shelters, rapid re-housing and homelessness prevention programs, street outreach services, and other essential supportive services. In 2024, ESG funding assisted an estimated 3,291 households who were experiencing homelessness or at risk of entering homelessness.

The **HOME-ARP Supportive Services Program** awarded just over \$991,017 to nonprofits serving Tennessee to support rapid re-housing and homelessness prevention programs, and provide an array of essential supportive services to help households gain stability in permanent housing. In 2025, HOME-ARP Supportive Services funding assisted an estimated 796 households who were experiencing homelessness or at risk of entering homelessness.

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

2025 Investments and Impacts

Tennessee Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1,802	\$423.4M	140,441	\$12.1B
Great Choice Plus Loans, 2013	1,766	\$17.4M	26,032	\$214.6M
Homebuyer Education Program, 2003	1,869	\$759,650	43,426	\$9.9M
New Start Loan Program, 2001	30	\$5.7M	1,629	\$143.6M
Foreclosure Rehab, 2022	11	\$461,371	41	\$2M
Homeowner's Assistance Fund Program, 2021	--	--	2,659	\$55.2M
HOME, 1992	142	\$19.6M	13,201	\$454.7M
Homeownership	131	\$18.3M	--	--
Rental	11	\$1.4M	--	--
Tennessee's Housing Trust Fund, 2007	335	\$6.4M	13,327	\$133M
Competitive Grants	44	\$3.5M	4,000	\$70.9M
Emergency Repair Program	150	\$2.2M	4,667	\$34.7M
Habitat for Humanity of Tennessee	20	\$500,000	298	\$6.6M
Home Modifications and Ramps	121	\$175,037	2,584	\$2.6M
Rebuild and Recover	--	--	102	\$4M
Capacity Building Program	--	--	--	\$2.5M
National Housing Trust Fund, 2016	18	\$3.5M	607	\$36.4M
Emergency Rental Assistance Program, 2021	--	--	109,599	\$304.2M
Community Investment Tax Credits, 2005	2,504	\$600.9M	36,045	\$3.3B
Homeownership	120	\$6.4M	--	--
Rental	2,384	\$594.6M	--	--
Low Income Housing Credits, 1987	4,197	\$71.6M	101,414	\$778.2M
Multi-Family Bond Authority ² , 1993	2,653	\$399.2M	55,295	\$4.6B
Section 8 Rental Assistance, 1978	38,993	\$377.4M	--	--
Tenant-Based Rental	5,991	\$60.8M	--	--
Tenant-Based Homeownership	38	\$271,517	--	--
Project-Based	32,964	\$316.3M	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	294	\$3.8M	4,032	\$38.3M
Homeownership	273	\$3.5M	--	--
Rental	21	\$279,496	--	--
Low-Income Home Energy Assistance Program, 1981	74,438	\$54.3M	1.2M	\$756.7M
Homeownership	24,314	\$17.7M	--	--
Rental	50,124	\$36.6M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TENNESSEE IN 2025 WAS \$2.2B.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 231 homebuyers in the amount of \$57.6M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

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**THDA Program
Descriptions**

COMMUNITY INVESTMENT TAX CREDIT (CITC)

Financial institutions may obtain credit against the total taxes obligated by the Franchise Tax Law and Excise Tax Law. The tax credit may occur when qualified loans, investments, grants, or contributions are extended to eligible nonprofit 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 nonprofit organizations that improve housing opportunities for low-income Tennesseans. The households served are those who have an income at or below 80 percent of the area median income as determined by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 Program.

EMERGENCY RENTAL ASSISTANCE (ERA) PROGRAM

The ERA program makes funding available to assist households in paying rent and utilities or providing housing stability services to households negatively impacted by the COVID-19 pandemic. Funding is available to households for payment of delinquent utility costs and past-due, current, or future rent expenses. THDA provides assistance to eligible applicants in all areas of Tennessee. The program ended in 2025.

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 experiencing homelessness or are “at risk” of entering homelessness. Funds may be used to help meet the costs of operating and maintaining emergency shelters and providing essential services to shelter residents. Funds may also be used to provide emergency intervention services to unsheltered individuals and families experiencing homelessness through street outreach, rental assistance, and supportive services to promote self-sufficiency and prevent homelessness, as well as rapid rehousing services to move individuals and families into permanent housing quickly. ESG funds are awarded annually through a competitive process to non-profit organizations and local governments across the state of Tennessee.

FORECLOSURE-REHAB PROGRAM

THDA implemented a pilot program in June 2022 with the intent of helping first-time homebuyers purchase turn-key ready homes by renovating our foreclosed properties. Since inception, the program has provided 40 first-time home buyers with a move-in ready home. THDA currently partners with four contractors serving the entire state to continue to provide affordable housing to first time home buyers.

GREAT CHOICE HOME LOANS & GREAT CHOICE PLUS DPA

THDA's Great Choice Home Loan program offers affordable, 30-year fixed rate mortgages for income eligible, first-time buyers through local lenders. 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. Homeownership for the Brave and HFA Advantage are both part of the Great Choice Home Loan program. Homeownership for the Brave offers a half percentage point discount to the Great Choice interest rate for those eligible veterans, active duty military, and national guardsmen. In March 2023, THDA expanded the Homeownership for the Brave program to include first responders. This includes firefighters, state & local law enforcement, paramedics and EMTs. HFA Advantage is a conventional Freddie Mac product for income eligible borrowers, which does not have a first-time buyer requirement.

HOMEBUYER EDUCATION PROGRAM

Since the home purchase process can be costly and complex, THDA recognizes the value of homebuyer education for all its mortgage applicants. The purpose of homebuyer education is to educate and empower first-time homebuyers with the knowledge of homeownership and understanding the mortgage process when purchasing a home and help them become successful and sustainable homeowners. THDA works with approved providers of homebuyer education by supplying materials to teach homebuyer education classes and hosts annual trainings, which allow providers to obtain and maintain their certification. All THDA homebuyer education providers are HUD Certified Housing Counselors. 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. The STEP-IN Program offers a discount to State employees and select employers to pursue Homebuyer Education courses.

HOMEOWNER'S ASSISTANCE FUND (HAF) PROGRAM

The HAF Program was established under Section 3206 of The American Rescue Plan Act of 2021. After administering a pilot program with Tennessee Housing Development Agency (THDA) mortgage holders, the program opened to the public in January 2022 for eligible homeowners who experienced a financial hardship related to the COVID-19 pandemic. The state of Tennessee was allocated \$168,239,035. Reinstatement Assistance was directed towards the prevention of mortgage delinquencies, foreclosures, and defaults. Funds were used to provide a principal reduction of amortizing secondary liens originated by an eligible non-profit agency as down payment assistance, along with other related housing expenses. Additionally, funds were used to supplement other loss mitigation options offered by the servicer under investor requirements or instances in which, without HAF, the homeowner would not qualify for these loss mitigation options. The reinstatement options for this program closed as of August 2023. Currently, reduction or extinguishment of partial claims through FHA, VA or USDA loans that were used as part of a COVID loss mitigation resolution through the applicant's service provider remains the only option available.

HOME-ARP SUPPORTIVE SERVICES PROGRAM

THDA administers the federally funded HOME-ARP Supportive Services Program on behalf of the State of Tennessee to improve the housing stability of individuals and families who are experiencing homelessness or are "at risk" of entering homelessness. Funds may be used for security deposits, rental assistance and for providing essential services to individuals and families. Funds may also be used to provide emergency intervention services to unsheltered individuals and families experiencing homelessness through street outreach. HOME-ARP funding is a one-time funding allocation through the American Rescue Plan.

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 low-income individuals and families. THDA's HOME funds are awarded annually through a competitive application process open to cities, counties, non-profit organizations, and public housing authorities 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. Four programs comprise HOME.

Homeowner Rehabilitation

Funds are administered to promote the production, preservation, and rehabilitation of housing for low-income households. Funds for the HOME Homeowner Rehabilitation Program are awarded annually by a competitive process to cities, counties, and non-profit organizations outside HUD designated participating jurisdictions. These awards allow our grantees to operate programs to provide rehabilitation of homeowner-owned, single-family houses for the benefit of low-income households whose homes have at least one or more code deficiencies.

Homeownership Development

Funds are administered to promote the production, preservation, and rehabilitation of single-family housing for low-income households. Funds are awarded annually to non-profit organizations that meet the designation of a Community Housing Development Organization ("CHDO"), as defined by HUD, through a competitive application process for sale to low-income households.

Rental Development

Funds are administered to promote the new construction and/or acquisition and rehabilitation of rental housing projects that consist of no more than a total of 11 units.

Disaster Recovery Grant

THDA announced availability of funding for the 2024 HOME Homeowner Rehabilitation East Tennessee Disaster Recovery Grant in the Winter of 2024. Under the Federal Disaster Declaration 4832 for Individual Assistance, HOME funds were awarded to 8 counties to assist with disaster recovery following Hurricane Helene. The eligible counties included Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington. Each county was awarded \$1,000,000 in project funds with an additional \$80,000 in administrative funds for the sole purpose of Homeowner rehabilitation, including reconstruction.

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

THDA administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) that assists qualified households (those below 60 percent of the state median income) in meeting their home energy needs and improving the energy efficiency of their homes. LIHEAP provides regular and crisis assistance across Tennessee in partnership with community service agencies and local governments. Prioritization of recipients and 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 provides a tax incentive to investors, which offsets federal income tax liability in exchange for an equity investment in affordable rental housing. The credit was designed to provide a funding source to create and preserve safe and affordable rental housing for low-income households. 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. Developers receive an allocation of the state's tax-exempt bond authority and sell bonds through local bond issuers (municipalities, housing authorities, etc.) 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. NHTF Loans are targeted towards applicants seeking 9% Low Income Housing Tax Credits, with proposals for permanent Supportive Housing and proposals for multifamily housing in Rural Counties receiving priority. Eligible recipients are local public housing authorities and entities in partnership with non-profit organizations. There is a 30-year affordability period requirement.

SECTION 8 PROJECT-BASED RENTAL ASSISTANCE (CONTRACT ADMINISTRATION)

The Section 8 Contract Administration and Compliance Division provides oversight for the contractor (CGI) who manages Housing Assistance Payment contracts between HUD and Section 8 property owners across the state. To complete this work, CGI processes monthly payments to owners and oversees annual contract renewals and rent adjustments with property agents. CGI 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 to elderly, disabled, and/or low-income Tennessee households. Unlike the Section 8 Tenant-Based Rental Assistance (also known as Housing Choice Vouchers) 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 safe, decent, 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 https://www.hud.gov/program_offices/public_indian_housing/pha/contacts. All participating HCV households have the option to participate in the Family Self Sufficiency (FSS) program. As 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.

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 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.

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 Competitive Grants Program provides grants for the development and/or preservation of rental housing for homeowners who are elderly (age 60 or over) or have a disability. Applications are accepted through one funding round each year.
- Habitat for Humanity of Tennessee distributes awarded funds to local affiliates for the new construction of single-family homes.
- The Emergency Repair Program provides grants to correct, repair, or replace an essential system and/or critical structural problem for elderly (age 60 or over) or disabled homeowners, to stabilize their residence and make it more livable. Assistance is available to individual homeowners in the form of a grant and administered by quasi-governmental agencies in each of the nine Tennessee Development Districts.
- 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 that does not rise to the level of a presidential or state-declared disaster.
- The Capacity Building program provides grants to non-profit affordable housing developers for the construction, acquisition, and/or rehabilitation of office or program delivery space. Funds may also be used for the improvement of IT systems and the development of strategic and succession management plans.

WEATHERIZATION ASSISTANCE PROGRAM

THDA administers the federally funded Weatherization Assistance Program (WAP), which assists households with incomes at or below 200 percent of the federal poverty standards. WAP 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, replacing inefficient HVAC units, and adding insulation to attics, walls, and floors. The program is administered with LIHEAP Weatherization resources to reduce health and safety issues and address other energy-related home repairs for assisted units.

2025 Investments and Impacts

U.S. Congressional District Program Totals*

* Click on the section title to visit the 2025 Investments and Impacts report webpage.

2025 Investments and Impacts

Congressional District 1 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	232	\$47.3M	11,227	\$819.1M
Great Choice Plus Loans, 2013	229	\$1.9M	2,489	\$17.3M
Homebuyer Education Program, 2003	242	\$97,200	3,636	\$793,575
New Start Loan Program, 2001	6	\$1.1M	266	\$25.2M
Foreclosure Rehab, 2022	--	--	6	\$306,245
Homeowner's Assistance Fund Program, 2021	--	--	218	\$3.8M
HOME, 1992	43	\$7.6M	2,159	\$85.6M
Homeownership	43	\$7.6M	--	--
Tennessee's Housing Trust Fund, 2007	31	\$471,012	1,251	\$15.5M
Competitive Grants	--	--	264	\$7.7M
Emergency Repair Program	28	\$420,023	626	\$3.7M
Habitat for Humanity of Tennessee	2	\$50,000	34	\$689,922
Home Modifications and Ramps	1	\$990	99	\$94,680
Rebuild and Recover	--	--	49	\$1.3M
Capacity Building Program	--	--	--	\$590,560
National Housing Trust Fund, 2016	--	--	64	\$4.3M
Emergency Rental Assistance Program, 2021	--	--	13,101	\$24.7M
Community Investment Tax Credits, 2005	--	\$575,000	1,959	\$110M
Homeownership	--	\$575,000	--	--
Low Income Housing Credits, 1987	599	\$8.3M	8,006	\$61.8M
Multi-Family Bond Authority ² , 1993	431	\$61.3M	2,616	\$201.8M
Section 8 Rental Assistance, 1978	3,568	\$29.9M	--	--
Tenant-Based Rental	24	\$160,997	--	--
Project-Based	3,544	\$29.7M	--	--
Weatherization Assistance Program, 1976	36	\$434,560	509	\$5.2M
Homeownership	33	\$401,696	--	--
Rental	3	\$32,863	--	--
Low-Income Home Energy Assistance Program, 1981	12,568	\$9M	163,515	\$106.3M
Homeownership	5,705	\$4.1M	--	--
Rental	6,863	\$4.9M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 1 IN 2025 WAS \$97.3M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 30 homebuyers in the amount of \$6.1M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 2 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	180	\$43.6M	18,481	\$1.5B
Great Choice Plus Loans, 2013	176	\$1.8M	3,279	\$24.6M
Homebuyer Education Program, 2003	201	\$80,800	5,527	\$1.2M
New Start Loan Program, 2001	3	\$600,000	276	\$22.2M
Foreclosure Rehab, 2022	--	--	2	\$97,266
Homeowner's Assistance Fund Program, 2021	--	--	316	\$6.7M
HOME, 1992	23	\$2.2M	1,436	\$56M
Homeownership	12	\$810,000	--	--
Rental	11	\$1.4M	--	--
Tennessee's Housing Trust Fund, 2007	29	\$737,192	1,230	\$15.3M
Competitive Grants	11	\$563,826	418	\$8.6M
Emergency Repair Program	13	\$119,792	415	\$2.7M
Habitat for Humanity of Tennessee	2	\$50,000	50	\$973,246
Home Modifications and Ramps	3	\$3,574	130	\$102,517
Rebuild and Recover	--	--	22	\$580,000
Capacity Building Program	--	--	--	\$618,499
National Housing Trust Fund, 2016	--	--	145	\$6.5M
Emergency Rental Assistance Program, 2021	--	--	11,914	\$47.3M
Community Investment Tax Credits, 2005	500	\$116.1M	5,810	\$522.7M
Homeownership	50	\$1.5M	--	--
Rental	450	\$114.6M	--	--
Low Income Housing Credits, 1987	1,070	\$15.7M	12,801	\$109.7M
Multi-Family Bond Authority ² , 1993	748	\$100.9M	7,830	\$753.3M
Section 8 Rental Assistance, 1978	6,038	\$53M	--	--
Tenant-Based Rental	293	\$2.7M	--	--
Tenant-Based Homeownership	12	\$81,901	--	--
Project-Based	5,733	\$50.2M	--	--
Weatherization Assistance Program, 1976	71	\$659,721	723	\$5.7M
Homeownership	65	\$614,081	--	--
Rental	6	\$45,640	--	--
Low-Income Home Energy Assistance Program, 1981	9,226	\$6.7M	150,101	\$94.2M
Homeownership	2,970	\$2.2M	--	--
Rental	6,256	\$4.5M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 2 IN 2025 WAS \$337.5M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 34 homebuyers in the amount of \$8.3M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 3 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	229	\$50.8M	14,369	\$1.2B
Great Choice Plus Loans, 2013	228	\$2.2M	3,020	\$22.1M
Homebuyer Education Program, 2003	238	\$95,950	4,804	\$1.1M
New Start Loan Program, 2001	2	\$274,500	226	\$14M
Foreclosure Rehab, 2022	2	\$112,250	11	\$575,704
Homeowner's Assistance Fund Program, 2021	--	--	217	\$4.2M
HOME, 1992	10	\$810,000	2,357	\$62.7M
Homeownership	10	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	84	\$341,967	2,402	\$15.9M
Competitive Grants	--	--	491	\$7.4M
Emergency Repair Program	15	\$173,726	722	\$4M
Habitat for Humanity of Tennessee	3	\$75,000	39	\$821,466
Home Modifications and Ramps	66	\$93,242	903	\$956,894
Rebuild and Recover	--	--	17	\$580,000
Capacity Building Program	--	--	--	\$199,941
National Housing Trust Fund, 2016	9	\$1.5M	80	\$4.4M
Emergency Rental Assistance Program, 2021	--	--	19,777	\$52.8M
Community Investment Tax Credits, 2005	28	\$4.3M	2,422	\$182.2M
Rental	28	\$4.3M	--	--
Low Income Housing Credits, 1987	388	\$6.4M	9,295	\$72.3M
Multi-Family Bond Authority ² , 1993	350	\$56.3M	4,467	\$392.4M
Section 8 Rental Assistance, 1978	4,016	\$34.7M	--	--
Tenant-Based Rental	77	\$495,219	--	--
Tenant-Based Homeownership	2	\$8,301	--	--
Project-Based	3,937	\$34.2M	--	--
Weatherization Assistance Program, 1976	43	\$544,496	671	\$6.2M
Homeownership	42	\$519,655	--	--
Rental	1	\$24,841	--	--
Low-Income Home Energy Assistance Program, 1981	6,352	\$4.6M	139,837	\$85.7M
Homeownership	2,193	\$1.6M	--	--
Rental	4,159	\$3M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 3 IN 2025 WAS \$163M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 50 homebuyers in the amount of \$11.2M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 4 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	289	\$74.4M	16,630	\$1.8B
Great Choice Plus Loans, 2013	287	\$3.2M	4,171	\$39.1M
Homebuyer Education Program, 2003	296	\$120,400	6,389	\$1.5M
New Start Loan Program, 2001	5	\$1M	139	\$11.7M
Foreclosure Rehab, 2022	4	\$113,499	6	\$211,150
Homeowner's Assistance Fund Program, 2021	--	--	265	\$5.9M
HOME, 1992	--	--	2,046	\$58M
Tennessee's Housing Trust Fund, 2007	27	\$797,662	1,270	\$11.6M
Competitive Grants	5	\$599,200	207	\$5M
Emergency Repair Program	8	\$133,024	478	\$4.1M
Habitat for Humanity of Tennessee	2	\$50,000	37	\$743,300
Home Modifications and Ramps	12	\$15,438	337	\$322,594
Rebuild and Recover	--	--	13	\$615,230
National Housing Trust Fund, 2016	4	\$850,000	15	\$1.8M
Emergency Rental Assistance Program, 2021	--	--	10,051	\$24.3M
Community Investment Tax Credits, 2005	77	\$11.1M	2,109	\$208.7M
Rental	77	\$11.1M	--	--
Low Income Housing Credits, 1987	494	\$12.1M	7,924	\$66.5M
Multi-Family Bond Authority ² , 1993	181	\$33M	2,341	\$174.7M
Section 8 Rental Assistance, 1978	3,258	\$32.8M	--	--
Tenant-Based Rental	308	\$2.2M	--	--
Tenant-Based Homeownership	3	\$23,039	--	--
Project-Based	2,947	\$30.6M	--	--
Weatherization Assistance Program, 1976	26	\$430,442	629	\$5.7M
Homeownership	25	\$411,222	--	--
Rental	1	\$19,220	--	--
Low-Income Home Energy Assistance Program, 1981	6,171	\$4.5M	107,015	\$68.8M
Homeownership	2,276	\$1.7M	--	--
Rental	3,895	\$2.8M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 4 IN 2025 WAS \$69.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 34 homebuyers in the amount of \$9.1M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 5 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	167	\$49.6M	24,585	\$2.4B
Great Choice Plus Loans, 2013	164	\$2M	4,463	\$41.5M
Homebuyer Education Program, 2003	167	\$68,300	8,267	\$1.9M
New Start Loan Program, 2001	9	\$1.8M	502	\$53.8M
Foreclosure Rehab, 2022	--	--	2	\$64,569
Homeowner's Assistance Fund Program, 2021	--	--	442	\$11M
HOME, 1992	--	--	810	\$29M
Tennessee's Housing Trust Fund, 2007	70	\$1.6M	2,234	\$29.2M
Competitive Grants	20	\$1.2M	1,086	\$22.1M
Emergency Repair Program	12	\$198,673	472	\$2.9M
Habitat for Humanity of Tennessee	5	\$125,000	74	\$1.5M
Home Modifications and Ramps	33	\$52,366	547	\$599,150
Rebuild and Recover	--	--	10	\$350,000
Capacity Building Program	--	--	--	\$671,000
National Housing Trust Fund, 2016	5	\$1.1M	181	\$11.5M
Emergency Rental Assistance Program, 2021	--	--	14,599	\$54.3M
Community Investment Tax Credits, 2005	1,259	\$360.4M	17,219	\$1.8B
Homeownership	--	\$1.5M	--	--
Rental	1,259	\$358.9M	--	--
Low Income Housing Credits, 1987	612	\$12.4M	26,447	\$229.8M
Multi-Family Bond Authority ² , 1993	393	\$72.4M	18,816	\$2B
Section 8 Rental Assistance, 1978	7,940	\$93.4M	--	--
Tenant-Based Rental	1,072	\$10.9M	--	--
Tenant-Based Homeownership	7	\$60,962	--	--
Project-Based	6,861	\$82.4M	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	29	\$437,951	586	\$6M
Homeownership	24	\$355,826	--	--
Rental	5	\$82,125	--	--
Low-Income Home Energy Assistance Program, 1981	7,623	\$5.6M	119,277	\$72.8M
Homeownership	1,210	\$871,998	--	--
Rental	6,413	\$4.7M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 5 IN 2025 WAS \$491.6M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 37 homebuyers in the amount of \$11.2M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 6 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	334	\$90.7M	30,091	\$3B
Great Choice Plus Loans, 2013	327	\$3.7M	6,052	\$56.4M
Homebuyer Education Program, 2003	335	\$136,900	10,462	\$2.4M
New Start Loan Program, 2001	9	\$1.8M	565	\$55.5M
Foreclosure Rehab, 2022	3	\$140,272	9	\$348,458
Homeowner's Assistance Fund Program, 2021	--	--	515	\$12.4M
HOME, 1992	31	\$4.6M	2,241	\$78.8M
Homeownership	31	\$4.6M	--	--
Tennessee's Housing Trust Fund, 2007	84	\$1.1M	2,621	\$30M
Competitive Grants	10	\$600,000	813	\$18.4M
Emergency Repair Program	19	\$325,281	792	\$6.8M
Habitat for Humanity of Tennessee	6	\$150,000	67	\$1.3M
Home Modifications and Ramps	49	\$73,592	730	\$805,800
Rebuild and Recover	--	--	10	\$350,000
Capacity Building Program	--	--	--	\$371,000
National Housing Trust Fund, 2016	9	\$2M	190	\$12.5M
Emergency Rental Assistance Program, 2021	--	--	19,141	\$61.5M
Community Investment Tax Credits, 2005	1,328	\$373.1M	16,522	\$1.7B
Rental	1,328	\$373.1M	--	--
Low Income Housing Credits, 1987	785	\$15.3M	29,707	\$246M
Multi-Family Bond Authority ² , 1993	494	\$87.4M	19,929	\$2.1B
Section 8 Rental Assistance, 1978	3,229	\$31.6M	--	--
Tenant-Based Rental	1,671	\$18.9M	--	--
Tenant-Based Homeownership	7	\$63,370	--	--
Project-Based	1,551	\$12.6M	--	--
Weatherization Assistance Program, 1976	53	\$738,537	695	\$6.7M
Homeownership	47	\$660,392	--	--
Rental	6	\$78,145	--	--
Low-Income Home Energy Assistance Program, 1981	14,260	\$10.4M	201,014	\$126.7M
Homeownership	4,630	\$3.4M	--	--
Rental	9,630	\$7.1M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 6 IN 2025 WAS \$588.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 46 homebuyers in the amount of \$13.3M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 7 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	302	\$82.7M	31,887	\$3.1B
Great Choice Plus Loans, 2013	288	\$3.2M	6,000	\$53.7M
Homebuyer Education Program, 2003	324	\$132,000	10,836	\$2.5M
New Start Loan Program, 2001	9	\$1.8M	468	\$49.5M
Foreclosure Rehab, 2022	--	--	2	\$91,503
Homeowner's Assistance Fund Program, 2021	--	--	601	\$14.5M
HOME, 1992	12	\$1.4M	1,327	\$46.2M
Homeownership	12	\$1.4M	--	--
Tennessee's Housing Trust Fund, 2007	76	\$2.1M	2,438	\$31M
Competitive Grants	25	\$1.8M	1,109	\$23.3M
Emergency Repair Program	14	\$211,580	504	\$3.1M
Habitat for Humanity of Tennessee	3	\$75,000	61	\$1.2M
Home Modifications and Ramps	34	\$54,722	672	\$761,817
Rebuild and Recover	--	--	18	\$1.1M
Capacity Building Program	--	--	--	\$310,000
National Housing Trust Fund, 2016	5	\$1.1M	164	\$9.3M
Emergency Rental Assistance Program, 2021	--	--	17,653	\$57.4M
Community Investment Tax Credits, 2005	1,549	\$422.7M	16,816	\$1.8B
Rental	1,549	\$422.7M	--	--
Low Income Housing Credits, 1987	842	\$20.2M	27,630	\$249.6M
Multi-Family Bond Authority ² , 1993	393	\$72.4M	19,329	\$2B
Section 8 Rental Assistance, 1978	3,074	\$27.1M	--	--
Tenant-Based Rental	1,273	\$12.6M	--	--
Tenant-Based Homeownership	8	\$72,568	--	--
Project-Based	1,793	\$14.4M	--	--
Weatherization Assistance Program, 1976	37	\$530,703	504	\$4.8M
Homeownership	34	\$488,655	--	--
Rental	3	\$42,048	--	--
Low-Income Home Energy Assistance Program, 1981	10,622	\$7.8M	174,193	\$108.4M
Homeownership	2,330	\$1.7M	--	--
Rental	8,292	\$6.1M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 7 IN 2025 WAS \$736.6M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 36 homebuyers in the amount of \$10.6M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 8 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	339	\$60.7M	36,203	\$2.4B
Great Choice Plus Loans, 2013	334	\$2.4M	3,783	\$25M
Homebuyer Education Program, 2003	349	\$144,000	7,554	\$1.8M
New Start Loan Program, 2001	1	\$157,500	128	\$8M
Foreclosure Rehab, 2022	2	\$95,350	6	\$435,280
Homeowner's Assistance Fund Program, 2021	--	--	825	\$16.7M
HOME, 1992	29	\$4M	2,217	\$85.9M
Homeownership	29	\$4M	--	--
Tennessee's Housing Trust Fund, 2007	64	\$1.6M	3,065	\$29M
Competitive Grants	3	\$536,974	757	\$11.5M
Emergency Repair Program	56	\$913,589	1,310	\$10.8M
Habitat for Humanity of Tennessee	4	\$100,000	55	\$1.7M
Home Modifications and Ramps	1	\$720	264	\$193,668
Rebuild and Recover	--	--	5	\$350,000
Capacity Building Program	--	--	--	\$420,000
National Housing Trust Fund, 2016	--	--	80	\$4.6M
Emergency Rental Assistance Program, 2021	--	--	23,983	\$48.9M
Community Investment Tax Credits, 2005	231	\$26.3M	4,639	\$246.9M
Homeownership	50	\$1.3M	--	--
Rental	181	\$25M	--	--
Low Income Housing Credits, 1987	804	\$8.9M	27,544	\$162.4M
Multi-Family Bond Authority ² , 1993	550	\$75.3M	16,248	\$847M
Section 8 Rental Assistance, 1978	9,184	\$82.4M	--	--
Tenant-Based Rental	1,239	\$9.4M	--	--
Tenant-Based Homeownership	6	\$32,912	--	--
Project-Based	7,939	\$73M	--	--
Weatherization Assistance Program, 1976	54	\$823,749	528	\$5.4M
Homeownership	52	\$788,089	--	--
Rental	2	\$35,660	--	--
Low-Income Home Energy Assistance Program, 1981	22,560	\$16.8M	371,117	\$235.6M
Homeownership	5,875	\$4.3M	--	--
Rental	16,685	\$12.4M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 8 IN 2025 WAS \$207.5M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 19 homebuyers in the amount of \$4M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Congressional District 9 Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	114	\$22.2M	24,219	\$1.6B
Great Choice Plus Loans, 2013	113	\$942,934	1,939	\$13.6M
Homebuyer Education Program, 2003	136	\$57,700	4,906	\$1.2M
New Start Loan Program, 2001	--	--	112	\$6.6M
Homeowner's Assistance Fund Program, 2021	--	--	639	\$13.3M
HOME, 1992	5	\$1.1M	336	\$9.4M
Homeownership	5	\$1.1M	--	--
Tennessee's Housing Trust Fund, 2007	23	\$420,000	1,347	\$14.7M
Competitive Grants	--	--	481	\$7.2M
Emergency Repair Program	20	\$345,000	390	\$3.3M
Habitat for Humanity of Tennessee	3	\$75,000	50	\$1.6M
Home Modifications and Ramps	--	--	92	\$61,771
Capacity Building Program	--	--	--	\$420,000
National Housing Trust Fund, 2016	--	--	53	\$3.1M
Emergency Rental Assistance Program, 2021	--	--	9,212	\$23.3M
Community Investment Tax Credits, 2005	95	\$3.4M	3,358	\$158.1M
Homeownership	50	\$1.3M	--	--
Rental	45	\$2.2M	--	--
Low Income Housing Credits, 1987	550	\$5M	20,965	\$113.4M
Multi-Family Bond Authority ² , 1993	550	\$74.3M	14,538	\$760.1M
Section 8 Rental Assistance, 1978	6,132	\$60.2M	--	--
Tenant-Based Rental	386	\$3.2M	--	--
Tenant-Based Homeownership	3	\$22,543	--	--
Project-Based	5,743	\$57M	--	--
Weatherization Assistance Program, 1976	18	\$307,352	202	\$2M
Homeownership	17	\$284,648	--	--
Rental	1	\$22,704	--	--
Low-Income Home Energy Assistance Program, 1981	14,956	\$11.1M	232,405	\$147.3M
Homeownership	3,099	\$2.3M	--	--
Rental	11,857	\$8.9M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN U.S. CONGRESSIONAL DISTRICT 9 IN 2025 WAS \$81.9M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 12 homebuyers in the amount of \$2.9M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

County Program Totals*

* Click on the section header to visit 2025 Investment and Impacts report webpage.

2025 Investments and Impacts

Anderson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	34	\$8.5M	2,031	\$161.9M
Great Choice Plus Loans, 2013	32	\$327,396	483	\$3.6M
Homebuyer Education Program, 2003	34	\$13,600	672	\$140,575
New Start Loan Program, 2001	--	--	18	\$1.2M
Homeowner's Assistance Fund Program, 2021	--	--	24	\$420,179
HOME, 1992	--	--	605	\$10.2M
Tennessee's Housing Trust Fund, 2007	--	--	87	\$1.5M
Competitive Grants	--	--	7	\$1M
Emergency Repair Program	--	--	69	\$330,145
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Home Modifications and Ramps	--	--	4	\$2,972
Emergency Rental Assistance Program, 2021	--	--	1,993	\$4.2M
Community Investment Tax Credits, 2005	--	--	27	\$653,276
Low Income Housing Credits, 1987	--	--	1,132	\$9.3M
Multi-Family Bond Authority ² , 1993	--	\$3.3M	534	\$39.7M
Section 8 Rental Assistance, 1978	599	\$5.8M	--	--
Tenant-Based Rental	53	\$376,078	--	--
Tenant-Based Homeownership	2	\$8,301	--	--
Project-Based	544	\$5.4M	--	--
Weatherization Assistance Program, 1976	6	\$69,018	62	\$554,490
Homeownership	6	\$69,018	--	--
Low-Income Home Energy Assistance Program, 1981	352	\$257,012	12,219	\$7.3M
Homeownership	124	\$91,000	--	--
Rental	228	\$166,012	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ANDERSON COUNTY IN 2025 WAS \$5M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 17 homebuyers in the amount of \$4.1M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Bedford County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	17	\$4.4M	808	\$86.4M
Great Choice Plus Loans, 2013	17	\$194,968	261	\$2.5M
Homebuyer Education Program, 2003	19	\$7,800	309	\$65,375
New Start Loan Program, 2001	--	--	19	\$870,954
Homeowner's Assistance Fund Program, 2021	--	--	16	\$281,761
HOME, 1992	--	--	127	\$4.6M
Tennessee's Housing Trust Fund, 2007	1	\$1,614	37	\$515,683
Competitive Grants	--	--	10	\$304,000
Emergency Repair Program	--	--	18	\$135,726
Habitat for Humanity of Tennessee	--	--	4	\$66,664
Home Modifications and Ramps	1	\$1,614	2	\$2,643
Emergency Rental Assistance Program, 2021	--	--	1,221	\$2.8M
Community Investment Tax Credits, 2005	--	--	81	\$9.3M
Low Income Housing Credits, 1987	--	--	567	\$5.2M
Multi-Family Bond Authority ² , 1993	--	--	108	\$10.5M
Section 8 Rental Assistance, 1978	163	\$1.9M	--	--
Tenant-Based Rental	55	\$378,718	--	--
Project-Based	108	\$1.5M	--	--
Weatherization Assistance Program, 1976	5	\$69,800	70	\$592,033
Homeownership	5	\$69,800	--	--
Low-Income Home Energy Assistance Program, 1981	355	\$261,800	8,761	\$5.8M
Homeownership	98	\$73,200	--	--
Rental	257	\$188,600	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BEDFORD COUNTY IN 2025 WAS \$2.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$483,700. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Benton County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1	\$155,628	150	\$8.4M
Great Choice Plus Loans, 2013	1	\$6,000	22	\$150,729
Homebuyer Education Program, 2003	1	\$400	23	\$5,175
Homeowner's Assistance Fund Program, 2021	--	--	2	\$64,324
HOME, 1992	6	\$810,000	67	\$3M
Homeownership	6	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	2	\$7,085	61	\$613,574
Competitive Grants	--	--	4	\$290,730
Emergency Repair Program	1	\$6,365	44	\$277,122
Home Modifications and Ramps	1	\$720	5	\$9,374
Emergency Rental Assistance Program, 2021	--	--	239	\$234,479
Community Investment Tax Credits, 2005	--	--	101	\$478,764
Low Income Housing Credits, 1987	--	--	189	\$1.2M
Multi-Family Bond Authority ² , 1993	--	--	39	\$1.4M
Section 8 Rental Assistance, 1978	67	\$393,870	--	--
Tenant-Based Rental	7	\$20,072	--	--
Project-Based	60	\$373,798	--	--
Weatherization Assistance Program, 1976	--	--	17	\$145,978
Low-Income Home Energy Assistance Program, 1981	251	\$182,000	4,259	\$2.8M
Homeownership	131	\$95,800	--	--
Rental	120	\$86,200	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BENTON COUNTY IN 2025 WAS \$1.1M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Bledsoe County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	--	--	28	\$2.4M
Great Choice Plus Loans, 2013	--	--	10	\$64,865
Homebuyer Education Program, 2003	--	--	11	\$2,150
New Start Loan Program, 2001	--	--	2	\$105,660
Homeowner's Assistance Fund Program, 2021	--	--	1	\$5,646
HOME, 1992	--	--	115	\$3.3M
Tennessee's Housing Trust Fund, 2007	2	\$20,004	107	\$857,244
Competitive Grants	--	--	55	\$643,050
Emergency Repair Program	1	\$19,378	17	\$161,133
Home Modifications and Ramps	1	\$627	24	\$18,499
Emergency Rental Assistance Program, 2021	--	--	116	\$188,998
Community Investment Tax Credits, 2005	--	--	48	\$464,850
Low Income Housing Credits, 1987	--	--	65	\$468,267
Project-Based Section 8 Rental Assistance, 1978	119	\$912,506	--	--
Weatherization Assistance Program, 1976	--	--	52	\$326,700
Low-Income Home Energy Assistance Program, 1981	146	\$110,303	3,820	\$2.4M
Homeownership	74	\$56,402	--	--
Rental	72	\$53,901	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLEDSOE COUNTY IN 2025 WAS \$25,225.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Blount County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	21	\$5.6M	3,201	\$224.4M
Great Choice Plus Loans, 2013	19	\$188,520	430	\$3.2M
Homebuyer Education Program, 2003	22	\$8,900	698	\$142,700
New Start Loan Program, 2001	--	--	109	\$10.1M
Homeowner's Assistance Fund Program, 2021	--	--	52	\$1.2M
HOME, 1992	11	\$1.4M	204	\$8.4M
Rental	11	\$1.4M	--	--
Tennessee's Housing Trust Fund, 2007	21	\$630,816	173	\$1.2M
Competitive Grants	11	\$563,826	11	\$563,826
Emergency Repair Program	7	\$63,416	71	\$479,509
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Home Modifications and Ramps	3	\$3,574	84	\$68,771
National Housing Trust Fund, 2016	--	--	42	\$1.4M
Emergency Rental Assistance Program, 2021	--	--	2,021	\$3.5M
Community Investment Tax Credits, 2005	--	--	327	\$18.7M
Low Income Housing Credits, 1987	--	--	660	\$4.6M
Multi-Family Bond Authority ² , 1993	--	--	100	\$9.5M
Section 8 Rental Assistance, 1978	381	\$2.5M	--	--
Tenant-Based Rental	21	\$146,895	--	--
Tenant-Based Homeownership	3	\$10,641	--	--
Project-Based	357	\$2.3M	--	--
Weatherization Assistance Program, 1976	13	\$145,668	102	\$838,923
Homeownership	9	\$115,450	--	--
Rental	4	\$30,219	--	--
Low-Income Home Energy Assistance Program, 1981	625	\$453,858	15,090	\$9.5M
Homeownership	253	\$185,800	--	--
Rental	372	\$268,058	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BLOUNT COUNTY IN 2025 WAS \$4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.2M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Bradley County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	35	\$8.1M	3,127	\$244.4M
Great Choice Plus Loans, 2013	35	\$359,645	478	\$3.4M
Homebuyer Education Program, 2003	37	\$15,000	1,043	\$239,225
New Start Loan Program, 2001	--	--	36	\$2.3M
Foreclosure Rehab, 2022	1	\$71,020	1	\$71,020
Homeowner's Assistance Fund Program, 2021	--	--	33	\$640,002
HOME, 1992	--	--	226	\$8M
Tennessee's Housing Trust Fund, 2007	6	\$75,505	567	\$3.4M
Competitive Grants	--	--	92	\$1.2M
Emergency Repair Program	3	\$46,105	258	\$1M
Habitat for Humanity of Tennessee	1	\$25,000	15	\$316,578
Home Modifications and Ramps	2	\$4,400	178	\$183,079
Rebuild and Recover	--	--	15	\$500,000
Capacity Building Program	--	--	--	\$199,941
National Housing Trust Fund, 2016	--	--	39	\$516,532
Emergency Rental Assistance Program, 2021	--	--	1,896	\$4M
Community Investment Tax Credits, 2005	12	\$1.6M	739	\$32.9M
Rental	12	\$1.6M	--	--
Low Income Housing Credits, 1987	--	--	1,701	\$12.1M
Multi-Family Bond Authority ² , 1993	--	--	769	\$63.4M
Project-Based Section 8 Rental Assistance, 1978	501	\$5.1M	--	--
Weatherization Assistance Program, 1976	3	\$47,980	94	\$893,904
Homeownership	3	\$47,980	--	--
Low-Income Home Energy Assistance Program, 1981	965	\$698,200	19,220	\$12M
Homeownership	272	\$198,800	--	--
Rental	693	\$499,400	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN BRADLEY COUNTY IN 2025 WAS \$23.7M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$558,235. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Campbell County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	17	\$3.2M	385	\$35.2M
Great Choice Plus Loans, 2013	17	\$147,657	160	\$1.1M
Homebuyer Education Program, 2003	18	\$7,300	176	\$35,700
New Start Loan Program, 2001	--	--	2	\$92,520
Homeowner's Assistance Fund Program, 2021	--	--	9	\$178,338
HOME, 1992	--	--	285	\$9.5M
Tennessee's Housing Trust Fund, 2007	2	\$29,635	131	\$2.3M
Competitive Grants	--	--	24	\$1.5M
Emergency Repair Program	1	\$4,635	44	\$236,984
Habitat for Humanity of Tennessee	1	\$25,000	7	\$146,664
Home Modifications and Ramps	--	--	3	\$2,635
Rebuild and Recover	--	--	2	\$80,000
Emergency Rental Assistance Program, 2021	--	--	942	\$2.4M
Community Investment Tax Credits, 2005	--	--	17	\$400,000
Low Income Housing Credits, 1987	--	--	354	\$2M
Section 8 Rental Assistance, 1978	288	\$2.1M	--	--
Tenant-Based Rental	2	\$15,894	--	--
Project-Based	286	\$2.1M	--	--
Weatherization Assistance Program, 1976	5	\$61,015	55	\$581,722
Homeownership	5	\$61,015	--	--
Low-Income Home Energy Assistance Program, 1981	405	\$302,027	11,183	\$7M
Homeownership	200	\$149,600	--	--
Rental	205	\$152,427	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CAMPBELL COUNTY IN 2025 WAS \$758,783.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$375,425. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Cannon County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	3	\$691,737	197	\$25.7M
Great Choice Plus Loans, 2013	3	\$34,705	92	\$890,943
Homebuyer Education Program, 2003	5	\$2,000	106	\$21,825
Homeowner's Assistance Fund Program, 2021	--	--	2	\$8,374
HOME, 1992	--	--	80	\$2.8M
Tennessee's Housing Trust Fund, 2007	1	\$5,969	17	\$149,139
Emergency Repair Program	1	\$5,969	12	\$128,268
Home Modifications and Ramps	--	--	1	\$576
Emergency Rental Assistance Program, 2021	--	--	229	\$405,212
Community Investment Tax Credits, 2005	--	--	80	\$131,553
Low Income Housing Credits, 1987	--	--	85	\$370,285
Tenant-Based Section 8 Rental Assistance, 1978	2	\$11,446	--	--
Weatherization Assistance Program, 1976	2	\$24,682	50	\$345,284
Homeownership	2	\$24,682	--	--
Low-Income Home Energy Assistance Program, 1981	182	\$131,511	2,514	\$1.7M
Homeownership	97	\$71,800	--	--
Rental	85	\$59,711	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CANNON COUNTY IN 2025 WAS \$105,150.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Carroll County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$1.1M	264	\$14.3M
Great Choice Plus Loans, 2013	6	\$38,500	49	\$288,671
Homebuyer Education Program, 2003	5	\$2,000	48	\$10,500
Homeowner's Assistance Fund Program, 2021	--	--	7	\$107,482
HOME, 1992	--	--	88	\$3.4M
Tennessee's Housing Trust Fund, 2007	2	\$38,095	90	\$719,456
Competitive Grants	--	--	2	\$172,043
Emergency Repair Program	2	\$38,095	55	\$442,006
Home Modifications and Ramps	--	--	17	\$9,037
Emergency Rental Assistance Program, 2021	--	--	615	\$1.1M
Community Investment Tax Credits, 2005	--	--	29	\$72,409
Low Income Housing Credits, 1987	--	--	114	\$777,837
Multi-Family Bond Authority ² , 1993	--	--	52	\$3.1M
Section 8 Rental Assistance, 1978	57	\$363,079	--	--
Tenant-Based Rental	17	\$42,894	--	--
Project-Based	40	\$320,185	--	--
Weatherization Assistance Program, 1976	--	--	17	\$109,045
Low-Income Home Energy Assistance Program, 1981	246	\$184,247	7,558	\$4.6M
Homeownership	143	\$106,647	--	--
Rental	103	\$77,600	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARROLL COUNTY IN 2025 WAS \$174,547.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Carter County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	14	\$2.5M	499	\$36.8M
Great Choice Plus Loans, 2013	14	\$98,825	113	\$790,065
Homebuyer Education Program, 2003	15	\$6,000	159	\$32,200
New Start Loan Program, 2001	--	--	17	\$1.4M
Homeowner's Assistance Fund Program, 2021	--	--	17	\$313,224
HOME, 1992	8	\$1.6M	232	\$11.7M
Homeownership	8	\$1.6M	--	--
Tennessee's Housing Trust Fund, 2007	2	\$29,900	96	\$493,701
Emergency Repair Program	2	\$29,900	72	\$396,314
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Home Modifications and Ramps	--	--	7	\$6,112
Emergency Rental Assistance Program, 2021	--	--	1,107	\$1.8M
Community Investment Tax Credits, 2005	--	--	121	\$5.8M
Low Income Housing Credits, 1987	--	--	483	\$3.6M
Multi-Family Bond Authority ² , 1993	--	--	200	\$18.3M
Project-Based Section 8 Rental Assistance, 1978	410	\$4.2M	--	--
Weatherization Assistance Program, 1976	3	\$41,472	41	\$434,035
Homeownership	2	\$29,750	--	--
Rental	1	\$11,722	--	--
Low-Income Home Energy Assistance Program, 1981	1,114	\$798,768	14,270	\$9M
Homeownership	625	\$448,970	--	--
Rental	489	\$349,798	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CARTER COUNTY IN 2025 WAS \$2.9M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$411,765. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Cheatham County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	13	\$4.1M	947	\$96.3M
Great Choice Plus Loans, 2013	13	\$180,722	219	\$2.2M
Homebuyer Education Program, 2003	11	\$4,500	272	\$57,650
New Start Loan Program, 2001	2	\$395,000	7	\$946,790
Foreclosure Rehab, 2022	--	--	1	\$53,243
Homeowner's Assistance Fund Program, 2021	--	--	7	\$121,301
HOME, 1992	--	--	84	\$3.2M
Tennessee's Housing Trust Fund, 2007	2	\$4,162	38	\$745,780
Competitive Grants	--	--	4	\$600,000
Emergency Repair Program	--	--	12	\$67,275
Habitat for Humanity of Tennessee	--	--	1	\$30,000
Home Modifications and Ramps	2	\$4,162	15	\$25,084
Emergency Rental Assistance Program, 2021	--	--	347	\$974,661
Community Investment Tax Credits, 2005	--	--	63	\$16.6M
Low Income Housing Credits, 1987	--	--	201	\$2.1M
Multi-Family Bond Authority ² , 1993	--	--	41	\$1.8M
Section 8 Rental Assistance, 1978	57	\$616,139	--	--
Tenant-Based Rental	56	\$605,147	--	--
Tenant-Based Homeownership	1	\$10,992	--	--
Weatherization Assistance Program, 1976	1	\$8,322	57	\$370,286
Homeownership	1	\$8,322	--	--
Low-Income Home Energy Assistance Program, 1981	217	\$163,164	2,917	\$1.9M
Homeownership	64	\$47,200	--	--
Rental	153	\$115,964	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHEATHAM COUNTY IN 2025 WAS \$1.9M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$271,503. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Chester County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$1.2M	202	\$14.7M
Great Choice Plus Loans, 2013	6	\$45,245	44	\$285,979
Homebuyer Education Program, 2003	3	\$1,200	44	\$9,000
Homeowner's Assistance Fund Program, 2021	--	--	2	\$39,660
HOME, 1992	--	--	45	\$2.1M
Tennessee's Housing Trust Fund, 2007	--	--	34	\$511,195
Competitive Grants	--	--	10	\$335,000
Emergency Repair Program	--	--	15	\$152,931
Home Modifications and Ramps	--	--	2	\$969
Emergency Rental Assistance Program, 2021	--	--	197	\$257,683
Low Income Housing Credits, 1987	--	--	122	\$783,984
Section 8 Rental Assistance, 1978	218	\$1.8M	--	--
Tenant-Based Rental	22	\$117,054	--	--
Tenant-Based Homeownership	1	\$5,257	--	--
Project-Based	195	\$1.7M	--	--
Weatherization Assistance Program, 1976	3	\$43,043	24	\$222,002
Homeownership	3	\$43,043	--	--
Low-Income Home Energy Assistance Program, 1981	187	\$137,807	3,942	\$2.6M
Homeownership	87	\$64,600	--	--
Rental	100	\$73,207	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CHESTER COUNTY IN 2025 WAS \$167,275.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Claiborne County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	7	\$1.3M	215	\$18.8M
Great Choice Plus Loans, 2013	6	\$51,637	71	\$497,856
Homebuyer Education Program, 2003	8	\$3,200	81	\$17,325
New Start Loan Program, 2001	--	--	6	\$538,026
Homeowner's Assistance Fund Program, 2021	--	--	6	\$106,122
HOME, 1992	--	--	123	\$5.4M
Tennessee's Housing Trust Fund, 2007	--	--	105	\$554,450
Emergency Repair Program	--	--	42	\$248,370
Home Modifications and Ramps	--	--	15	\$8,006
Emergency Rental Assistance Program, 2021	--	--	452	\$1.2M
Community Investment Tax Credits, 2005	--	--	37	\$466,685
Low Income Housing Credits, 1987	--	--	277	\$1.6M
Multi-Family Bond Authority ² , 1993	--	--	44	\$1.7M
Project-Based Section 8 Rental Assistance, 1978	54	\$221,270	--	--
Weatherization Assistance Program, 1976	3	\$45,295	48	\$412,068
Homeownership	3	\$45,295	--	--
Low-Income Home Energy Assistance Program, 1981	447	\$324,206	10,041	\$6.5M
Homeownership	246	\$179,800	--	--
Rental	201	\$144,406	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAIBORNE COUNTY IN 2025 WAS \$215,388.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$266,750. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Clay County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	--	--	57	\$3.8M
Great Choice Plus Loans, 2013	--	--	10	\$82,084
Homebuyer Education Program, 2003	--	--	13	\$3,025
Homeowner's Assistance Fund Program, 2021	--	--	2	\$58,846
HOME, 1992	8	\$1.1M	108	\$4.4M
Homeownership	8	\$1.1M	--	--
Tennessee's Housing Trust Fund, 2007	3	\$42,228	68	\$605,101
Emergency Repair Program	3	\$42,228	56	\$547,585
Home Modifications and Ramps	--	--	3	\$2,134
Emergency Rental Assistance Program, 2021	--	--	145	\$177,172
Low Income Housing Credits, 1987	--	--	110	\$502,420
Tenant-Based Section 8 Rental Assistance, 1978	1	\$4,427	--	--
Weatherization Assistance Program, 1976	1	\$5,970	46	\$278,186
Homeownership	1	\$5,970	--	--
Low-Income Home Energy Assistance Program, 1981	334	\$242,511	4,311	\$3.1M
Homeownership	172	\$125,600	--	--
Rental	162	\$116,911	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CLAY COUNTY IN 2025 WAS \$1.6M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Cocke County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	21	\$4.7M	346	\$35.3M
Great Choice Plus Loans, 2013	21	\$197,900	135	\$953,400
Homebuyer Education Program, 2003	18	\$7,200	202	\$48,000
Homeowner's Assistance Fund Program, 2021	--	--	13	\$177,655
HOME, 1992	13	\$1.9M	179	\$8.2M
Homeownership	13	\$1.9M	--	--
Tennessee's Housing Trust Fund, 2007	4	\$33,996	53	\$298,160
Emergency Repair Program	4	\$33,996	42	\$251,033
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Home Modifications and Ramps	--	--	4	\$2,874
Emergency Rental Assistance Program, 2021	--	--	659	\$1.2M
Community Investment Tax Credits, 2005	--	--	11	\$385,764
Low Income Housing Credits, 1987	--	--	429	\$1.7M
Multi-Family Bond Authority ² , 1993	--	--	72	\$3M
Project-Based Section 8 Rental Assistance, 1978	144	\$702,542	--	--
Weatherization Assistance Program, 1976	3	\$48,956	59	\$562,206
Homeownership	3	\$48,956	--	--
Low-Income Home Energy Assistance Program, 1981	953	\$694,949	12,892	\$8.5M
Homeownership	484	\$356,350	--	--
Rental	469	\$338,599	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COCKE COUNTY IN 2025 WAS \$4.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$688,768. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Coffee County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	29	\$6.8M	920	\$78.2M
Great Choice Plus Loans, 2013	29	\$310,126	239	\$2.2M
Homebuyer Education Program, 2003	31	\$12,600	253	\$59,450
New Start Loan Program, 2001	--	--	1	\$58,167
Homeowner's Assistance Fund Program, 2021	--	--	12	\$264,858
HOME, 1992	--	--	109	\$3.9M
Tennessee's Housing Trust Fund, 2007	--	--	103	\$1.4M
Competitive Grants	--	--	56	\$1M
Emergency Repair Program	--	--	35	\$264,651
Habitat for Humanity of Tennessee	--	--	2	\$33,332
Home Modifications and Ramps	--	--	4	\$3,508
Emergency Rental Assistance Program, 2021	--	--	1,373	\$3.2M
Community Investment Tax Credits, 2005	48	\$600,000	318	\$14.8M
Rental	48	\$600,000	--	--
Low Income Housing Credits, 1987	--	--	497	\$3.6M
Multi-Family Bond Authority ² , 1993	--	--	398	\$20.3M
Section 8 Rental Assistance, 1978	422	\$3.9M	--	--
Tenant-Based Rental	25	\$110,341	--	--
Tenant-Based Homeownership	1	\$5,563	--	--
Project-Based	396	\$3.8M	--	--
Weatherization Assistance Program, 1976	3	\$51,250	80	\$667,520
Homeownership	3	\$51,250	--	--
Low-Income Home Energy Assistance Program, 1981	378	\$275,062	9,706	\$6.1M
Homeownership	121	\$88,800	--	--
Rental	257	\$186,262	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN COFFEE COUNTY IN 2025 WAS \$4.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$287,900. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Crockett County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	14	\$2.5M	264	\$21.4M
Great Choice Plus Loans, 2013	13	\$81,399	79	\$474,093
Homebuyer Education Program, 2003	11	\$4,400	82	\$19,000
Homeowner's Assistance Fund Program, 2021	--	--	3	\$81,829
HOME, 1992	--	--	109	\$4.8M
Tennessee's Housing Trust Fund, 2007	5	\$66,810	44	\$321,710
Emergency Repair Program	5	\$66,809	32	\$272,252
Home Modifications and Ramps	--	--	1	\$911
Emergency Rental Assistance Program, 2021	--	--	262	\$432,543
Low Income Housing Credits, 1987	--	--	120	\$750,928
Section 8 Rental Assistance, 1978	32	\$135,592	--	--
Tenant-Based Rental	8	\$42,678	--	--
Project-Based	24	\$92,914	--	--
Weatherization Assistance Program, 1976	1	\$19,586	35	\$233,585
Homeownership	1	\$19,586	--	--
Low-Income Home Energy Assistance Program, 1981	227	\$169,303	4,293	\$2.7M
Homeownership	94	\$70,200	--	--
Rental	133	\$99,103	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CROCKETT COUNTY IN 2025 WAS \$933,274.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Cumberland County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	21	\$4.8M	438	\$41M
Great Choice Plus Loans, 2013	20	\$183,525	123	\$875,238
Homebuyer Education Program, 2003	16	\$6,600	161	\$36,250
New Start Loan Program, 2001	--	--	21	\$1.6M
Homeowner's Assistance Fund Program, 2021	--	--	8	\$227,157
HOME, 1992	3	\$545,700	249	\$7.8M
Homeownership	3	\$545,700	--	--
Tennessee's Housing Trust Fund, 2007	1	\$25,000	85	\$1M
Competitive Grants	--	--	16	\$461,330
Emergency Repair Program	--	--	51	\$490,582
Habitat for Humanity of Tennessee	1	\$25,000	1	\$25,000
Home Modifications and Ramps	--	--	5	\$3,313
Emergency Rental Assistance Program, 2021	--	--	944	\$1.8M
Community Investment Tax Credits, 2005	--	--	246	\$5.5M
Low Income Housing Credits, 1987	--	--	440	\$2.8M
Multi-Family Bond Authority ² , 1993	--	--	91	\$3.1M
Project-Based Section 8 Rental Assistance, 1978	66	\$318,714	--	--
Weatherization Assistance Program, 1976	5	\$65,092	87	\$605,580
Homeownership	4	\$52,041	--	--
Rental	1	\$13,051	--	--
Low-Income Home Energy Assistance Program, 1981	723	\$532,902	9,399	\$5.8M
Homeownership	445	\$331,328	--	--
Rental	278	\$201,574	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN CUMBERLAND COUNTY IN 2025 WAS \$3.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$997,931. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Davidson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	78	\$23.8M	18,945	\$1.7B
Great Choice Plus Loans, 2013	77	\$936,509	2,865	\$25.5M
Homebuyer Education Program, 2003	84	\$34,700	5,911	\$1.4M
New Start Loan Program, 2001	6	\$1.2M	412	\$43.2M
Foreclosure Rehab, 2022	--	--	1	\$38,260
Homeowner's Assistance Fund Program, 2021	--	--	313	\$7.8M
HOME, 1992	--	--	162	\$3.5M
Tennessee's Housing Trust Fund, 2007	45	\$795,855	1,410	\$19.8M
Competitive Grants	10	\$600,000	711	\$16.2M
Emergency Repair Program	3	\$74,026	150	\$815,140
Habitat for Humanity of Tennessee	3	\$75,000	50	\$973,246
Home Modifications and Ramps	29	\$46,829	468	\$512,981
Rebuild and Recover	--	--	10	\$350,000
Capacity Building Program	--	--	--	\$10,000
National Housing Trust Fund, 2016	5	\$1.1M	137	\$6.9M
Emergency Rental Assistance Program, 2021	--	--	6,391	\$25.1M
Community Investment Tax Credits, 2005	1,229	\$356.4M	14,697	\$1.5B
Rental	1,229	\$356.4M	--	--
Low Income Housing Credits, 1987	612	\$12.4M	21,750	\$189.8M
Multi-Family Bond Authority ² , 1993	393	\$72.4M	17,580	\$1.9B
Section 8 Rental Assistance, 1978	6,788	\$82.1M	--	--
Tenant-Based Rental	40	\$399,597	--	--
Tenant-Based Homeownership	2	\$19,880	--	--
Project-Based	6,746	\$81.7M	--	--
Weatherization Assistance Program, 1976	21	\$288,535	497	\$5.2M
Homeownership	19	\$267,094	--	--
Rental	2	\$21,441	--	--
Low-Income Home Energy Assistance Program, 1981	5,924	\$4.4M	90,819	\$54.7M
Homeownership	762	\$543,798	--	--
Rental	5,162	\$3.8M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DAVIDSON COUNTY IN 2025 WAS \$667M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 21 homebuyers in the amount of \$6.3M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Decatur County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$608,030	47	\$4M
Great Choice Plus Loans, 2013	4	\$29,500	20	\$131,870
Homebuyer Education Program, 2003	3	\$1,200	23	\$4,800
Homeowner's Assistance Fund Program, 2021	--	--	2	\$24,036
HOME, 1992	--	--	63	\$2.8M
Tennessee's Housing Trust Fund, 2007	1	\$12,965	31	\$261,081
Emergency Repair Program	1	\$12,965	27	\$254,317
Home Modifications and Ramps	--	--	2	\$1,542
Emergency Rental Assistance Program, 2021	--	--	285	\$113,751
Community Investment Tax Credits, 2005	--	--	10	\$234,798
Low Income Housing Credits, 1987	--	--	32	\$252,066
Section 8 Rental Assistance, 1978	51	\$206,421	--	--
Tenant-Based Rental	1	\$1,072	--	--
Project-Based	50	\$205,349	--	--
Weatherization Assistance Program, 1976	2	\$24,222	18	\$140,918
Homeownership	2	\$24,222	--	--
Low-Income Home Energy Assistance Program, 1981	153	\$120,801	3,041	\$2.1M
Homeownership	89	\$70,201	--	--
Rental	64	\$50,600	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DECATUR COUNTY IN 2025 WAS \$132,504.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

DeKalb County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	15	\$3.8M	306	\$41.9M
Great Choice Plus Loans, 2013	14	\$131,653	179	\$1.6M
Homebuyer Education Program, 2003	14	\$5,700	197	\$41,025
Homeowner's Assistance Fund Program, 2021	--	--	2	\$51,291
HOME, 1992	--	--	81	\$2.7M
Tennessee's Housing Trust Fund, 2007	--	--	44	\$445,568
Emergency Repair Program	--	--	30	\$373,868
Home Modifications and Ramps	--	--	2	\$1,867
Emergency Rental Assistance Program, 2021	--	--	210	\$171,856
Community Investment Tax Credits, 2005	--	--	2	\$202,750
Low Income Housing Credits, 1987	--	--	92	\$813,570
Section 8 Rental Assistance, 1978	78	\$444,530	--	--
Tenant-Based Rental	6	\$28,705	--	--
Project-Based	72	\$415,825	--	--
Weatherization Assistance Program, 1976	2	\$30,788	58	\$386,647
Homeownership	2	\$30,788	--	--
Low-Income Home Energy Assistance Program, 1981	298	\$209,684	4,091	\$2.7M
Homeownership	144	\$100,858	--	--
Rental	154	\$108,826	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DEKALB COUNTY IN 2025 WAS \$1.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$247,350. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Dickson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	17	\$4.8M	1,497	\$153.4M
Great Choice Plus Loans, 2013	17	\$208,454	345	\$3.4M
Homebuyer Education Program, 2003	19	\$7,800	388	\$80,625
New Start Loan Program, 2001	1	\$200,000	18	\$2.1M
Homeowner's Assistance Fund Program, 2021	--	--	14	\$338,026
HOME, 1992	--	--	118	\$4.7M
Tennessee's Housing Trust Fund, 2007	1	\$11,040	81	\$338,623
Competitive Grants	--	--	12	\$30,000
Emergency Repair Program	1	\$11,040	36	\$197,548
Habitat for Humanity of Tennessee	--	--	3	\$63,352
Home Modifications and Ramps	--	--	23	\$23,231
Emergency Rental Assistance Program, 2021	--	--	915	\$1.7M
Community Investment Tax Credits, 2005	228	\$48.5M	438	\$80.5M
Rental	228	\$48.5M	--	--
Low Income Housing Credits, 1987	65	\$1.8M	1,095	\$11.1M
Multi-Family Bond Authority ² , 1993	--	--	626	\$71.5M
Project-Based Section 8 Rental Assistance, 1978	115	\$780,988	--	--
Weatherization Assistance Program, 1976	--	--	4	\$18,408
Low-Income Home Energy Assistance Program, 1981	330	\$227,846	7,388	\$4.5M
Homeownership	92	\$65,222	--	--
Rental	238	\$162,625	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DICKSON COUNTY IN 2025 WAS \$156.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$758,853. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Dyer County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	26	\$4.4M	1,271	\$80.8M
Great Choice Plus Loans, 2013	26	\$158,050	185	\$1.1M
Homebuyer Education Program, 2003	29	\$11,700	200	\$49,100
Homeowner's Assistance Fund Program, 2021	--	--	14	\$265,612
HOME, 1992	--	--	97	\$4.3M
Tennessee's Housing Trust Fund, 2007	2	\$29,880	163	\$682,922
Emergency Repair Program	2	\$29,880	71	\$536,603
Habitat for Humanity of Tennessee	--	--	2	\$29,916
Home Modifications and Ramps	--	--	76	\$52,992
Emergency Rental Assistance Program, 2021	--	--	1,267	\$2M
Community Investment Tax Credits, 2005	--	--	92	\$6.5M
Low Income Housing Credits, 1987	--	--	250	\$919,980
Section 8 Rental Assistance, 1978	350	\$2.2M	--	--
Tenant-Based Rental	62	\$282,022	--	--
Tenant-Based Homeownership	1	\$3,388	--	--
Project-Based	287	\$1.9M	--	--
Weatherization Assistance Program, 1976	1	\$14,886	45	\$378,299
Homeownership	1	\$14,886	--	--
Low-Income Home Energy Assistance Program, 1981	453	\$332,443	10,033	\$6.2M
Homeownership	93	\$70,600	--	--
Rental	360	\$261,843	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN DYER COUNTY IN 2025 WAS \$595,387.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$188,180. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Fayette County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	12	\$2.9M	323	\$43.3M
Great Choice Plus Loans, 2013	12	\$127,634	101	\$854,391
Homebuyer Education Program, 2003	10	\$4,100	146	\$31,000
Foreclosure Rehab, 2022	1	\$51,843	2	\$135,521
Homeowner's Assistance Fund Program, 2021	--	--	13	\$222,066
HOME, 1992	--	--	96	\$3.2M
Tennessee's Housing Trust Fund, 2007	--	--	101	\$631,777
Emergency Repair Program	--	--	64	\$424,096
Home Modifications and Ramps	--	--	1	\$1,096
Emergency Rental Assistance Program, 2021	--	--	424	\$762,312
Community Investment Tax Credits, 2005	--	--	84	\$2.5M
Low Income Housing Credits, 1987	65	\$1.2M	495	\$3.8M
Multi-Family Bond Authority ² , 1993	--	--	79	\$4.9M
Section 8 Rental Assistance, 1978	273	\$1.9M	--	--
Tenant-Based Rental	56	\$427,691	--	--
Project-Based	217	\$1.5M	--	--
Weatherization Assistance Program, 1976	--	--	45	\$367,160
Low-Income Home Energy Assistance Program, 1981	623	\$457,754	6,000	\$3.8M
Homeownership	284	\$213,000	--	--
Rental	339	\$244,754	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FAYETTE COUNTY IN 2025 WAS \$7.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$354,923. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Fentress County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$793,403	120	\$8.7M
Great Choice Plus Loans, 2013	5	\$34,425	36	\$229,899
Homebuyer Education Program, 2003	6	\$2,400	41	\$9,050
New Start Loan Program, 2001	--	--	1	\$93,750
Homeowner's Assistance Fund Program, 2021	--	--	4	\$58,884
HOME, 1992	--	--	149	\$5.4M
Tennessee's Housing Trust Fund, 2007	--	--	46	\$369,097
Emergency Repair Program	--	--	32	\$301,701
Home Modifications and Ramps	--	--	3	\$7,784
Emergency Rental Assistance Program, 2021	--	--	245	\$534,319
Community Investment Tax Credits, 2005	--	--	42	\$965,000
Low Income Housing Credits, 1987	--	--	355	\$1.3M
Multi-Family Bond Authority ² , 1993	--	--	72	\$2.9M
Section 8 Rental Assistance, 1978	27	\$96,265	--	--
Tenant-Based Rental	3	\$14,455	--	--
Project-Based	24	\$81,810	--	--
Weatherization Assistance Program, 1976	1	\$14,984	58	\$394,623
Homeownership	1	\$14,984	--	--
Low-Income Home Energy Assistance Program, 1981	714	\$519,507	8,231	\$5.6M
Homeownership	493	\$361,800	--	--
Rental	221	\$157,707	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FENTRESS COUNTY IN 2025 WAS \$138,523.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$147,925. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Franklin County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	22	\$4.9M	594	\$49.6M
Great Choice Plus Loans, 2013	20	\$179,550	157	\$1.4M
Homebuyer Education Program, 2003	20	\$8,100	171	\$40,825
Homeowner's Assistance Fund Program, 2021	--	--	13	\$154,383
HOME, 1992	--	--	69	\$2.3M
Tennessee's Housing Trust Fund, 2007	1	\$14,040	58	\$484,696
Emergency Repair Program	1	\$14,040	42	\$356,797
Habitat for Humanity of Tennessee	--	--	4	\$88,332
Home Modifications and Ramps	--	--	1	\$1,100
Emergency Rental Assistance Program, 2021	--	--	476	\$442,749
Low Income Housing Credits, 1987	--	--	140	\$957,385
Multi-Family Bond Authority ² , 1993	--	--	40	\$2.1M
Section 8 Rental Assistance, 1978	145	\$1.2M	--	--
Tenant-Based Rental	3	\$19,532	--	--
Project-Based	142	\$1.2M	--	--
Weatherization Assistance Program, 1976	5	\$97,710	62	\$540,182
Homeownership	4	\$78,490	--	--
Rental	1	\$19,220	--	--
Low-Income Home Energy Assistance Program, 1981	255	\$189,441	7,525	\$4.9M
Homeownership	130	\$98,014	--	--
Rental	125	\$91,427	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN FRANKLIN COUNTY IN 2025 WAS \$653,575.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$594,424. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Gibson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	31	\$4.7M	1,307	\$79.8M
Great Choice Plus Loans, 2013	30	\$187,780	221	\$1.3M
Homebuyer Education Program, 2003	30	\$12,300	241	\$56,450
Homeowner's Assistance Fund Program, 2021	--	--	18	\$342,334
HOME, 1992	--	--	169	\$6.5M
Tennessee's Housing Trust Fund, 2007	2	\$47,029	266	\$2M
Competitive Grants	--	--	34	\$325,000
Emergency Repair Program	2	\$47,029	167	\$1.4M
Home Modifications and Ramps	--	--	10	\$10,589
Emergency Rental Assistance Program, 2021	--	--	1,457	\$2.7M
Community Investment Tax Credits, 2005	--	--	74	\$652,343
Low Income Housing Credits, 1987	--	--	299	\$1.7M
Multi-Family Bond Authority ² , 1993	--	--	101	\$5.6M
Section 8 Rental Assistance, 1978	272	\$1.5M	--	--
Tenant-Based Rental	55	\$248,854	--	--
Project-Based	217	\$1.3M	--	--
Weatherization Assistance Program, 1976	2	\$35,335	40	\$316,012
Homeownership	2	\$35,335	--	--
Low-Income Home Energy Assistance Program, 1981	477	\$351,944	11,860	\$7.3M
Homeownership	136	\$102,200	--	--
Rental	341	\$249,744	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GIBSON COUNTY IN 2025 WAS \$9.3M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Giles County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	13	\$2.8M	462	\$30.5M
Great Choice Plus Loans, 2013	13	\$136,887	74	\$632,242
Homebuyer Education Program, 2003	13	\$5,200	81	\$18,000
Foreclosure Rehab, 2022	1	\$35,815	1	\$35,815
Homeowner's Assistance Fund Program, 2021	--	--	5	\$60,716
HOME, 1992	--	--	103	\$2.9M
Tennessee's Housing Trust Fund, 2007	1	\$20,355	65	\$437,849
Emergency Repair Program	1	\$20,355	52	\$405,815
Home Modifications and Ramps	--	--	3	\$2,002
Emergency Rental Assistance Program, 2021	--	--	477	\$532,396
Community Investment Tax Credits, 2005	--	--	20	\$1M
Low Income Housing Credits, 1987	--	--	164	\$638,259
Section 8 Rental Assistance, 1978	216	\$1.3M	--	--
Tenant-Based Rental	50	\$289,370	--	--
Project-Based	166	\$1M	--	--
Weatherization Assistance Program, 1976	1	\$17,260	51	\$375,586
Homeownership	1	\$17,260	--	--
Low-Income Home Energy Assistance Program, 1981	353	\$260,883	6,894	\$4.6M
Homeownership	132	\$97,083	--	--
Rental	221	\$163,800	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GILES COUNTY IN 2025 WAS \$1.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$319,130. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Grainger County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$1.3M	244	\$21.3M
Great Choice Plus Loans, 2013	6	\$42,075	89	\$582,579
Homebuyer Education Program, 2003	6	\$2,400	107	\$23,775
New Start Loan Program, 2001	--	--	4	\$344,250
Homeowner's Assistance Fund Program, 2021	--	--	9	\$156,809
HOME, 1992	--	--	128	\$6M
Tennessee's Housing Trust Fund, 2007	--	--	63	\$579,728
Competitive Grants	--	--	4	\$236,350
Emergency Repair Program	--	--	37	\$202,863
Habitat for Humanity of Tennessee	--	--	1	\$16,666
Emergency Rental Assistance Program, 2021	--	--	188	\$310,258
Community Investment Tax Credits, 2005	--	--	8	\$1.1M
Low Income Housing Credits, 1987	--	--	100	\$774,999
Project-Based Section 8 Rental Assistance, 1978	24	\$80,619	--	--
Weatherization Assistance Program, 1976	2	\$27,288	41	\$347,062
Homeownership	2	\$27,288	--	--
Low-Income Home Energy Assistance Program, 1981	571	\$417,000	7,257	\$5M
Homeownership	383	\$280,200	--	--
Rental	188	\$136,800	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRAINGER COUNTY IN 2025 WAS \$475,646.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$135,703. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Greene County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	21	\$4.4M	603	\$53.9M
Great Choice Plus Loans, 2013	21	\$163,271	272	\$1.8M
Homebuyer Education Program, 2003	21	\$8,600	308	\$64,825
New Start Loan Program, 2001	--	--	12	\$957,394
Foreclosure Rehab, 2022	--	--	1	\$52,362
Homeowner's Assistance Fund Program, 2021	--	--	18	\$249,830
HOME, 1992	4	\$540,000	183	\$6.7M
Homeownership	4	\$540,000	--	--
Tennessee's Housing Trust Fund, 2007	--	--	80	\$758,959
Competitive Grants	--	--	5	\$290,625
Emergency Repair Program	--	--	29	\$168,901
Habitat for Humanity of Tennessee	--	--	3	\$49,998
Home Modifications and Ramps	--	--	4	\$18,590
National Housing Trust Fund, 2016	--	--	16	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	789	\$917,907
Community Investment Tax Credits, 2005	--	--	95	\$19.2M
Low Income Housing Credits, 1987	72	\$1.6M	664	\$6.2M
Multi-Family Bond Authority ² , 1993	--	--	194	\$19.9M
Project-Based Section 8 Rental Assistance, 1978	284	\$2.3M	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	5	\$67,652	53	\$522,554
Homeownership	5	\$67,652	--	--
Low-Income Home Energy Assistance Program, 1981	1,082	\$778,822	14,135	\$9.2M
Homeownership	538	\$388,739	--	--
Rental	544	\$390,083	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GREENE COUNTY IN 2025 WAS \$62.7M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$291,970. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Grundy County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	8	\$1.6M	74	\$6.9M
Great Choice Plus Loans, 2013	8	\$85,600	29	\$254,880
Homebuyer Education Program, 2003	7	\$2,800	29	\$8,050
Homeowner's Assistance Fund Program, 2021	--	--	5	\$78,801
HOME, 1992	--	--	219	\$5.8M
Tennessee's Housing Trust Fund, 2007	--	--	97	\$584,104
Emergency Repair Program	--	--	47	\$376,781
Home Modifications and Ramps	--	--	7	\$5,598
Emergency Rental Assistance Program, 2021	--	--	228	\$497,440
Low Income Housing Credits, 1987	--	--	144	\$938,388
Project-Based Section 8 Rental Assistance, 1978	30	\$133,758	--	--
Weatherization Assistance Program, 1976	--	--	49	\$323,824
Low-Income Home Energy Assistance Program, 1981	395	\$286,678	5,810	\$3.8M
Homeownership	327	\$237,077	--	--
Rental	68	\$49,601	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN GRUNDY COUNTY IN 2025 WAS \$557,695.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$264,875. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hamblen County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	32	\$7M	2,133	\$149M
Great Choice Plus Loans, 2013	32	\$300,342	375	\$2.6M
Homebuyer Education Program, 2003	33	\$13,200	582	\$127,000
New Start Loan Program, 2001	2	\$365,000	11	\$1M
Foreclosure Rehab, 2022	--	--	2	\$79,279
Homeowner's Assistance Fund Program, 2021	--	--	24	\$418,463
HOME, 1992	5	\$1.1M	234	\$8.8M
Homeownership	5	\$1.1M	--	--
Tennessee's Housing Trust Fund, 2007	2	\$30,452	78	\$678,758
Emergency Repair Program	2	\$30,452	62	\$409,326
Habitat for Humanity of Tennessee	--	--	3	\$63,332
Home Modifications and Ramps	--	--	2	\$1,560
Capacity Building Program	--	--	--	\$139,000
Emergency Rental Assistance Program, 2021	--	--	1,271	\$2.5M
Community Investment Tax Credits, 2005	--	--	278	\$25.5M
Low Income Housing Credits, 1987	--	--	856	\$6.1M
Multi-Family Bond Authority ² , 1993	--	--	302	\$7.2M
Project-Based Section 8 Rental Assistance, 1978	258	\$1.6M	--	--
Weatherization Assistance Program, 1976	2	\$28,073	66	\$660,312
Homeownership	2	\$28,073	--	--
Low-Income Home Energy Assistance Program, 1981	1,437	\$1M	20,045	\$13.1M
Homeownership	506	\$357,600	--	--
Rental	931	\$650,337	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMBLEN COUNTY IN 2025 WAS \$3.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.2M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hamilton County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	59	\$13.6M	6,753	\$516.8M
Great Choice Plus Loans, 2013	60	\$622,368	1,153	\$8.3M
Homebuyer Education Program, 2003	60	\$24,150	1,948	\$442,950
New Start Loan Program, 2001	2	\$274,500	99	\$6.8M
Foreclosure Rehab, 2022	1	\$41,230	8	\$406,447
Homeowner's Assistance Fund Program, 2021	--	--	108	\$2.1M
HOME, 1992	--	--	277	\$5.2M
Tennessee's Housing Trust Fund, 2007	46	\$172,315	909	\$6M
Competitive Grants	--	--	261	\$3M
Emergency Repair Program	8	\$88,483	137	\$1.1M
Habitat for Humanity of Tennessee	1	\$25,000	15	\$311,558
Home Modifications and Ramps	37	\$58,832	439	\$505,073
National Housing Trust Fund, 2016	9	\$1.5M	41	\$3.9M
Emergency Rental Assistance Program, 2021	--	--	11,887	\$36.1M
Community Investment Tax Credits, 2005	16	\$2.7M	1,281	\$122.4M
Rental	16	\$2.7M	--	--
Low Income Housing Credits, 1987	348	\$5.5M	4,413	\$37.3M
Multi-Family Bond Authority ² , 1993	350	\$53M	2,932	\$277M
Project-Based Section 8 Rental Assistance, 1978	1,741	\$15.4M	--	--
Weatherization Assistance Program, 1976	11	\$124,902	244	\$2.1M
Homeownership	11	\$124,902	--	--
Low-Income Home Energy Assistance Program, 1981	2,611	\$1.8M	50,370	\$29.7M
Homeownership	546	\$379,300	--	--
Rental	2,065	\$1.5M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAMILTON COUNTY IN 2025 WAS \$126.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 19 homebuyers in the amount of \$4.1M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025

Investments and Impacts

Hancock County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$953,720	42	\$4.1M
Great Choice Plus Loans, 2013	5	\$32,000	22	\$130,980
Homebuyer Education Program, 2003	5	\$2,000	23	\$5,325
Homeowner's Assistance Fund Program, 2021	--	--	3	\$52,875
HOME, 1992	5	\$810,000	164	\$6.2M
Homeownership	5	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	--	--	46	\$197,977
Emergency Repair Program	--	--	23	\$105,067
Home Modifications and Ramps	--	--	2	\$1,926
Emergency Rental Assistance Program, 2021	--	--	89	\$65,228
Community Investment Tax Credits, 2005	--	--	67	\$5.5M
Low Income Housing Credits, 1987	--	--	230	\$1.4M
Project-Based Section 8 Rental Assistance, 1978	50	\$299,800	--	--
Weatherization Assistance Program, 1976	1	\$8,734	10	\$82,898
Homeownership	1	\$8,734	--	--
Low-Income Home Energy Assistance Program, 1981	569	\$413,251	6,669	\$4.7M
Homeownership	319	\$231,947	--	--
Rental	250	\$181,303	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HANCOCK COUNTY IN 2025 WAS \$1.2M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hardeman County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	11	\$1.8M	348	\$17.8M
Great Choice Plus Loans, 2013	11	\$76,290	52	\$315,884
Homebuyer Education Program, 2003	12	\$4,900	51	\$13,775
Foreclosure Rehab, 2022	--	--	1	\$104,503
Homeowner's Assistance Fund Program, 2021	--	--	12	\$185,099
HOME, 1992	--	--	81	\$4.2M
Tennessee's Housing Trust Fund, 2007	3	\$46,845	53	\$378,744
Emergency Repair Program	3	\$46,845	34	\$300,707
Home Modifications and Ramps	--	--	3	\$1,244
Emergency Rental Assistance Program, 2021	--	--	632	\$877,296
Low Income Housing Credits, 1987	--	--	259	\$1.7M
Multi-Family Bond Authority ² , 1993	--	--	26	\$1.4M
Section 8 Rental Assistance, 1978	86	\$503,635	--	--
Tenant-Based Rental	39	\$206,988	--	--
Project-Based	47	\$296,647	--	--
Weatherization Assistance Program, 1976	5	\$75,430	31	\$324,323
Homeownership	5	\$75,430	--	--
Low-Income Home Energy Assistance Program, 1981	344	\$272,545	7,828	\$5.2M
Homeownership	158	\$126,800	--	--
Rental	186	\$145,745	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDEMAN COUNTY IN 2025 WAS \$369,618.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$197,686. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hardin County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$913,283	389	\$17.1M
Great Choice Plus Loans, 2013	6	\$43,500	33	\$212,857
Homebuyer Education Program, 2003	3	\$1,200	36	\$7,825
Homeowner's Assistance Fund Program, 2021	--	--	5	\$54,739
HOME, 1992	--	--	82	\$3.6M
Tennessee's Housing Trust Fund, 2007	1	\$23,117	31	\$238,199
Emergency Repair Program	1	\$23,117	20	\$195,375
Home Modifications and Ramps	--	--	2	\$973
Emergency Rental Assistance Program, 2021	--	--	238	\$132,044
Community Investment Tax Credits, 2005	--	--	4	\$152,980
Low Income Housing Credits, 1987	--	--	412	\$2.5M
Multi-Family Bond Authority ² , 1993	--	--	97	\$4.1M
Section 8 Rental Assistance, 1978	58	\$331,422	--	--
Tenant-Based Rental	8	\$19,414	--	--
Project-Based	50	\$312,008	--	--
Weatherization Assistance Program, 1976	6	\$80,512	32	\$291,639
Homeownership	6	\$80,512	--	--
Low-Income Home Energy Assistance Program, 1981	422	\$309,015	7,361	\$4.8M
Homeownership	192	\$143,200	--	--
Rental	230	\$165,815	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HARDIN COUNTY IN 2025 WAS \$274,655.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$203,700. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hawkins County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	20	\$3.7M	1,136	\$70M
Great Choice Plus Loans, 2013	20	\$161,265	185	\$1.3M
Homebuyer Education Program, 2003	18	\$7,200	214	\$44,625
New Start Loan Program, 2001	--	--	8	\$638,536
Homeowner's Assistance Fund Program, 2021	--	--	25	\$411,004
HOME, 1992	--	--	190	\$7.1M
Tennessee's Housing Trust Fund, 2007	5	\$100,733	192	\$1.4M
Competitive Grants	--	--	26	\$544,071
Emergency Repair Program	4	\$75,733	78	\$528,120
Habitat for Humanity of Tennessee	1	\$25,000	7	\$146,684
Home Modifications and Ramps	--	--	52	\$40,375
Emergency Rental Assistance Program, 2021	--	--	990	\$1.9M
Community Investment Tax Credits, 2005	--	--	88	\$518,269
Low Income Housing Credits, 1987	--	--	229	\$748,720
Multi-Family Bond Authority ² , 1993	--	--	167	\$10.8M
Project-Based Section 8 Rental Assistance, 1978	222	\$2.1M	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	5	\$44,605	38	\$369,100
Homeownership	5	\$44,605	--	--
Low-Income Home Energy Assistance Program, 1981	1,080	\$781,453	14,773	\$9.7M
Homeownership	609	\$441,330	--	--
Rental	471	\$340,123	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAWKINS COUNTY IN 2025 WAS \$1.3M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Haywood County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$935,344	386	\$27.2M
Great Choice Plus Loans, 2013	5	\$30,000	94	\$550,232
Homebuyer Education Program, 2003	4	\$1,600	160	\$38,450
Foreclosure Rehab, 2022	1	\$43,507	1	\$43,507
Homeowner's Assistance Fund Program, 2021	--	--	9	\$179,408
HOME, 1992	--	--	168	\$6.9M
Tennessee's Housing Trust Fund, 2007	2	\$42,630	62	\$598,482
Competitive Grants	--	--	4	\$215,136
Emergency Repair Program	2	\$42,630	24	\$237,157
Home Modifications and Ramps	--	--	1	\$545
Emergency Rental Assistance Program, 2021	--	--	622	\$958,313
Community Investment Tax Credits, 2005	--	--	86	\$19M
Low Income Housing Credits, 1987	68	\$818,709	768	\$7.8M
Multi-Family Bond Authority ² , 1993	--	--	101	\$7.3M
Section 8 Rental Assistance, 1978	95	\$482,336	--	--
Tenant-Based Rental	45	\$226,835	--	--
Project-Based	50	\$255,501	--	--
Weatherization Assistance Program, 1976	2	\$12,722	26	\$262,782
Homeownership	2	\$12,722	--	--
Low-Income Home Energy Assistance Program, 1981	267	\$210,254	6,370	\$4.1M
Homeownership	68	\$53,500	--	--
Rental	199	\$156,754	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HAYWOOD COUNTY IN 2025 WAS \$36.1M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Henderson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	15	\$2.5M	291	\$20.9M
Great Choice Plus Loans, 2013	15	\$101,583	75	\$481,616
Homebuyer Education Program, 2003	13	\$5,300	83	\$19,475
Homeowner's Assistance Fund Program, 2021	--	--	12	\$189,789
HOME, 1992	--	--	102	\$3.2M
Tennessee's Housing Trust Fund, 2007	1	\$23,865	49	\$396,255
Competitive Grants	--	--	1	\$96,112
Emergency Repair Program	1	\$23,865	28	\$254,100
Home Modifications and Ramps	--	--	9	\$5,481
Emergency Rental Assistance Program, 2021	--	--	569	\$950,309
Community Investment Tax Credits, 2005	--	--	2	\$37,590
Low Income Housing Credits, 1987	50	\$754,401	267	\$2.5M
Multi-Family Bond Authority ² , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	123	\$868,234	--	--
Tenant-Based Rental	13	\$57,893	--	--
Project-Based	110	\$810,341	--	--
Weatherization Assistance Program, 1976	1	\$16,586	24	\$210,081
Homeownership	1	\$16,586	--	--
Low-Income Home Energy Assistance Program, 1981	296	\$223,313	6,331	\$4.3M
Homeownership	122	\$92,505	--	--
Rental	174	\$130,808	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENDERSON COUNTY IN 2025 WAS \$397,876.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Henry County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	10	\$1.7M	442	\$21.1M
Great Choice Plus Loans, 2013	10	\$60,000	57	\$366,550
Homebuyer Education Program, 2003	12	\$4,900	58	\$14,100
Homeowner's Assistance Fund Program, 2021	--	--	5	\$115,059
HOME, 1992	--	--	118	\$3.9M
Tennessee's Housing Trust Fund, 2007	4	\$39,760	154	\$1.5M
Competitive Grants	--	--	36	\$684,088
Emergency Repair Program	4	\$39,760	89	\$687,798
Home Modifications and Ramps	--	--	10	\$11,897
Emergency Rental Assistance Program, 2021	--	--	738	\$1.3M
Community Investment Tax Credits, 2005	--	--	229	\$5M
Low Income Housing Credits, 1987	--	--	324	\$2.5M
Multi-Family Bond Authority ² , 1993	--	--	40	\$660,000
Section 8 Rental Assistance, 1978	266	\$1.9M	--	--
Tenant-Based Rental	22	\$92,325	--	--
Project-Based	244	\$1.8M	--	--
Weatherization Assistance Program, 1976	2	\$37,368	17	\$118,044
Homeownership	2	\$37,368	--	--
Low-Income Home Energy Assistance Program, 1981	451	\$332,619	8,539	\$5.4M
Homeownership	146	\$109,600	--	--
Rental	305	\$223,019	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HENRY COUNTY IN 2025 WAS \$320,936.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Hickman County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	13	\$3.1M	443	\$42.6M
Great Choice Plus Loans, 2013	13	\$134,550	143	\$1.2M
Homebuyer Education Program, 2003	14	\$5,700	156	\$33,250
Homeowner's Assistance Fund Program, 2021	--	--	8	\$92,320
HOME, 1992	--	--	103	\$4M
Tennessee's Housing Trust Fund, 2007	5	\$59,231	61	\$405,529
Emergency Repair Program	5	\$59,231	50	\$366,499
Home Modifications and Ramps	--	--	6	\$14,593
Emergency Rental Assistance Program, 2021	--	--	176	\$262,425
Community Investment Tax Credits, 2005	--	--	32	\$409,400
Low Income Housing Credits, 1987	--	--	173	\$1.1M
Multi-Family Bond Authority ² , 1993	--	--	48	\$2.5M
Section 8 Rental Assistance, 1978	81	\$697,976	--	--
Tenant-Based Rental	6	\$38,686	--	--
Project-Based	75	\$659,290	--	--
Weatherization Assistance Program, 1976	--	--	43	\$253,094
Low-Income Home Energy Assistance Program, 1981	282	\$210,637	5,501	\$3.5M
Homeownership	143	\$109,600	--	--
Rental	139	\$101,037	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HICKMAN COUNTY IN 2025 WAS \$1.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$374,000. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Houston County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$986,796	93	\$9.7M
Great Choice Plus Loans, 2013	4	\$48,000	42	\$313,454
Homebuyer Education Program, 2003	6	\$2,400	44	\$9,975
Homeowner's Assistance Fund Program, 2021	--	--	2	\$52,831
HOME, 1992	--	--	65	\$2.7M
Tennessee's Housing Trust Fund, 2007	--	--	11	\$26,640
Emergency Repair Program	--	--	5	\$22,618
Home Modifications and Ramps	--	--	5	\$3,247
Emergency Rental Assistance Program, 2021	--	--	68	\$74,490
Community Investment Tax Credits, 2005	--	--	4	\$159,550
Low Income Housing Credits, 1987	--	--	85	\$139,726
Multi-Family Bond Authority ² , 1993	--	--	44	\$1.4M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$8,324	--	--
Weatherization Assistance Program, 1976	--	--	2	\$23,222
Low-Income Home Energy Assistance Program, 1981	98	\$72,793	2,571	\$1.9M
Homeownership	51	\$38,065	--	--
Rental	47	\$34,729	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HOUSTON COUNTY IN 2025 WAS \$78,367.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Humphreys County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$867,358	226	\$21M
Great Choice Plus Loans, 2013	4	\$39,445	86	\$663,498
Homebuyer Education Program, 2003	6	\$2,400	90	\$18,925
Homeowner's Assistance Fund Program, 2021	--	--	3	\$66,713
HOME, 1992	--	--	52	\$2.1M
Tennessee's Housing Trust Fund, 2007	5	\$600,000	35	\$1.2M
Competitive Grants	5	\$600,000	5	\$600,000
Emergency Repair Program	--	--	9	\$47,453
Home Modifications and Ramps	--	--	9	\$7,543
Rebuild and Recover	--	--	8	\$500,000
Emergency Rental Assistance Program, 2021	--	--	161	\$144,242
Community Investment Tax Credits, 2005	62	\$15.4M	62	\$15.4M
Rental	62	\$15.4M	--	--
Low Income Housing Credits, 1987	62	\$2.5M	152	\$3.6M
Section 8 Rental Assistance, 1978	63	\$604,624	--	--
Tenant-Based Rental	5	\$20,054	--	--
Project-Based	58	\$584,570	--	--
Weatherization Assistance Program, 1976	--	--	2	\$18,571
Low-Income Home Energy Assistance Program, 1981	133	\$98,666	3,587	\$2.2M
Homeownership	59	\$44,200	--	--
Rental	74	\$54,466	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN HUMPHREYS COUNTY IN 2025 WAS \$23.9M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Jackson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$1.1M	87	\$9.4M
Great Choice Plus Loans, 2013	6	\$47,627	35	\$303,316
Homebuyer Education Program, 2003	5	\$2,000	46	\$9,475
Foreclosure Rehab, 2022	1	\$51,927	1	\$51,927
Homeowner's Assistance Fund Program, 2021	--	--	5	\$98,504
HOME, 1992	--	--	74	\$3M
Tennessee's Housing Trust Fund, 2007	--	--	52	\$400,021
Emergency Repair Program	--	--	37	\$344,885
Home Modifications and Ramps	--	--	5	\$2,878
Emergency Rental Assistance Program, 2021	--	--	217	\$169,066
Low Income Housing Credits, 1987	--	--	140	\$605,658
Multi-Family Bond Authority ² , 1993	--	--	44	\$1.5M
Section 8 Rental Assistance, 1978	26	\$138,033	--	--
Tenant-Based Rental	1	\$4,722	--	--
Tenant-Based Homeownership	1	\$3,972	--	--
Project-Based	24	\$129,339	--	--
Weatherization Assistance Program, 1976	1	\$7,920	50	\$314,761
Homeownership	1	\$7,920	--	--
Low-Income Home Energy Assistance Program, 1981	361	\$268,059	4,463	\$3.2M
Homeownership	220	\$164,608	--	--
Rental	141	\$103,452	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JACKSON COUNTY IN 2025 WAS \$493,236.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Jefferson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	19	\$4.5M	948	\$88.7M
Great Choice Plus Loans, 2013	19	\$177,360	298	\$2.3M
Homebuyer Education Program, 2003	20	\$8,100	381	\$81,850
New Start Loan Program, 2001	1	\$200,000	5	\$564,980
Homeowner's Assistance Fund Program, 2021	--	--	13	\$309,195
HOME, 1992	--	--	151	\$7.6M
Tennessee's Housing Trust Fund, 2007	4	\$51,277	112	\$1.1M
Emergency Repair Program	4	\$51,277	82	\$518,926
Habitat for Humanity of Tennessee	--	--	2	\$46,666
Home Modifications and Ramps	--	--	2	\$1,141
Rebuild and Recover	--	--	20	\$500,000
Emergency Rental Assistance Program, 2021	--	--	864	\$1.9M
Community Investment Tax Credits, 2005	--	--	137	\$1.9M
Low Income Housing Credits, 1987	--	--	269	\$2.2M
Project-Based Section 8 Rental Assistance, 1978	37	\$129,446	--	--
Weatherization Assistance Program, 1976	1	\$18,591	51	\$446,436
Homeownership	1	\$18,591	--	--
Low-Income Home Energy Assistance Program, 1981	715	\$507,981	10,831	\$7M
Homeownership	332	\$237,491	--	--
Rental	383	\$270,489	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JEFFERSON COUNTY IN 2025 WAS \$1.7M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$392,850. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Johnson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	--	--	19	\$2.1M
Great Choice Plus Loans, 2013	--	--	12	\$73,690
Homebuyer Education Program, 2003	1	\$400	31	\$5,475
New Start Loan Program, 2001	--	--	15	\$1.3M
Homeowner's Assistance Fund Program, 2021	--	--	4	\$87,973
HOME, 1992	8	\$1.6M	197	\$8.2M
Homeownership	8	\$1.6M	--	--
Tennessee's Housing Trust Fund, 2007	--	--	32	\$176,286
Emergency Repair Program	--	--	16	\$100,974
Home Modifications and Ramps	--	--	1	\$1,135
Emergency Rental Assistance Program, 2021	--	--	193	\$183,813
Community Investment Tax Credits, 2005	--	--	19	\$381,554
Low Income Housing Credits, 1987	--	--	80	\$184,522
Multi-Family Bond Authority ² , 1993	--	--	40	\$1.9M
Project-Based Section 8 Rental Assistance, 1978	123	\$800,795	--	--
Weatherization Assistance Program, 1976	--	--	13	\$123,439
Low-Income Home Energy Assistance Program, 1981	823	\$591,684	9,356	\$6.2M
Homeownership	486	\$352,029	--	--
Rental	337	\$239,655	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN JOHNSON COUNTY IN 2025 WAS \$2.2M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Knox County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	91	\$23.1M	12,344	\$983.9M
Great Choice Plus Loans, 2013	89	\$1M	1,913	\$14.4M
Homebuyer Education Program, 2003	104	\$42,100	3,677	\$823,475
New Start Loan Program, 2001	2	\$400,000	119	\$8.5M
Foreclosure Rehab, 2022	--	--	2	\$97,266
Homeowner's Assistance Fund Program, 2021	--	--	205	\$4.3M
HOME, 1992	--	--	202	\$8.6M
Tennessee's Housing Trust Fund, 2007	--	--	569	\$9M
Competitive Grants	--	--	379	\$6.4M
Emergency Repair Program	--	--	90	\$662,028
Habitat for Humanity of Tennessee	--	--	34	\$650,002
Home Modifications and Ramps	--	--	22	\$13,970
Capacity Building Program	--	--	--	\$618,499
National Housing Trust Fund, 2016	--	--	103	\$5.1M
Emergency Rental Assistance Program, 2021	--	--	6,869	\$37.1M
Community Investment Tax Credits, 2005	500	\$116.1M	5,156	\$495M
Homeownership	50	\$1.5M	--	--
Rental	450	\$114.6M	--	--
Low Income Housing Credits, 1987	1,046	\$15.3M	10,454	\$94.3M
Multi-Family Bond Authority ² , 1993	748	\$100.9M	7,491	\$727.9M
Section 8 Rental Assistance, 1978	4,996	\$45.5M	--	--
Tenant-Based Rental	262	\$2.4M	--	--
Tenant-Based Homeownership	9	\$71,260	--	--
Project-Based	4,725	\$43.1M	--	--
Weatherization Assistance Program, 1976	40	\$256,562	435	\$2.9M
Homeownership	38	\$241,141	--	--
Rental	2	\$15,422	--	--
Low-Income Home Energy Assistance Program, 1981	5,985	\$4.3M	82,157	\$50.4M
Homeownership	1,338	\$956,389	--	--
Rental	4,647	\$3.4M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN KNOX COUNTY IN 2025 WAS \$353.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 21 homebuyers in the amount of \$5.6M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Lake County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$677,256	80	\$4.5M
Great Choice Plus Loans, 2013	5	\$30,000	22	\$133,135
Homebuyer Education Program, 2003	5	\$2,000	23	\$5,975
HOME, 1992	6	\$810,000	129	\$5.7M
Homeownership	6	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	--	--	26	\$166,817
Emergency Repair Program	--	--	19	\$151,966
Home Modifications and Ramps	--	--	4	\$3,193
Emergency Rental Assistance Program, 2021	--	--	143	\$108,278
Community Investment Tax Credits, 2005	--	--	13	\$301,490
Low Income Housing Credits, 1987	--	--	253	\$911,053
Section 8 Rental Assistance, 1978	199	\$1.4M	--	--
Tenant-Based Rental	20	\$38,120	--	--
Project-Based	179	\$1.4M	--	--
Weatherization Assistance Program, 1976	--	--	30	\$179,938
Low-Income Home Energy Assistance Program, 1981	93	\$72,428	3,339	\$2.2M
Homeownership	22	\$17,400	--	--
Rental	71	\$55,028	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAKE COUNTY IN 2025 WAS \$1.1M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Lauderdale County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	19	\$2.6M	588	\$42.4M
Great Choice Plus Loans, 2013	18	\$109,000	170	\$928,947
Homebuyer Education Program, 2003	17	\$6,800	276	\$65,375
Foreclosure Rehab, 2022	--	--	2	\$151,749
Homeowner's Assistance Fund Program, 2021	--	--	8	\$134,849
HOME, 1992	--	--	119	\$5.4M
Tennessee's Housing Trust Fund, 2007	--	--	83	\$565,552
Competitive Grants	--	--	1	\$67,400
Emergency Repair Program	--	--	54	\$357,861
Home Modifications and Ramps	--	--	2	\$1,294
National Housing Trust Fund, 2016	--	--	27	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	675	\$1.3M
Community Investment Tax Credits, 2005	--	--	97	\$10M
Low Income Housing Credits, 1987	71	\$1.2M	565	\$3.9M
Multi-Family Bond Authority ² , 1993	--	--	32	\$2.8M
Section 8 Rental Assistance, 1978	194	\$1.5M	--	--
Tenant-Based Rental	57	\$323,490	--	--
Project-Based	137	\$1.1M	--	--
Weatherization Assistance Program, 1976	--	--	44	\$297,536
Low-Income Home Energy Assistance Program, 1981	645	\$468,265	7,032	\$4.2M
Homeownership	254	\$180,325	--	--
Rental	391	\$287,940	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAUDERDALE COUNTY IN 2025 WAS \$16.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$56,000. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Lawrence County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	40	\$8.5M	497	\$47.2M
Great Choice Plus Loans, 2013	40	\$359,229	189	\$1.6M
Homebuyer Education Program, 2003	37	\$15,000	184	\$46,325
New Start Loan Program, 2001	--	--	1	\$61,500
Homeowner's Assistance Fund Program, 2021	--	--	12	\$217,231
HOME, 1992	--	--	126	\$4.7M
Tennessee's Housing Trust Fund, 2007	1	\$17,825	59	\$374,935
Emergency Repair Program	1	\$17,825	39	\$302,106
Home Modifications and Ramps	--	--	4	\$10,599
Emergency Rental Assistance Program, 2021	--	--	843	\$1.5M
Low Income Housing Credits, 1987	--	--	403	\$2.9M
Multi-Family Bond Authority ² , 1993	--	--	54	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	20	\$106,833	--	--
Weatherization Assistance Program, 1976	--	--	61	\$498,617
Low-Income Home Energy Assistance Program, 1981	601	\$433,907	10,220	\$6.6M
Homeownership	235	\$172,600	--	--
Rental	366	\$261,307	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LAWRENCE COUNTY IN 2025 WAS \$2.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 7 homebuyers in the amount of \$1.5M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Lewis County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$1.3M	72	\$8.8M
Great Choice Plus Loans, 2013	6	\$50,550	44	\$341,158
Homebuyer Education Program, 2003	5	\$2,000	36	\$8,125
Homeowner's Assistance Fund Program, 2021	--	--	1	\$14,987
HOME, 1992	--	--	77	\$3M
Tennessee's Housing Trust Fund, 2007	--	--	55	\$375,184
Competitive Grants	--	--	19	\$163,932
Emergency Repair Program	--	--	31	\$197,707
Home Modifications and Ramps	--	--	1	\$374
Emergency Rental Assistance Program, 2021	--	--	271	\$587,258
Community Investment Tax Credits, 2005	--	--	44	\$2.2M
Low Income Housing Credits, 1987	--	--	152	\$1.5M
Project-Based Section 8 Rental Assistance, 1978	36	\$192,143	--	--
Weatherization Assistance Program, 1976	--	--	39	\$232,807
Low-Income Home Energy Assistance Program, 1981	124	\$92,007	4,406	\$3M
Homeownership	58	\$44,200	--	--
Rental	66	\$47,807	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LEWIS COUNTY IN 2025 WAS \$117,577.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Lincoln County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	12	\$2.6M	208	\$23.1M
Great Choice Plus Loans, 2013	12	\$126,146	99	\$827,680
Homebuyer Education Program, 2003	12	\$4,800	100	\$23,075
Foreclosure Rehab, 2022	--	--	1	\$43,843
Homeowner's Assistance Fund Program, 2021	--	--	9	\$201,731
HOME, 1992	--	--	119	\$3.9M
Tennessee's Housing Trust Fund, 2007	1	\$7,849	86	\$739,809
Emergency Repair Program	1	\$7,849	64	\$580,239
Home Modifications and Ramps	--	--	7	\$9,548
Rebuild and Recover	--	--	4	\$107,269
Emergency Rental Assistance Program, 2021	--	--	785	\$1.6M
Low Income Housing Credits, 1987	--	--	168	\$1.8M
Section 8 Rental Assistance, 1978	113	\$738,780	--	--
Tenant-Based Rental	60	\$310,507	--	--
Project-Based	53	\$428,273	--	--
Weatherization Assistance Program, 1976	3	\$38,920	66	\$554,031
Homeownership	3	\$38,920	--	--
Low-Income Home Energy Assistance Program, 1981	263	\$191,000	8,253	\$5.3M
Homeownership	77	\$56,600	--	--
Rental	186	\$134,400	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LINCOLN COUNTY IN 2025 WAS \$327,534.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$537,700. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Loudon County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	9	\$2.1M	825	\$73.1M
Great Choice Plus Loans, 2013	9	\$103,125	230	\$1.8M
Homebuyer Education Program, 2003	13	\$4,800	301	\$63,175
New Start Loan Program, 2001	--	--	31	\$2.1M
Homeowner's Assistance Fund Program, 2021	--	--	12	\$256,277
HOME, 1992	--	--	161	\$4.4M
Tennessee's Housing Trust Fund, 2007	1	\$25,000	46	\$431,714
Emergency Repair Program	--	--	34	\$309,637
Habitat for Humanity of Tennessee	1	\$25,000	5	\$96,582
Home Modifications and Ramps	--	--	4	\$7,994
Emergency Rental Assistance Program, 2021	--	--	321	\$472,390
Community Investment Tax Credits, 2005	--	--	117	\$4.7M
Low Income Housing Credits, 1987	24	\$437,553	432	\$3.4M
Multi-Family Bond Authority ² , 1993	--	--	122	\$11.3M
Section 8 Rental Assistance, 1978	256	\$2.4M	--	--
Tenant-Based Rental	6	\$64,801	--	--
Project-Based	250	\$2.3M	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	4	\$65,189	93	\$605,596
Homeownership	4	\$65,189	--	--
Low-Income Home Energy Assistance Program, 1981	239	\$172,258	7,326	\$4.7M
Homeownership	87	\$62,800	--	--
Rental	152	\$109,458	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN LOUDON COUNTY IN 2025 WAS \$344,865.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Macon County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	21	\$5.1M	345	\$49.2M
Great Choice Plus Loans, 2013	21	\$239,069	215	\$2M
Homebuyer Education Program, 2003	20	\$8,300	212	\$45,725
Foreclosure Rehab, 2022	2	\$88,345	4	\$132,698
Homeowner's Assistance Fund Program, 2021	--	--	4	\$78,346
HOME, 1992	--	--	68	\$3M
Tennessee's Housing Trust Fund, 2007	1	\$24,265	40	\$246,666
Emergency Repair Program	1	\$24,265	17	\$193,525
Home Modifications and Ramps	--	--	7	\$5,604
Emergency Rental Assistance Program, 2021	--	--	328	\$387,560
Community Investment Tax Credits, 2005	56	\$10.5M	56	\$10.5M
Rental	56	\$10.5M	--	--
Low Income Housing Credits, 1987	--	--	220	\$2.7M
Tenant-Based Section 8 Rental Assistance, 1978	16	\$55,562	--	--
Weatherization Assistance Program, 1976	2	\$26,096	57	\$399,873
Rental	2	\$26,096	--	--
Low-Income Home Energy Assistance Program, 1981	279	\$197,025	4,683	\$3.1M
Homeownership	100	\$71,159	--	--
Rental	179	\$125,866	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MACON COUNTY IN 2025 WAS \$6.9M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$281,203. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Madison County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	34	\$6.6M	4,574	\$291.1M
Great Choice Plus Loans, 2013	34	\$228,460	489	\$3M
Homebuyer Education Program, 2003	36	\$14,700	1,002	\$234,175
New Start Loan Program, 2001	1	\$157,500	16	\$1.4M
Homeowner's Assistance Fund Program, 2021	--	--	59	\$1.1M
HOME, 1992	--	--	108	\$3.2M
Tennessee's Housing Trust Fund, 2007	8	\$652,568	284	\$2.7M
Competitive Grants	3	\$536,974	175	\$1.8M
Emergency Repair Program	4	\$90,594	67	\$620,620
Habitat for Humanity of Tennessee	1	\$25,000	3	\$66,666
Home Modifications and Ramps	--	--	12	\$11,919
Emergency Rental Assistance Program, 2021	--	--	4,787	\$9M
Community Investment Tax Credits, 2005	112	\$21.5M	344	\$31.2M
Rental	112	\$21.5M	--	--
Low Income Housing Credits, 1987	--	--	1,387	\$10.9M
Multi-Family Bond Authority ² , 1993	--	\$1M	1,045	\$52.5M
Section 8 Rental Assistance, 1978	1,019	\$8.4M	--	--
Tenant-Based Rental	503	\$3.8M	--	--
Tenant-Based Homeownership	1	\$1,724	--	--
Project-Based	515	\$4.6M	--	--
Weatherization Assistance Program, 1976	5	\$51,703	67	\$647,871
Homeownership	5	\$51,703	--	--
Low-Income Home Energy Assistance Program, 1981	1,535	\$1.1M	20,999	\$13.7M
Homeownership	360	\$259,872	--	--
Rental	1,175	\$860,659	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MADISON COUNTY IN 2025 WAS \$51.5M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Marion County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$970,243	361	\$25.2M
Great Choice Plus Loans, 2013	5	\$42,980	60	\$441,274
Homebuyer Education Program, 2003	5	\$2,000	73	\$14,075
Foreclosure Rehab, 2022	1	\$27,576	1	\$27,576
Homeowner's Assistance Fund Program, 2021	--	--	9	\$177,065
HOME, 1992	--	--	185	\$3.8M
Tennessee's Housing Trust Fund, 2007	1	\$14,835	138	\$1.3M
Competitive Grants	--	--	7	\$111,000
Emergency Repair Program	1	\$14,835	46	\$430,577
Home Modifications and Ramps	--	--	40	\$32,037
Rebuild and Recover	--	--	9	\$507,961
Emergency Rental Assistance Program, 2021	--	--	486	\$916,448
Low Income Housing Credits, 1987	--	--	77	\$548,260
Project-Based Section 8 Rental Assistance, 1978	60	\$434,570	--	--
Weatherization Assistance Program, 1976	2	\$26,596	58	\$415,627
Homeownership	2	\$26,596	--	--
Low-Income Home Energy Assistance Program, 1981	204	\$148,762	5,964	\$3.8M
Homeownership	74	\$54,678	--	--
Rental	130	\$94,083	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARION COUNTY IN 2025 WAS \$203,613.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Marshall County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	16	\$4M	500	\$57.7M
Great Choice Plus Loans, 2013	15	\$164,808	190	\$1.8M
Homebuyer Education Program, 2003	9	\$3,600	216	\$43,925
Homeowner's Assistance Fund Program, 2021	--	--	15	\$235,480
HOME, 1992	--	--	116	\$4M
Tennessee's Housing Trust Fund, 2007	4	\$77,980	106	\$801,550
Competitive Grants	--	--	45	\$344,314
Emergency Repair Program	4	\$77,980	49	\$407,869
Home Modifications and Ramps	--	--	3	\$1,505
Emergency Rental Assistance Program, 2021	--	--	678	\$1.1M
Community Investment Tax Credits, 2005	--	--	97	\$4.9M
Low Income Housing Credits, 1987	--	--	543	\$3.7M
Multi-Family Bond Authority ² , 1993	--	--	154	\$12.9M
Section 8 Rental Assistance, 1978	282	\$2.2M	--	--
Tenant-Based Rental	78	\$387,270	--	--
Tenant-Based Homeownership	1	\$4,704	--	--
Project-Based	203	\$1.8M	--	--
Weatherization Assistance Program, 1976	1	\$22,520	49	\$370,260
Rental	1	\$22,520	--	--
Low-Income Home Energy Assistance Program, 1981	269	\$192,504	4,730	\$3M
Homeownership	80	\$57,800	--	--
Rental	189	\$134,704	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MARSHALL COUNTY IN 2025 WAS \$5.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Maury County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	25	\$7.4M	2,015	\$209.4M
Great Choice Plus Loans, 2013	25	\$317,255	594	\$5.4M
Homebuyer Education Program, 2003	29	\$11,800	838	\$178,575
New Start Loan Program, 2001	2	\$400,000	26	\$3.5M
Homeowner's Assistance Fund Program, 2021	--	--	35	\$739,504
HOME, 1992	--	--	154	\$6.8M
Tennessee's Housing Trust Fund, 2007	6	\$96,265	199	\$1.9M
Competitive Grants	--	--	14	\$455,000
Emergency Repair Program	4	\$46,265	152	\$1.1M
Habitat for Humanity of Tennessee	2	\$50,000	14	\$294,932
Home Modifications and Ramps	--	--	10	\$10,391
National Housing Trust Fund, 2016	--	--	10	\$750,000
Emergency Rental Assistance Program, 2021	--	--	2,890	\$10.3M
Community Investment Tax Credits, 2005	--	\$1.5M	451	\$23.4M
Homeownership	--	\$1.5M	--	--
Low Income Housing Credits, 1987	--	--	1,200	\$7.2M
Multi-Family Bond Authority ² , 1993	--	--	249	\$10.6M
Section 8 Rental Assistance, 1978	798	\$6.5M	--	--
Tenant-Based Rental	365	\$3.4M	--	--
Tenant-Based Homeownership	1	\$4,602	--	--
Project-Based	432	\$3.1M	--	--
Weatherization Assistance Program, 1976	3	\$63,174	77	\$644,836
Homeownership	3	\$63,174	--	--
Rental	--	--	--	--
Low-Income Home Energy Assistance Program, 1981	532	\$391,429	10,410	\$6.4M
Homeownership	153	\$112,800	--	--
Rental	379	\$278,629	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MAURY COUNTY IN 2025 WAS \$4.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.5M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

McMinn County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	23	\$4.6M	504	\$49.9M
Great Choice Plus Loans, 2013	23	\$202,853	207	\$1.6M
Homebuyer Education Program, 2003	22	\$8,800	267	\$61,075
Foreclosure Rehab, 2022	--	--	1	\$59,569
Homeowner's Assistance Fund Program, 2021	--	--	15	\$185,022
HOME, 1992	--	--	212	\$5M
Tennessee's Housing Trust Fund, 2007	12	\$9,011	295	\$862,666
Competitive Grants	--	--	16	\$17,189
Emergency Repair Program	--	--	55	\$462,725
Home Modifications and Ramps	12	\$9,011	159	\$121,702
Emergency Rental Assistance Program, 2021	--	--	493	\$614,099
Community Investment Tax Credits, 2005	--	--	100	\$19.4M
Low Income Housing Credits, 1987	--	--	486	\$2.7M
Multi-Family Bond Authority ² , 1993	--	--	96	\$3.3M
Project-Based Section 8 Rental Assistance, 1978	308	\$2.7M	--	--
Weatherization Assistance Program, 1976	8	\$113,697	84	\$628,019
Homeownership	8	\$113,697	--	--
Low-Income Home Energy Assistance Program, 1981	401	\$291,929	9,418	\$5.6M
Homeownership	160	\$118,166	--	--
Rental	241	\$173,763	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCMINN COUNTY IN 2025 WAS \$1.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$450,507. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

McNairy County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$884,852	223	\$11.7M
Great Choice Plus Loans, 2013	5	\$30,000	31	\$184,194
Homebuyer Education Program, 2003	4	\$1,600	39	\$9,950
Homeowner's Assistance Fund Program, 2021	--	--	7	\$107,479
HOME, 1992	6	\$499,999	102	\$3.4M
Homeownership	6	\$499,999	--	--
Tennessee's Housing Trust Fund, 2007	2	\$16,980	48	\$732,061
Competitive Grants	--	--	3	\$49,220
Emergency Repair Program	2	\$16,980	27	\$268,779
Home Modifications and Ramps	--	--	2	\$1,148
Rebuild and Recover	--	--	5	\$350,000
Emergency Rental Assistance Program, 2021	--	--	200	\$236,705
Community Investment Tax Credits, 2005	24	\$1.4M	91	\$12.1M
Rental	24	\$1.4M	--	--
Low Income Housing Credits, 1987	--	--	128	\$2.4M
Section 8 Rental Assistance, 1978	119	\$950,337	--	--
Tenant-Based Rental	14	\$67,713	--	--
Project-Based	105	\$882,624	--	--
Weatherization Assistance Program, 1976	4	\$67,760	29	\$267,415
Homeownership	4	\$67,760	--	--
Low-Income Home Energy Assistance Program, 1981	289	\$227,956	6,838	\$4.5M
Homeownership	173	\$138,400	--	--
Rental	116	\$89,556	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MCNAIRY COUNTY IN 2025 WAS \$2.7M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Meigs County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	2	\$365,620	79	\$7.8M
Great Choice Plus Loans, 2013	2	\$14,800	38	\$244,116
Homebuyer Education Program, 2003	3	\$1,200	46	\$9,850
Foreclosure Rehab, 2022	--	--	1	\$53,808
Homeowner's Assistance Fund Program, 2021	--	--	2	\$21,716
HOME, 1992	--	--	83	\$2.4M
Tennessee's Housing Trust Fund, 2007	2	\$11,902	73	\$105,901
Emergency Repair Program	1	\$11,489	2	\$27,394
Home Modifications and Ramps	1	\$413	66	\$56,527
Emergency Rental Assistance Program, 2021	--	--	165	\$142,052
Low Income Housing Credits, 1987	--	--	48	\$389,954
Project-Based Section 8 Rental Assistance, 1978	24	\$181,597	--	--
Weatherization Assistance Program, 1976	1	\$13,075	53	\$314,331
Homeownership	1	\$13,075	--	--
Low-Income Home Energy Assistance Program, 1981	196	\$143,253	3,324	\$2.2M
Homeownership	115	\$86,102	--	--
Rental	81	\$57,151	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MEIGS COUNTY IN 2025 WAS \$69,317.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Monroe County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	26	\$6M	503	\$50.5M
Great Choice Plus Loans, 2013	26	\$268,825	176	\$1.5M
Homebuyer Education Program, 2003	27	\$11,000	262	\$60,375
New Start Loan Program, 2001	--	--	3	\$162,022
Foreclosure Rehab, 2022	--	--	1	\$38,668
Homeowner's Assistance Fund Program, 2021	--	--	10	\$168,338
HOME, 1992	--	--	96	\$3.6M
Tennessee's Housing Trust Fund, 2007	--	--	95	\$255,553
Competitive Grants	--	--	65	\$132,475
Emergency Repair Program	--	--	5	\$25,727
Home Modifications and Ramps	--	--	6	\$4,454
Emergency Rental Assistance Program, 2021	--	--	474	\$819,448
Community Investment Tax Credits, 2005	--	--	24	\$186,112
Low Income Housing Credits, 1987	--	--	226	\$2.1M
Section 8 Rental Assistance, 1978	144	\$627,088	--	--
Tenant-Based Rental	5	\$30,060	--	--
Project-Based	139	\$597,028	--	--
Weatherization Assistance Program, 1976	--	--	43	\$361,945
Low-Income Home Energy Assistance Program, 1981	672	\$482,602	10,666	\$6.9M
Homeownership	348	\$252,811	--	--
Rental	324	\$229,791	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONROE COUNTY IN 2025 WAS \$1.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 3 homebuyers in the amount of \$650,270. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Montgomery County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	116	\$29.1M	5,911	\$590.3M
Great Choice Plus Loans, 2013	108	\$1M	1,473	\$12M
Homebuyer Education Program, 2003	127	\$51,300	2,679	\$622,325
Homeowner's Assistance Fund Program, 2021	--	--	171	\$3.9M
HOME, 1992	--	--	114	\$3.7M
Tennessee's Housing Trust Fund, 2007	1	\$403	172	\$908,847
Competitive Grants	--	--	76	\$651,973
Emergency Repair Program	1	\$403	19	\$145,248
Home Modifications and Ramps	--	--	71	\$84,933
Emergency Rental Assistance Program, 2021	--	--	5,879	\$17.7M
Community Investment Tax Credits, 2005	--	--	116	\$19.8M
Low Income Housing Credits, 1987	103	\$3.5M	1,690	\$18.1M
Multi-Family Bond Authority ² , 1993	--	--	454	\$34.7M
Section 8 Rental Assistance, 1978	1,237	\$11.7M	--	--
Tenant-Based Rental	915	\$8.2M	--	--
Tenant-Based Homeownership	4	\$32,788	--	--
Project-Based	318	\$3.5M	--	--
Weatherization Assistance Program, 1976	11	\$181,235	94	\$850,460
Homeownership	11	\$181,235	--	--
Low-Income Home Energy Assistance Program, 1981	1,864	\$1.3M	32,211	\$20.3M
Homeownership	414	\$294,396	--	--
Rental	1,450	\$1M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MONTGOMERY COUNTY IN 2025 WAS \$8.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 4 homebuyers in the amount of \$998,575. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Moore County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$1.1M	30	\$3.3M
Great Choice Plus Loans, 2013	5	\$38,500	8	\$76,466
Homebuyer Education Program, 2003	6	\$2,400	10	\$3,150
HOME, 1992	--	--	20	\$642,857
Tennessee's Housing Trust Fund, 2007	--	--	3	\$8,853
Emergency Repair Program	--	--	1	\$4,207
Home Modifications and Ramps	--	--	1	\$665
Emergency Rental Assistance Program, 2021	--	--	33	\$43,432
Low Income Housing Credits, 1987	66	\$1.6M	156	\$1.9M
Tenant-Based Section 8 Rental Assistance, 1978	1	\$3,444	--	--
Weatherization Assistance Program, 1976	--	--	40	\$248,989
Low-Income Home Energy Assistance Program, 1981	66	\$49,000	1,467	\$1.1M
Homeownership	29	\$21,200	--	--
Rental	37	\$27,800	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MOORE COUNTY IN 2025 WAS \$736,512.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Morgan County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$702,272	189	\$15.1M
Great Choice Plus Loans, 2013	4	\$34,150	51	\$387,640
Homebuyer Education Program, 2003	5	\$2,000	67	\$13,475
New Start Loan Program, 2001	--	--	22	\$1.2M
Homeowner's Assistance Fund Program, 2021	--	--	5	\$141,226
HOME, 1992	10	\$810,000	86	\$4.1M
Homeownership	10	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	2	\$16,094	80	\$463,139
Competitive Grants	--	--	11	\$214,500
Emergency Repair Program	2	\$16,094	49	\$200,671
Home Modifications and Ramps	--	--	14	\$21,341
Emergency Rental Assistance Program, 2021	--	--	147	\$333,705
Community Investment Tax Credits, 2005	--	--	47	\$638,237
Low Income Housing Credits, 1987	40	\$884,756	149	\$1.3M
Weatherization Assistance Program, 1976	--	--	32	\$275,166
Low-Income Home Energy Assistance Program, 1981	210	\$153,800	5,900	\$3.9M
Homeownership	135	\$99,000	--	--
Rental	75	\$54,800	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN MORGAN COUNTY IN 2025 WAS \$8.8M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Obion County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	13	\$2M	586	\$33.5M
Great Choice Plus Loans, 2013	12	\$77,329	76	\$445,525
Homebuyer Education Program, 2003	13	\$5,200	90	\$20,525
Homeowner's Assistance Fund Program, 2021	--	--	7	\$146,745
HOME, 1992	6	\$810,000	117	\$5.5M
Homeownership	6	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	2	\$21,779	60	\$361,117
Emergency Repair Program	2	\$21,779	36	\$288,033
Home Modifications and Ramps	--	--	8	\$4,290
Emergency Rental Assistance Program, 2021	--	--	968	\$1.6M
Low Income Housing Credits, 1987	--	--	289	\$2M
Multi-Family Bond Authority ² , 1993	--	--	50	\$765,000
Section 8 Rental Assistance, 1978	223	\$1.4M	--	--
Tenant-Based Rental	17	\$120,422	--	--
Project-Based	206	\$1.3M	--	--
Weatherization Assistance Program, 1976	2	\$28,422	41	\$323,434
Homeownership	2	\$28,422	--	--
Low-Income Home Energy Assistance Program, 1981	443	\$322,807	7,864	\$4.9M
Homeownership	145	\$107,200	--	--
Rental	298	\$215,607	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OBION COUNTY IN 2025 WAS \$1.5M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$162,960. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Overton County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	11	\$2.4M	278	\$23.1M
Great Choice Plus Loans, 2013	11	\$108,122	49	\$426,802
Homebuyer Education Program, 2003	9	\$3,600	54	\$12,375
New Start Loan Program, 2001	--	--	1	\$97,500
Homeowner's Assistance Fund Program, 2021	--	--	6	\$76,745
HOME, 1992	--	--	98	\$2.9M
Tennessee's Housing Trust Fund, 2007	3	\$52,797	55	\$464,971
Emergency Repair Program	3	\$52,797	29	\$346,616
Home Modifications and Ramps	--	--	5	\$3,137
Emergency Rental Assistance Program, 2021	--	--	273	\$343,021
Community Investment Tax Credits, 2005	--	--	64	\$10M
Low Income Housing Credits, 1987	--	--	215	\$2.1M
Section 8 Rental Assistance, 1978	58	\$289,127	--	--
Tenant-Based Rental	8	\$38,100	--	--
Project-Based	50	\$251,027	--	--
Weatherization Assistance Program, 1976	1	\$23,171	55	\$386,591
Homeownership	1	\$23,171	--	--
Low-Income Home Energy Assistance Program, 1981	388	\$286,666	5,355	\$3.5M
Homeownership	261	\$194,200	--	--
Rental	127	\$92,466	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN OVERTON COUNTY IN 2025 WAS \$771,983.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$295,850. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Perry County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1	\$191,468	15	\$1.6M
Great Choice Plus Loans, 2013	1	\$8,900	11	\$69,735
Homebuyer Education Program, 2003	1	\$500	10	\$2,100
Homeowner's Assistance Fund Program, 2021	--	--	1	\$7,729
HOME, 1992	6	\$540,000	75	\$2.8M
Homeownership	6	\$540,000	--	--
Tennessee's Housing Trust Fund, 2007	1	\$29,675	29	\$219,995
Emergency Repair Program	1	\$29,675	26	\$208,813
Home Modifications and Ramps	--	--	1	\$987
Emergency Rental Assistance Program, 2021	--	--	105	\$166,520
Low Income Housing Credits, 1987	--	--	80	\$784,816
Project-Based Section 8 Rental Assistance, 1978	24	\$102,878	--	--
Weatherization Assistance Program, 1976	--	--	34	\$176,334
Low-Income Home Energy Assistance Program, 1981	131	\$93,200	2,818	\$2M
Homeownership	69	\$48,800	--	--
Rental	62	\$44,400	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PERRY COUNTY IN 2025 WAS \$791,876.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Pickett County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1	\$77,474	25	\$1.2M
Great Choice Plus Loans, 2013	1	\$6,000	3	\$13,725
Homebuyer Education Program, 2003	--	--	2	\$300
HOME, 1992	6	\$1.1M	101	\$3.6M
Homeownership	6	\$1.1M	--	--
Tennessee's Housing Trust Fund, 2007	--	--	53	\$473,829
Emergency Repair Program	--	--	25	\$286,307
Emergency Rental Assistance Program, 2021	--	--	36	\$8,572
Low Income Housing Credits, 1987	--	--	124	\$988,226
Section 8 Rental Assistance, 1978	25	\$105,158	--	--
Tenant-Based Rental	2	\$7,650	--	--
Project-Based	23	\$97,508	--	--
Weatherization Assistance Program, 1976	1	\$18,862	45	\$264,731
Homeownership	1	\$18,862	--	--
Low-Income Home Energy Assistance Program, 1981	219	\$159,708	2,222	\$1.6M
Homeownership	147	\$108,600	--	--
Rental	72	\$51,108	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PICKETT COUNTY IN 2025 WAS \$1.4M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Polk County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1	\$204,008	145	\$10.8M
Great Choice Plus Loans, 2013	1	\$10,450	36	\$210,663
Homebuyer Education Program, 2003	2	\$800	55	\$11,525
Homeowner's Assistance Fund Program, 2021	--	--	2	\$59,848
HOME, 1992	--	--	160	\$4M
Tennessee's Housing Trust Fund, 2007	1	\$2,200	47	\$244,048
Emergency Repair Program	--	--	23	\$188,914
Home Modifications and Ramps	1	\$2,200	16	\$14,370
Emergency Rental Assistance Program, 2021	--	--	155	\$144,369
Low Income Housing Credits, 1987	--	--	96	\$757,415
Project-Based Section 8 Rental Assistance, 1978	24	\$203,647	--	--
Weatherization Assistance Program, 1976	2	\$32,416	47	\$288,542
Homeownership	2	\$32,416	--	--
Low-Income Home Energy Assistance Program, 1981	204	\$145,200	3,936	\$2.5M
Homeownership	127	\$90,800	--	--
Rental	77	\$54,400	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN POLK COUNTY IN 2025 WAS \$64,035.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Putnam County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	8	\$1.9M	1,228	\$87.2M
Great Choice Plus Loans, 2013	8	\$87,075	100	\$862,153
Homebuyer Education Program, 2003	6	\$2,400	181	\$40,150
New Start Loan Program, 2001	--	--	26	\$1.7M
Homeowner's Assistance Fund Program, 2021	--	--	21	\$572,061
HOME, 1992	8	\$1M	96	\$4.6M
Homeownership	8	\$1M	--	--
Tennessee's Housing Trust Fund, 2007	5	\$92,741	208	\$1.9M
Competitive Grants	--	--	50	\$500,000
Emergency Repair Program	4	\$67,741	115	\$1.2M
Habitat for Humanity of Tennessee	1	\$25,000	5	\$104,998
Home Modifications and Ramps	--	--	20	\$12,117
National Housing Trust Fund, 2016	--	--	30	\$2.4M
Emergency Rental Assistance Program, 2021	--	--	1,464	\$2.8M
Community Investment Tax Credits, 2005	--	--	187	\$23.1M
Low Income Housing Credits, 1987	--	--	916	\$8.7M
Multi-Family Bond Authority ² , 1993	--	--	80	\$7M
Section 8 Rental Assistance, 1978	312	\$2.2M	--	--
Tenant-Based Rental	151	\$895,097	--	--
Tenant-Based Homeownership	1	\$9,110	--	--
Project-Based	160	\$1.3M	--	--
Weatherization Assistance Program, 1976	6	\$66,234	100	\$786,083
Homeownership	6	\$66,234	--	--
Low-Income Home Energy Assistance Program, 1981	1,047	\$749,776	15,398	\$9.6M
Homeownership	335	\$244,266	--	--
Rental	712	\$505,509	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN PUTNAM COUNTY IN 2025 WAS \$2.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$245,745. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Rhea County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$805,218	707	\$56.8M
Great Choice Plus Loans, 2013	4	\$41,150	92	\$707,208
Homebuyer Education Program, 2003	6	\$2,400	157	\$35,425
New Start Loan Program, 2001	--	--	1	\$56,000
Homeowner's Assistance Fund Program, 2021	--	--	8	\$98,044
HOME, 1992	--	--	131	\$4.1M
Tennessee's Housing Trust Fund, 2007	10	\$604,782	117	\$930,665
Competitive Grants	5	\$599,200	5	\$599,200
Emergency Repair Program	--	--	10	\$135,282
Home Modifications and Ramps	5	\$5,582	82	\$73,188
Emergency Rental Assistance Program, 2021	--	--	663	\$1.2M
Community Investment Tax Credits, 2005	--	--	72	\$3.2M
Low Income Housing Credits, 1987	--	--	187	\$809,128
Weatherization Assistance Program, 1976	--	--	56	\$354,316
Low-Income Home Energy Assistance Program, 1981	239	\$174,016	5,655	\$3.5M
Homeownership	105	\$76,649	--	--
Rental	134	\$97,367	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RHEA COUNTY IN 2025 WAS \$885,443.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Roane County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	19	\$3.7M	662	\$58.3M
Great Choice Plus Loans, 2013	19	\$141,615	229	\$1.6M
Homebuyer Education Program, 2003	23	\$9,300	265	\$57,100
Homeowner's Assistance Fund Program, 2021	--	--	8	\$247,134
HOME, 1992	--	--	257	\$6.3M
Tennessee's Housing Trust Fund, 2007	--	--	45	\$324,014
Competitive Grants	--	--	3	\$50,000
Emergency Repair Program	--	--	37	\$226,148
Habitat for Humanity of Tennessee	--	--	1	\$30,000
Home Modifications and Ramps	--	--	2	\$6,426
Emergency Rental Assistance Program, 2021	--	--	1,245	\$2.7M
Community Investment Tax Credits, 2005	--	--	187	\$5.6M
Low Income Housing Credits, 1987	--	--	560	\$2.5M
Multi-Family Bond Authority ² , 1993	--	--	136	\$9M
Section 8 Rental Assistance, 1978	302	\$2.2M	--	--
Tenant-Based Rental	13	\$63,843	--	--
Project-Based	289	\$2.1M	--	--
Weatherization Assistance Program, 1976	8	\$95,467	107	\$811,785
Homeownership	7	\$70,626	--	--
Rental	1	\$24,841	--	--
Low-Income Home Energy Assistance Program, 1981	219	\$161,638	9,341	\$6.1M
Homeownership	95	\$70,988	--	--
Rental	124	\$90,650	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROANE COUNTY IN 2025 WAS \$904,551.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$901,352. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Robertson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	43	\$12.9M	2,430	\$265.6M
Great Choice Plus Loans, 2013	38	\$481,371	508	\$5.3M
Homebuyer Education Program, 2003	45	\$18,300	751	\$166,300
Homeowner's Assistance Fund Program, 2021	--	--	33	\$715,654
HOME, 1992	--	--	204	\$4.3M
Tennessee's Housing Trust Fund, 2007	2	\$19,546	75	\$278,295
Emergency Repair Program	1	\$17,877	26	\$182,803
Home Modifications and Ramps	1	\$1,669	43	\$53,460
Emergency Rental Assistance Program, 2021	--	--	910	\$2.3M
Low Income Housing Credits, 1987	--	--	863	\$5.7M
Multi-Family Bond Authority ² , 1993	--	--	180	\$8.4M
Section 8 Rental Assistance, 1978	297	\$3.3M	--	--
Tenant-Based Rental	198	\$2.5M	--	--
Project-Based	99	\$756,786	--	--
Weatherization Assistance Program, 1976	--	--	66	\$429,142
Low-Income Home Energy Assistance Program, 1981	649	\$477,039	6,908	\$4.5M
Homeownership	162	\$118,800	--	--
Rental	487	\$358,239	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN ROBERTSON COUNTY IN 2025 WAS \$14.7M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.5M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Rutherford County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	107	\$33.8M	11,129	\$1.3B
Great Choice Plus Loans, 2013	107	\$1.5M	2,675	\$26M
Homebuyer Education Program, 2003	109	\$44,800	4,538	\$1M
New Start Loan Program, 2001	5	\$1M	63	\$7.8M
Foreclosure Rehab, 2022	2	\$50,108	2	\$50,108
Homeowner's Assistance Fund Program, 2021	--	--	163	\$4.2M
HOME, 1992	--	--	477	\$10.5M
Tennessee's Housing Trust Fund, 2007	5	\$56,310	138	\$2M
Competitive Grants	--	--	8	\$1.1M
Emergency Repair Program	--	--	35	\$204,029
Habitat for Humanity of Tennessee	2	\$50,000	27	\$554,972
Home Modifications and Ramps	3	\$6,310	66	\$82,006
National Housing Trust Fund, 2016	--	--	11	\$900,000
Emergency Rental Assistance Program, 2021	--	--	1,865	\$7.9M
Community Investment Tax Credits, 2005	29	\$10.5M	1,500	\$170.1M
Rental	29	\$10.5M	--	--
Low Income Housing Credits, 1987	255	\$7.6M	4,520	\$39.9M
Multi-Family Bond Authority ² , 1993	80	\$18M	1,492	\$119.4M
Section 8 Rental Assistance, 1978	1,035	\$14.2M	--	--
Tenant-Based Rental	84	\$873,929	--	--
Tenant-Based Homeownership	2	\$17,476	--	--
Project-Based	949	\$13.3M	--	--
Weatherization Assistance Program, 1976	2	\$40,819	130	\$991,877
Homeownership	2	\$40,819	--	--
Low-Income Home Energy Assistance Program, 1981	1,881	\$1.4M	17,166	\$11M
Homeownership	342	\$251,600	--	--
Rental	1,539	\$1.1M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN RUTHERFORD COUNTY IN 2025 WAS \$64.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 15 homebuyers in the amount of \$4.7M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Scott County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	11	\$2.3M	70	\$8.5M
Great Choice Plus Loans, 2013	11	\$101,893	47	\$347,741
Homebuyer Education Program, 2003	10	\$4,000	49	\$11,500
New Start Loan Program, 2001	--	--	46	\$2.2M
Homeowner's Assistance Fund Program, 2021	--	--	3	\$44,109
HOME, 1992	--	--	153	\$6.7M
Tennessee's Housing Trust Fund, 2007	15	\$37,208	146	\$516,714
Competitive Grants	--	--	12	\$234,910
Emergency Repair Program	1	\$18,410	45	\$164,016
Home Modifications and Ramps	14	\$18,798	82	\$94,844
Emergency Rental Assistance Program, 2021	--	--	545	\$1.4M
Low Income Housing Credits, 1987	--	--	178	\$2.1M
Section 8 Rental Assistance, 1978	109	\$472,830	--	--
Tenant-Based Rental	4	\$9,344	--	--
Project-Based	105	\$463,486	--	--
Weatherization Assistance Program, 1976	--	--	35	\$295,343
Low-Income Home Energy Assistance Program, 1981	313	\$228,000	7,584	\$4.8M
Homeownership	186	\$135,000	--	--
Rental	127	\$93,000	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SCOTT COUNTY IN 2025 WAS \$1.8M.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Sequatchie County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	1	\$276,892	172	\$15.1M
Great Choice Plus Loans, 2013	1	\$10,000	42	\$308,714
Homebuyer Education Program, 2003	2	\$800	95	\$21,150
New Start Loan Program, 2001	--	--	52	\$2.8M
Homeowner's Assistance Fund Program, 2021	--	--	1	\$6,493
HOME, 1992	--	--	52	\$1.7M
Tennessee's Housing Trust Fund, 2007	--	--	112	\$889,113
Competitive Grants	--	--	58	\$633,750
Emergency Repair Program	--	--	19	\$175,830
Home Modifications and Ramps	--	--	24	\$20,555
Emergency Rental Assistance Program, 2021	--	--	233	\$293,983
Community Investment Tax Credits, 2005	--	--	70	\$9.9M
Low Income Housing Credits, 1987	--	--	140	\$1.4M
Project-Based Section 8 Rental Assistance, 1978	50	\$386,908	--	--
Weatherization Assistance Program, 1976	1	\$16,830	53	\$325,132
Homeownership	1	\$16,830	--	--
Low-Income Home Energy Assistance Program, 1981	201	\$149,767	4,472	\$2.9M
Homeownership	72	\$54,401	--	--
Rental	129	\$95,366	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEQUATCHIE COUNTY IN 2025 WAS \$45,841.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Sevier County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	3	\$810,246	738	\$60.7M
Great Choice Plus Loans, 2013	3	\$24,000	161	\$1.2M
Homebuyer Education Program, 2003	4	\$1,600	217	\$40,675
Homeowner's Assistance Fund Program, 2021	--	--	23	\$438,275
HOME, 1992	--	--	122	\$5.8M
Tennessee's Housing Trust Fund, 2007	--	--	48	\$530,305
Emergency Repair Program	--	--	15	\$72,875
Home Modifications and Ramps	--	--	1	\$791
Rebuild and Recover	--	--	25	\$393,750
Capacity Building Program	--	--	--	\$10,000
Emergency Rental Assistance Program, 2021	--	--	1,244	\$2.9M
Community Investment Tax Credits, 2005	--	--	241	\$22.4M
Low Income Housing Credits, 1987	--	--	1,032	\$11.8M
Section 8 Rental Assistance, 1978	121	\$820,486	--	--
Tenant-Based Rental	24	\$160,997	--	--
Project-Based	97	\$659,489	--	--
Weatherization Assistance Program, 1976	5	\$70,147	69	\$714,495
Homeownership	4	\$61,388	--	--
Rental	1	\$8,759	--	--
Low-Income Home Energy Assistance Program, 1981	551	\$388,225	10,120	\$6.4M
Homeownership	224	\$163,706	--	--
Rental	327	\$224,519	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SEVIER COUNTY IN 2025 WAS \$577,374.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Shelby County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	97	\$19M	22,756	\$1.5B
Great Choice Plus Loans, 2013	96	\$815,382	1,738	\$12.1M
Homebuyer Education Program, 2003	120	\$51,100	4,632	\$1.1M
New Start Loan Program, 2001	--	--	112	\$6.6M
Homeowner's Assistance Fund Program, 2021	--	--	609	\$12.8M
HOME, 1992	5	\$1.1M	216	\$4.6M
Homeownership	5	\$1.1M	--	--
Tennessee's Housing Trust Fund, 2007	23	\$420,000	1,228	\$13.9M
Competitive Grants	--	--	481	\$7.2M
Emergency Repair Program	20	\$345,000	305	\$2.7M
Habitat for Humanity of Tennessee	3	\$75,000	50	\$1.6M
Home Modifications and Ramps	--	--	91	\$60,598
Capacity Building Program	--	--	--	\$420,000
National Housing Trust Fund, 2016	--	--	45	\$1.6M
Emergency Rental Assistance Program, 2021	--	--	7,870	\$21.7M
Community Investment Tax Credits, 2005	95	\$3.4M	3,310	\$152.1M
Homeownership	50	\$1.3M	--	--
Rental	45	\$2.2M	--	--
Low Income Housing Credits, 1987	402	\$3.2M	20,065	\$105.2M
Multi-Family Bond Authority ² , 1993	402	\$49.3M	14,254	\$725.7M
Section 8 Rental Assistance, 1978	5,615	\$55.9M	--	--
Tenant-Based Rental	109	\$930,696	--	--
Project-Based	5,506	\$55M	--	--
Weatherization Assistance Program, 1976	18	\$307,352	201	\$1.9M
Homeownership	17	\$284,648	--	--
Rental	1	\$22,704	--	--
Low-Income Home Energy Assistance Program, 1981	14,279	\$10.6M	223,894	\$142M
Homeownership	2,895	\$2.1M	--	--
Rental	11,384	\$8.5M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SHELBY COUNTY IN 2025 WAS \$51.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 12 homebuyers in the amount of \$2.9M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Smith County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	9	\$2.2M	180	\$27.2M
Great Choice Plus Loans, 2013	9	\$98,125	118	\$1.1M
Homebuyer Education Program, 2003	9	\$3,700	127	\$24,125
Homeowner's Assistance Fund Program, 2021	--	--	4	\$58,291
HOME, 1992	6	\$810,000	74	\$2.9M
Homeownership	6	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	--	--	25	\$206,337
Emergency Repair Program	--	--	19	\$179,374
Home Modifications and Ramps	--	--	2	\$1,261
Emergency Rental Assistance Program, 2021	--	--	225	\$215,303
Low Income Housing Credits, 1987	--	--	176	\$653,481
Multi-Family Bond Authority ² , 1993	--	--	32	\$1.2M
Tenant-Based Section 8 Rental Assistance, 1978	4	\$26,718	--	--
Weatherization Assistance Program, 1976	--	--	49	\$279,721
Low-Income Home Energy Assistance Program, 1981	302	\$214,686	3,232	\$2.2M
Homeownership	126	\$91,800	--	--
Rental	176	\$122,886	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SMITH COUNTY IN 2025 WAS \$1.8M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Stewart County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	2	\$443,530	142	\$13.2M
Great Choice Plus Loans, 2013	2	\$12,000	58	\$399,504
Homebuyer Education Program, 2003	2	\$800	75	\$15,000
Homeowner's Assistance Fund Program, 2021	--	--	2	\$5,740
HOME, 1992	--	--	33	\$1.4M
Tennessee's Housing Trust Fund, 2007	--	--	10	\$295,506
Emergency Repair Program	--	--	7	\$42,883
Home Modifications and Ramps	--	--	3	\$2,622
Rebuild and Recover	--	--	--	\$250,000
Emergency Rental Assistance Program, 2021	--	--	100	\$69,128
Community Investment Tax Credits, 2005	--	--	1	\$10,000
Low Income Housing Credits, 1987	--	--	75	\$126,780
Multi-Family Bond Authority ² , 1993	--	--	49	\$1.5M
Section 8 Rental Assistance, 1978	19	\$87,226	--	--
Tenant-Based Rental	2	\$13,606	--	--
Project-Based	17	\$73,620	--	--
Weatherization Assistance Program, 1976	--	--	2	\$7,879
Low-Income Home Energy Assistance Program, 1981	131	\$96,322	3,108	\$2.1M
Homeownership	70	\$52,000	--	--
Rental	61	\$44,322	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN STEWART COUNTY IN 2025 WAS \$37,505.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Sullivan County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	64	\$11.5M	2,725	\$181.5M
Great Choice Plus Loans, 2013	63	\$463,600	585	\$3.9M
Homebuyer Education Program, 2003	73	\$29,200	952	\$215,625
New Start Loan Program, 2001	1	\$153,552	97	\$9.5M
Foreclosure Rehab, 2022	--	--	3	\$174,604
Homeowner's Assistance Fund Program, 2021	--	--	50	\$968,837
HOME, 1992	--	--	138	\$2.8M
Tennessee's Housing Trust Fund, 2007	8	\$135,438	266	\$4M
Competitive Grants	--	--	125	\$2.5M
Emergency Repair Program	8	\$135,438	100	\$674,964
Habitat for Humanity of Tennessee	--	--	11	\$214,912
Home Modifications and Ramps	--	--	15	\$12,423
Rebuild and Recover	--	--	2	\$71,440
Capacity Building Program	--	--	--	\$10,000
National Housing Trust Fund, 2016	--	--	48	\$2.8M
Emergency Rental Assistance Program, 2021	--	--	3,029	\$5.2M
Community Investment Tax Credits, 2005	--	\$575,000	567	\$14.1M
Homeownership	--	\$575,000	--	--
Low Income Housing Credits, 1987	431	\$4.9M	2,168	\$15.6M
Multi-Family Bond Authority ² , 1993	431	\$61.3M	1,293	\$101.6M
Project-Based Section 8 Rental Assistance, 1978	887	\$8.2M	--	--
Weatherization Assistance Program, 1976	7	\$68,087	87	\$901,877
Homeownership	6	\$55,704	--	--
Rental	1	\$12,383	--	--
Low-Income Home Energy Assistance Program, 1981	2,416	\$1.7M	29,279	\$18.7M
Homeownership	947	\$676,556	--	--
Rental	1,469	\$1.1M	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SULLIVAN COUNTY IN 2025 WAS \$3.8M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$932,716. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Sumner County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	67	\$20.7M	4,636	\$548.8M
Great Choice Plus Loans, 2013	64	\$777,113	1,218	\$12.4M
Homebuyer Education Program, 2003	72	\$29,500	1,949	\$419,225
New Start Loan Program, 2001	2	\$400,000	25	\$2.7M
Foreclosure Rehab, 2022	--	--	1	\$63,476
Homeowner's Assistance Fund Program, 2021	--	--	82	\$2.1M
HOME, 1992	--	--	237	\$6.4M
Tennessee's Housing Trust Fund, 2007	3	\$27,876	131	\$936,119
Competitive Grants	--	--	16	\$500,000
Emergency Repair Program	--	--	34	\$172,444
Habitat for Humanity of Tennessee	1	\$25,000	8	\$159,914
Home Modifications and Ramps	2	\$2,876	70	\$95,523
Emergency Rental Assistance Program, 2021	--	--	3,753	\$15M
Community Investment Tax Credits, 2005	43	\$6.3M	510	\$56M
Rental	43	\$6.3M	--	--
Low Income Housing Credits, 1987	--	--	2,282	\$13.3M
Multi-Family Bond Authority ² , 1993	--	--	1,110	\$92.7M
Section 8 Rental Assistance, 1978	1,317	\$15.5M	--	--
Tenant-Based Rental	878	\$11.2M	--	--
Tenant-Based Homeownership	1	\$7,540	--	--
Project-Based	438	\$4.3M	--	--
Weatherization Assistance Program, 1976	1	\$11,052	107	\$817,000
Homeownership	1	\$11,052	--	--
Low-Income Home Energy Assistance Program, 1981	1,240	\$920,112	14,326	\$9.2M
Homeownership	240	\$177,201	--	--
Rental	1,000	\$742,911	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN SUMNER COUNTY IN 2025 WAS \$19.2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 5 homebuyers in the amount of \$1.6M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Tipton County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	17	\$3.2M	1,463	\$106.5M
Great Choice Plus Loans, 2013	17	\$127,552	201	\$1.5M
Homebuyer Education Program, 2003	16	\$6,600	274	\$58,300
Homeowner's Assistance Fund Program, 2021	--	--	30	\$554,196
HOME, 1992	--	--	120	\$4.9M
Tennessee's Housing Trust Fund, 2007	--	--	119	\$832,304
Emergency Repair Program	--	--	85	\$648,820
Home Modifications and Ramps	--	--	1	\$1,174
National Housing Trust Fund, 2016	--	--	8	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	1,342	\$1.7M
Community Investment Tax Credits, 2005	--	--	48	\$6M
Low Income Housing Credits, 1987	148	\$1.8M	900	\$8.1M
Multi-Family Bond Authority ² , 1993	148	\$25M	284	\$34.4M
Section 8 Rental Assistance, 1978	518	\$4.3M	--	--
Tenant-Based Rental	278	\$2.3M	--	--
Tenant-Based Homeownership	3	\$22,543	--	--
Project-Based	237	\$2M	--	--
Weatherization Assistance Program, 1976	--	--	54	\$447,209
Low-Income Home Energy Assistance Program, 1981	677	\$498,468	8,511	\$5.3M
Homeownership	204	\$150,402	--	--
Rental	473	\$348,066	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TIPTON COUNTY IN 2025 WAS \$35.4M.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Trousdale County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	7	\$2M	139	\$22.6M
Great Choice Plus Loans, 2013	7	\$84,559	83	\$872,943
Homebuyer Education Program, 2003	8	\$3,300	85	\$19,075
Homeowner's Assistance Fund Program, 2021	--	--	4	\$83,806
HOME, 1992	--	--	69	\$3.5M
Tennessee's Housing Trust Fund, 2007	--	--	8	\$31,391
Emergency Repair Program	--	--	7	\$30,549
Home Modifications and Ramps	--	--	1	\$842
Emergency Rental Assistance Program, 2021	--	--	178	\$343,247
Low Income Housing Credits, 1987	--	--	33	\$50,417
Section 8 Rental Assistance, 1978	18	\$174,253	--	--
Tenant-Based Rental	18	\$174,253	--	--
Weatherization Assistance Program, 1976	1	\$23,457	47	\$286,909
Homeownership	1	\$23,457	--	--
Low-Income Home Energy Assistance Program, 1981	120	\$88,837	1,754	\$1.2M
Homeownership	36	\$27,000	--	--
Rental	84	\$61,837	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN TROUSDALE COUNTY IN 2025 WAS \$1.6M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$349,103. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Unicoi County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	5	\$1.1M	202	\$14.1M
Great Choice Plus Loans, 2013	5	\$48,900	35	\$244,810
Homebuyer Education Program, 2003	6	\$2,400	74	\$17,775
Homeowner's Assistance Fund Program, 2021	--	--	4	\$36,109
HOME, 1992	--	--	161	\$6.2M
Tennessee's Housing Trust Fund, 2007	1	\$21,160	21	\$131,525
Emergency Repair Program	1	\$21,160	15	\$108,552
Home Modifications and Ramps	--	--	2	\$1,734
Emergency Rental Assistance Program, 2021	--	--	246	\$342,498
Community Investment Tax Credits, 2005	--	--	9	\$611,631
Low Income Housing Credits, 1987	--	--	64	\$413,325
Project-Based Section 8 Rental Assistance, 1978	89	\$485,009	--	--
Weatherization Assistance Program, 1976	--	--	13	\$129,431
Low-Income Home Energy Assistance Program, 1981	414	\$294,441	5,656	\$3.7M
Homeownership	191	\$134,977	--	--
Rental	223	\$159,464	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNICOI COUNTY IN 2025 WAS \$485,520.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$208,550. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Union County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	10	\$2.5M	319	\$29.7M
Great Choice Plus Loans, 2013	11	\$116,150	88	\$718,227
Homebuyer Education Program, 2003	10	\$4,000	106	\$22,425
Homeowner's Assistance Fund Program, 2021	--	--	10	\$174,440
HOME, 1992	12	\$810,000	182	\$6.2M
Homeownership	12	\$810,000	--	--
Tennessee's Housing Trust Fund, 2007	1	\$465	31	\$165,639
Emergency Repair Program	1	\$465	15	\$83,567
Emergency Rental Assistance Program, 2021	--	--	257	\$412,622
Community Investment Tax Credits, 2005	--	--	11	\$349,938
Low Income Housing Credits, 1987	--	--	255	\$781,879
Multi-Family Bond Authority ² , 1993	--	--	73	\$2.8M
Tenant-Based Section 8 Rental Assistance, 1978	2	\$12,751	--	--
Weatherization Assistance Program, 1976	3	\$40,112	31	\$273,587
Homeownership	3	\$40,112	--	--
Low-Income Home Energy Assistance Program, 1981	239	\$178,955	6,216	\$4M
Homeownership	131	\$100,400	--	--
Rental	108	\$78,555	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN UNION COUNTY IN 2025 WAS \$2M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$373,450. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Van Buren County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	2	\$352,547	30	\$2.9M
Great Choice Plus Loans, 2013	2	\$13,000	14	\$94,345
Homebuyer Education Program, 2003	1	\$400	13	\$2,550
HOME, 1992	--	--	61	\$2.5M
Tennessee's Housing Trust Fund, 2007	--	--	26	\$225,662
Emergency Repair Program	--	--	18	\$184,570
Emergency Rental Assistance Program, 2021	--	--	60	\$92,417
Low Income Housing Credits, 1987	--	--	57	\$569,392
Project-Based Section 8 Rental Assistance, 1978	25	\$125,717	--	--
Emergency Solutions Grant Program, 1988	--	--	--	--
Weatherization Assistance Program, 1976	1	\$15,599	44	\$253,312
Homeownership	1	\$15,599	--	--
Low-Income Home Energy Assistance Program, 1981	244	\$177,000	2,565	\$1.9M
Homeownership	172	\$125,600	--	--
Rental	72	\$51,400	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN VAN BUREN COUNTY IN 2025 WAS \$53,063.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$156,170. 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Warren County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	24	\$5.4M	561	\$58.6M
Great Choice Plus Loans, 2013	24	\$246,133	198	\$1.7M
Homebuyer Education Program, 2003	26	\$10,500	332	\$78,150
Homeowner's Assistance Fund Program, 2021	--	--	9	\$78,348
HOME, 1992	--	--	111	\$3.3M
Tennessee's Housing Trust Fund, 2007	2	\$28,147	77	\$1.1M
Competitive Grants	--	--	8	\$500,000
Emergency Repair Program	1	\$27,255	51	\$542,996
Home Modifications and Ramps	1	\$892	6	\$4,120
National Housing Trust Fund, 2016	4	\$850,000	4	\$850,000
Emergency Rental Assistance Program, 2021	--	--	1,087	\$2.9M
Low Income Housing Credits, 1987	173	\$2.9M	648	\$5.1M
Multi-Family Bond Authority ² , 1993	101	\$15M	249	\$20M
Section 8 Rental Assistance, 1978	263	\$2M	--	--
Tenant-Based Rental	12	\$66,568	--	--
Project-Based	251	\$1.9M	--	--
Weatherization Assistance Program, 1976	3	\$58,183	71	\$518,099
Homeownership	3	\$58,183	--	--
Low-Income Home Energy Assistance Program, 1981	638	\$457,682	7,978	\$5.1M
Homeownership	345	\$249,401	--	--
Rental	293	\$208,281	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WARREN COUNTY IN 2025 WAS \$2.9M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 2 homebuyers in the amount of \$440,254. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Washington County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	28	\$6M	1,836	\$123M
Great Choice Plus Loans, 2013	26	\$229,564	296	\$2M
Homebuyer Education Program, 2003	28	\$11,300	493	\$110,200
New Start Loan Program, 2001	2	\$372,500	101	\$9.8M
Homeowner's Assistance Fund Program, 2021	--	--	24	\$377,538
HOME, 1992	--	--	208	\$6.4M
Tennessee's Housing Trust Fund, 2007	5	\$68,057	227	\$5.8M
Competitive Grants	--	--	108	\$4.4M
Emergency Repair Program	3	\$42,067	92	\$411,898
Habitat for Humanity of Tennessee	1	\$25,000	6	\$134,998
Home Modifications and Ramps	1	\$990	7	\$6,020
Rebuild and Recover	--	--	2	\$367,874
Capacity Building Program	--	--	--	\$431,560
Emergency Rental Assistance Program, 2021	--	--	2,620	\$5.9M
Community Investment Tax Credits, 2005	--	--	326	\$13.8M
Low Income Housing Credits, 1987	96	\$1.8M	1,502	\$12M
Multi-Family Bond Authority ² , 1993	--	--	348	\$39M
Project-Based Section 8 Rental Assistance, 1978	943	\$8.3M	--	--
Weatherization Assistance Program, 1976	4	\$38,244	57	\$501,317
Homeownership	4	\$38,244	--	--
Low-Income Home Energy Assistance Program, 1981	1,414	\$1M	15,489	\$10.2M
Homeownership	444	\$315,723	--	--
Rental	970	\$687,886	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WASHINGTON COUNTY IN 2025 WAS \$2.4M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 9 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Wayne County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	2	\$375,963	52	\$3.8M
Great Choice Plus Loans, 2013	2	\$17,995	14	\$114,825
Homebuyer Education Program, 2003	1	\$400	15	\$3,200
Homeowner's Assistance Fund Program, 2021	--	--	1	\$13,149
HOME, 1992	--	--	74	\$2.8M
Tennessee's Housing Trust Fund, 2007	--	--	30	\$224,682
Emergency Repair Program	--	--	24	\$209,442
Emergency Rental Assistance Program, 2021	--	--	98	\$98,041
Low Income Housing Credits, 1987	--	--	281	\$999,306
Multi-Family Bond Authority ² , 1993	--	--	56	\$2.5M
Tenant-Based Section 8 Rental Assistance, 1978	1	\$4,221	--	--
Weatherization Assistance Program, 1976	--	--	40	\$261,347
Low-Income Home Energy Assistance Program, 1981	266	\$193,800	6,868	\$4.4M
Homeownership	192	\$138,200	--	--
Rental	74	\$55,600	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WAYNE COUNTY IN 2025 WAS \$35,655.

See Methodology on Page 130 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Weakley County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	6	\$904,104	296	\$17.6M
Great Choice Plus Loans, 2013	6	\$42,145	44	\$255,496
Homebuyer Education Program, 2003	5	\$2,000	46	\$11,375
Homeowner's Assistance Fund Program, 2021	--	--	3	\$37,233
HOME, 1992	--	--	84	\$4M
Tennessee's Housing Trust Fund, 2007	5	\$74,842	109	\$1.1M
Competitive Grants	--	--	6	\$336,485
Emergency Repair Program	5	\$74,842	74	\$680,079
Home Modifications and Ramps	--	--	7	\$4,945
Emergency Rental Assistance Program, 2021	--	--	738	\$1.7M
Community Investment Tax Credits, 2005	--	--	35	\$784,041
Low Income Housing Credits, 1987	--	--	338	\$2M
Section 8 Rental Assistance, 1978	25	\$141,206	--	--
Tenant-Based Rental	5	\$35,217	--	--
Project-Based	20	\$105,989	--	--
Weatherization Assistance Program, 1976	2	\$33,042	29	\$248,462
Homeownership	1	\$20,086	--	--
Rental	1	\$12,956	--	--
Low-Income Home Energy Assistance Program, 1981	355	\$260,347	8,266	\$5M
Homeownership	168	\$125,042	--	--
Rental	187	\$135,305	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WEAKLEY COUNTY IN 2025 WAS \$277,849.

See Methodology on Page 130 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.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

White County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	7	\$1.5M	385	\$31.9M
Great Choice Plus Loans, 2013	7	\$77,217	91	\$780,043
Homebuyer Education Program, 2003	8	\$3,200	116	\$24,650
Foreclosure Rehab, 2022	--	--	1	\$35,788
Homeowner's Assistance Fund Program, 2021	--	--	10	\$155,958
HOME, 1992	--	--	82	\$3.3M
Tennessee's Housing Trust Fund, 2007	1	\$12,190	60	\$521,345
Emergency Repair Program	1	\$12,190	43	\$463,791
Home Modifications and Ramps	--	--	6	\$5,141
National Housing Trust Fund, 2016	--	--	12	\$900,000
Emergency Rental Assistance Program, 2021	--	--	421	\$812,070
Low Income Housing Credits, 1987	--	--	48	\$596,430
Multi-Family Bond Authority ² , 1993	--	--	50	\$800,000
Section 8 Rental Assistance, 1978	51	\$392,295	--	--
Tenant-Based Rental	3	\$15,783	--	--
Project-Based	48	\$376,512	--	--
Weatherization Assistance Program, 1976	2	\$22,579	56	\$345,587
Homeownership	2	\$22,579	--	--
Low-Income Home Energy Assistance Program, 1981	353	\$255,173	5,374	\$3.5M
Homeownership	224	\$162,200	--	--
Rental	129	\$92,973	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WHITE COUNTY IN 2025 WAS \$192,863.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$164,550. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Williamson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	4	\$1.3M	989	\$124.6M
Great Choice Plus Loans, 2013	4	\$59,500	194	\$2.2M
Homebuyer Education Program, 2003	4	\$1,600	399	\$91,425
New Start Loan Program, 2001	--	--	31	\$3.3M
Homeowner's Assistance Fund Program, 2021	--	--	42	\$1.3M
HOME, 1992	--	--	113	\$5.2M
Tennessee's Housing Trust Fund, 2007	11	\$601,341	394	\$5.7M
Competitive Grants	10	\$600,000	297	\$5M
Emergency Repair Program	--	--	69	\$271,296
Habitat for Humanity of Tennessee	--	--	7	\$129,996
Home Modifications and Ramps	1	\$1,341	21	\$22,221
Capacity Building Program	--	--	--	\$300,000
National Housing Trust Fund, 2016	--	--	27	\$2.4M
Emergency Rental Assistance Program, 2021	--	--	1,979	\$8.5M
Community Investment Tax Credits, 2005	30	\$2.5M	1,292	\$172.4M
Rental	30	\$2.5M	--	--
Low Income Housing Credits, 1987	--	--	964	\$14.6M
Multi-Family Bond Authority ² , 1993	--	--	212	\$52M
Section 8 Rental Assistance, 1978	155	\$1.5M	--	--
Tenant-Based Rental	104	\$754,011	--	--
Tenant-Based Homeownership	1	\$8,908	--	--
Project-Based	50	\$689,377	--	--
Weatherization Assistance Program, 1976	2	\$28,389	65	\$511,689
Homeownership	1	\$7,782	--	--
Rental	1	\$20,607	--	--
Low-Income Home Energy Assistance Program, 1981	193	\$139,001	2,197	\$1.4M
Homeownership	32	\$23,200	--	--
Rental	161	\$115,801	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILLIAMSON COUNTY IN 2025 WAS \$1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 1 homebuyer in the amount of \$360,905. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Wilson County Program Totals

Program, Year Started	2025 Units/HHs.	2025 Dollars	Cumulative Units/HHs.	Cumulative Dollars
Great Choice Home Loans ¹ , 1974	38	\$11.8M	2,064	\$274.3M
Great Choice Plus Loans, 2013	37	\$462,649	576	\$6.2M
Homebuyer Education Program, 2003	36	\$14,600	867	\$183,175
New Start Loan Program, 2001	1	\$200,000	33	\$3.8M
Foreclosure Rehab, 2022	--	--	1	\$26,309
Homeowner's Assistance Fund Program, 2021	--	--	36	\$902,839
HOME, 1992	--	--	188	\$6.4M
Tennessee's Housing Trust Fund, 2007	4	\$4,598	70	\$605,879
Emergency Repair Program	1	\$403	21	\$109,097
Habitat for Humanity of Tennessee	--	--	3	\$76,666
Home Modifications and Ramps	3	\$4,196	44	\$51,679
Capacity Building Program	--	--	--	\$361,000
National Housing Trust Fund, 2016	--	--	7	\$1.5M
Emergency Rental Assistance Program, 2021	--	--	2,390	\$8.8M
Community Investment Tax Credits, 2005	--	--	638	\$69.1M
Low Income Housing Credits, 1987	--	--	1,838	\$12.9M
Multi-Family Bond Authority ² , 1993	--	--	621	\$56.4M
Section 8 Rental Assistance, 1978	685	\$6.7M	--	--
Tenant-Based Rental	557	\$5.9M	--	--
Tenant-Based Homeownership	2	\$22,868	--	--
Project-Based	126	\$707,409	--	--
Weatherization Assistance Program, 1976	2	\$35,334	79	\$586,775
Homeownership	1	\$17,777	--	--
Rental	1	\$17,557	--	--
Low-Income Home Energy Assistance Program, 1981	581	\$418,831	6,715	\$4.3M
Homeownership	125	\$90,200	--	--
Rental	456	\$328,631	--	--



THE ESTIMATED ECONOMIC IMPACT OF THDA-RELATED ACTIVITIES IN WILSON COUNTY IN 2025 WAS \$5.1M.

See Methodology on Page 130 for calculation details.

¹ Great Choice Home Loans include the HFA Advantage Program loans originated for 6 homebuyers in the amount of \$2.1M. 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 (LIHC) 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 2025, the bond program did not produce any market rate units in addition to the LIHC units listed in the county program totals.

Bold text denotes State of Tennessee programs. All others are federal programs.

2025 Investments and Impacts

Homeownership & Rental Summary

STATEWIDE 2025 TOTALS FOR THDA INVESTMENTS & IMPACTS

HOMEOWNERSHIP UNITS & HOUSEHOLDS	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HOUSEHOLDS	RENTAL DOLLARS
29,669	\$553.6M	205,353	\$1.8B

CONGRESSIONAL DISTRICT* 2025 TOTALS

CONGRESSIONAL DISTRICT	HOMEOWNERSHIP UNITS & HHs	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HHs	RENTAL DOLLARS
Congressional District 1	6,268	\$67.3M	24,134	\$129.1M
Congressional District 2	3,626	\$58.1M	25,744	\$338M
Congressional District 3	2,781	\$61M	28,376	\$159M
Congressional District 4	2,889	\$87.1M	17,782	\$117.4M
Congressional District 5	1,909	\$67.6M	30,846	\$598.5M
Congressional District 6	5,650	\$118.1M	34,131	\$578.6M
Congressional District 7	3,347	\$106.2M	31,435	\$608.9M
Congressional District 8	7,240	\$91.7M	50,836	\$253.5M
Congressional District 9	3,950	\$41.9M	27,794	\$173.9M

* Counties may be included in one or more Congressional Districts. See Methodology on Page 130 for details.

COUNTY 2025 TOTALS

COUNTY	HOMEOWNERSHIP UNITS & HHs	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HHs	RENTAL DOLLARS
Anderson	190	\$9.4M	2,818	\$13.5M
Bedford	137	\$5M	1,641	\$4.9M
Benton	142	\$1.1M	426	\$714,549
Bledsoe	77	\$82,052	307	\$1.2M
Blount	348	\$7.4M	2,797	\$8.2M
Bradley	350	\$9.5M	3,102	\$11.2M
Campbell	233	\$3.8M	1,435	\$4.7M
Cannon	105	\$839,267	316	\$476,369
Carroll	158	\$1.4M	775	\$1.6M
Carter	668	\$5.1M	2,007	\$6.4M
Cheatham	90	\$4.9M	556	\$1.7M
Chester	99	\$1.4M	514	\$2.1M
Claiborne	262	\$1.7M	707	\$1.5M
Clay	186	\$1.3M	308	\$298,511
Cocke	538	\$7.4M	1,272	\$2.2M
Coffee	166	\$7.6M	2,099	\$7.9M
Crockett	117	\$2.9M	427	\$667,238
Cumberland	482	\$6.2M	1,289	\$2.4M
Davidson	1,215	\$34.8M	20,197	\$554M
Decatur	98	\$770,154	400	\$370,772
DeKalb	163	\$4.1M	442	\$725,213
Dickson	125	\$5.6M	1,561	\$53M
Dyer	137	\$4.9M	1,976	\$4.4M
Fayette	310	\$3.5M	1,101	\$4.1M
Fentress	503	\$1.3M	493	\$788,290
Franklin	170	\$5.5M	747	\$1.7M
Gibson	189	\$5.4M	2,070	\$4.5M
Giles	153	\$3.2M	914	\$2M
Grainger	400	\$1.8M	400	\$527,677
Greene	586	\$5.8M	1,689	\$5.2M
Grundy	340	\$2M	326	\$680,799
Hamblen	573	\$9.6M	2,460	\$4.8M
Hamilton	773	\$17.3M	16,066	\$115.7M
Hancock	333	\$2.1M	389	\$546,331
Hardeman	189	\$2.4M	904	\$1.5M
Hardin	210	\$1.3M	526	\$629,281
Hawkins	664	\$4.9M	1,683	\$4.3M
Haywood	87	\$1.3M	984	\$2.4M

COUNTY	HOMEOWNERSHIP UNITS & HHs	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HHs	RENTAL DOLLARS
Henderson	151	\$2.9M	916	\$2.7M
Henry	167	\$2.1M	1,309	\$3.4M
Hickman	169	\$3.5M	396	\$1.1M
Houston	57	\$1.1M	117	\$117,543
Humphreys	66	\$1M	427	\$19.3M
Jackson	234	\$1.5M	383	\$406,579
Jefferson	370	\$5.5M	1,284	\$2.3M
Johnson	498	\$2.1M	653	\$1.2M
Knox	1,733	\$31.6M	18,001	\$316.8M
Lake	33	\$1.5M	413	\$1.6M
Lauderdale	281	\$3.1M	1,331	\$4.2M
Lawrence	288	\$9.3M	1,229	\$1.9M
Lewis	65	\$1.4M	373	\$827,208
Lincoln	102	\$3M	1,084	\$2.4M
Loudon	113	\$2.6M	753	\$3.4M
Macon	128	\$5.6M	581	\$11.1M
Madison	465	\$8.5M	7,095	\$41.3M
Marion	92	\$1.3M	676	\$1.4M
Marshall	116	\$4.5M	1,149	\$3.4M
Mauzy	225	\$10.6M	4,066	\$17.1M
McMinn	218	\$5.2M	1,042	\$3.5M
McNairy	197	\$1.7M	459	\$2.7M
Meigs	122	\$514,415	270	\$380,800
Monroe	384	\$6.7M	942	\$1.7M
Montgomery	717	\$34.5M	8,665	\$33.9M
Moore	34	\$1.2M	137	\$1.6M
Morgan	156	\$1.8M	262	\$1.3M
Obion	175	\$3.2M	1,489	\$3.3M
Overton	282	\$2.9M	458	\$724,614
Perry	78	\$827,071	191	\$313,798
Pickett	155	\$1.3M	133	\$164,837
Polk	133	\$400,522	256	\$402,416
Putnam	384	\$4M	2,487	\$5.5M
Rhea	122	\$1M	802	\$1.9M
Roane	129	\$4.3M	1,672	\$5.1M
Robertson	240	\$14.3M	1,694	\$6M
Rutherford	628	\$40.9M	4,721	\$59.2M
Scott	215	\$2.6M	781	\$2M
Sequatchie	75	\$365,416	412	\$776,256
Sevier	254	\$1.5M	1,693	\$3.9M
Shelby	3,696	\$37.8M	25,317	\$140.8M
Smith	145	\$3.3M	405	\$364,907

COUNTY	HOMEOWNERSHIP UNITS & HHs	HOMEOWNERSHIP DOLLARS	RENTAL UNITS & HHs	RENTAL DOLLARS
Stewart	74	\$514,070	180	\$200,676
Sullivan	1,076	\$14.6M	5,817	\$80.6M
Sumner	396	\$24.2M	6,112	\$37.5M
Tipton	254	\$4M	2,478	\$33.1M
Trousdale	48	\$2.2M	280	\$579,338
Unicoi	201	\$1.4M	558	\$986,971
Union	167	\$3.7M	367	\$503,928
Van Buren	175	\$507,146	157	\$269,534
Warren	383	\$6.1M	1,820	\$23.9M
Washington	507	\$7.4M	4,629	\$16.6M
Wayne	195	\$545,707	173	\$157,862
Weakley	183	\$1.2M	951	\$1.9M
White	244	\$1.9M	601	\$1.3M
Williamson	81	\$2.8M	2,335	\$13.1M
Wilson	207	\$13.5M	3,530	\$15.8M

Note about these totals:

- The Capacity Building Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- Community Investment Tax Credit (CITC) dollars represent the amount of below market loans rather than the tax credit amount received. Therefore, CITC dollars are excluded from the total dollars expended, while the total HHs/units include CITC.
- Due to data collection issues associated with disaggregating funding by year, cumulative numbers for the Emergency Rental Assistance Program are reported.
- The Emergency Solutions Grants Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- The HOME-ARP Supportive Services Program cannot be classified as a homeownership or rental program. Therefore, the awarded dollars are not included in the total rental or homeownership dollars.
- Statewide, 2,653 units funded with LIHC also received Multi-Family Bond Authority funding. To prevent double counting, those units are removed from the total unit count.
- Second Mortgage Loans are provided for Great Choice Program borrowers who needed downpayment and closing costs assistance. Since they are already counted in the homeownership loan program, those borrowers are excluded to prevent double counting. Similarly, Homebuyer Education is required for participation in THDA's loan programs, so persons served by homebuyer education are removed from the totals to prevent double counting.

2025 Investments and Impacts

Methodology

COMMUNITY INVESTMENT TAX CREDIT (CITC)

Community Investment Tax Credit (CITC) dollars represent the amount of below market loans or qualified investments or grants that are extended to organizations to receive tax credits, rather than the amount of the tax credit itself. CITC funds can be used for homeownership, rental, operational support, 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.

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, support or downpayment assistance. Comparable household 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.

We report figures based on the application approval date. The investment applications that had not yet been approved in 2025 will be reported in 2026 once they have been approved. Some counties may report dollars spent, but no households assisted, as CITC makes funds available for operational support, investment in technology, capacity building, and other activities which help to promote future homeownership and rental opportunities. In 2025, Sullivan and Davidson Counties received funds for operational support (\$575,000 and \$400,000, respectively). Furthermore, this lag in between financial support and development contribute a mismatch between the awarded dollars and the number of households assisted. Therefore, for CITC, it is not recommended that a per-unit cost calculation be derived from these data.

EMERGENCY RENTAL ASSISTANCE (ERA) PROGRAM

Renters facing a COVID hardship may apply for ERA funding through participating nonprofit or local government agencies. Eligible renters or their landlords can receive payments for both rent and utilities.

Beginning in the Fall of 2023, THDA ended its direct assistance program administered through Horne LLC, a contractor for the State of Tennessee. Since then, ERA funding has primarily been administered via subgrantees including nonprofit organizations and local government agencies. The total disbursed amount includes funds that have been paid to renters and/or landlords. Because renters and landlords may receive multiple payments to account for monthly expenses, the total number of renters assisted is calculated as the number of unique renters assisted. The statewide totals are disaggregated by county based on the renter's address. Due to data collection issues associated with disaggregating funding by year, starting in 2023, only cumulative numbers for both total assistance and number of households assisted are reported.

In 2025, the program ended.

EMERGENCY SOLUTIONS GRANTS PROGRAM (ESG)

The Emergency Solutions Grants (ESG) Program is one of three formula grant programs with funding awarded to THDA by HUD. Because grantees and sub-grantees may serve multiple counties, usually within their Continuum of Care (CoC) area, and due to the nature of serving populations experiencing homelessness and near homelessness, county totals are unable to be accurately determined. Therefore, ESG totals are included for the State and listed in the Appendix by the CoC to which they belong. Counties that fall within each CoC are also presented. To prevent duplication, households are not included for most cities but instead are reported for the organization who received the sub-granted funds.

FORECLOSURE-REHAB PROGRAM

The Foreclosure-Rehab Program began in 2022 with the intent of helping first-time homebuyers purchase turn-key ready homes by renovating THDA's foreclosed properties. The dollars reported are the total rehabilitation costs, which include the cost of acquisition and renovation costs. In 2025, the program division sent a new complete data for all foreclosed homes that were rehabilitated and sold. We used this new complete data, which changed the number of homes rehabilitated and dollar amounts from the previous year.

GREAT CHOICE HOME LOANS

The 2025 Great Choice Home Loans include the first mortgage loans funded during the year through the Great Choice, Great Choice Plus and HFA Advantage loan programs. In previous years, New Start Program loans were reported under Great Choice Home Loans, but have been separated out since 2020.

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. Rather, they 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 HFA Advantage borrowers.

HOMEBUYER EDUCATION PROGRAM

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

Although the Homebuyer Education Program began in 2003, the cumulative totals include only 2007 through 2025 data. The STEP-IN Program provided pre-purchase education opportunities to State of Tennessee employees at a discounted rate. For the 2025 Investments and Impacts Report, 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.

HOME INVESTMENT PARTNERSHIPS PROGRAM

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).

HOME dollars include both the project funds and administrative funds provided to grantees. Both dollars and units are based on allocations (awards) made during the year, not actual spending. The HOME program may reallocate recaptured funds or program income 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. From 2004 to 2009, the HOME program also funded the American Dream Downpayment Initiative (ADDI). The cumulative HOME dollars and units include ADDI.

The HOME Rental Program was restarted in 2023 after being discontinued in 2014. However, since the rental program was not calculated separately in 2009, cumulative figures are not separated by homeownership and rental.

The HOME-ARP Supportive Services Program (2024) is distributed by grantees within their Continuum of Care (CoC) area, similar to the Emergency Solutions Grants Program (ESG). It is difficult to accurately determine county totals, so the totals are reported by CoC in the Appendix. As such, HOME-ARP Supportive Services are not included in the HOME totals, which are comprised of assistance for homeowners and renters.

HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM

Households reported in 2025 totals include households who may have participated in the 2021 Pilot as well as any other eligible homeowner in the state. Homeowners can apply several times for assistance or receive multiple payments but are only counted once in the cumulative totals. Total funds disbursed are calculated as the amount of funds paid, as opposed to obligated, and may include delinquent or ongoing mortgage payments, property costs (taxes), and HOA/condo association dues and liens. Additional activities will be included in the next report as the program shifts to meet a broader range of needs. Due to programmatic changes, we are only reporting HAF cumulative numbers in 2024.

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 2023, obligated administrative numbers were reported instead of expended funds. This has been corrected, so cumulative funds may differ from last year's totals.

In 2025, as in 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 begin in 2014, shortly after THDA began administering the program in October 2013.

Due to changing vendors for application, tracking and payment, some payment records were delayed. Therefore, the number of assisted households and the dollar amount of investment are lower than they were in previous years. Next year's Investments and Impact report will account for those payments that were made in 2025.

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 report. Units are counted in the year in which the tax credits are allocated, rather than the year in which construction or rehabilitation is completed. 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. In prior years, THDA has reported the total value of tax credits, or those over 10 years. Starting in the 2025 Investments and Impacts report, THDA will only report the one year value of tax credits. Therefore, prior years' annual and cumulative values should be divided by 10 to offer a comparable estimate to this year and moving forward.

MULTI-FAMILY TAX-EXEMPT BOND AUTHORITY

THDA issues bond authority to local issuers for multi-family development. Nearly all Multifamily Tax-Exempt Bond Authority (MTBA) 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 2024, the bond program produced 55 market-rate units.

In 2025, some MTBA-funded developments that have not yet placed in service received additional bond allocation to ensure the 50% threshold as described in Section 42(h)(4)(B) of the Code to qualify for federal 4% Housing Credit can be met. The Supplemental Bond Issuance amount is included in the 2025 MTBA investment.

Like LIHC exchanges, MTBA carryforward requests (units and dollars) are removed from previous years and applied to the year in which the bonds close. For the 2024 Report, there were four carryforward deals that were issued to owners, but the bonds will not close until 2025. Thus, we do not include these four deals in the 2024 totals. This consideration was not included in previous reports, as 2022 and 2023 both had one carryforward deal.

For the Investments and Impact report, we only report deals that have closed. In 2025, several deals could not close due to the partial federal government shutdown that occurred for 43 days from October 1 to November 12, 2025. As such, THDA was only able to close \$399M of its bond allocation, while \$352M remained outstanding. We expect that the remaining outstanding bond allocation will likely close in 2026.

NATIONAL HOUSING TRUST FUND

The National Housing Trust Fund (NHTF) 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. Awards covering multi-county projects are divided based on projected units, though this did not occur in 2025.

There was a downward revision in dollar amount for a 2024 grant in Hamilton County. Therefore, the current year's cumulative will not match what was reported in the previous year.

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. 2025 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.

TENNESSEE HOUSING TRUST FUND

The Tennessee Housing Trust Fund (THTF) funds several programs including the Competitive Grants Program, the Emergency Repair Program, the Habitat for Humanity of Tennessee Program, the Home Modifications and Ramps Program, the Rebuild and Recover Program, and the Capacity Building Program. The dollar amounts for THTF programs include the administrative funds provided to grantees. The dollar amounts and households served for the Competitive Grants Program, the Challenge Grant and the Rebuild and Recover Program are based on grant allocation during the year. 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. The Capacity Building Program provides grants to non-profit organizations for the construction, acquisition, and/or rehabilitation of office or program delivery space. As such, there are no units or households associated with this program.

A few programs funded by the THTF previously are no longer active. In 2025, awards were made to the Competitive Grants Program, the Habitat for Humanity of Tennessee Program, the Home Modifications and Ramps Program, and the Emergency Repair Program. No Challenge Grants were made since 2022, and the program was subsequently discontinued. The Appraisal Gap Program and the Tennessee Repair Loan Program were both discontinued in 2021. 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 program funds that were allocated in the past, though their individual programmatic amounts are no longer shown.

SECTION 8 PROJECT-BASED RENTAL ASSISTANCE (CONTRACT ADMINISTRATION)

The figures reported at the county level reflect the total number of families who lived in a project-based unit in 2025. 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. Therefore, 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 and available data, double counting prevents the calculation of 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 2025. The figures reported at the county level reflect the total number of families served in 2025. 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 and congressional district totals are not added to determine the state total. Instead, a separate state total is calculated by counting each family once. Similar to Section 8 Project-Based Rental Assistance, the structure of the program and available data are not conducive for calculating a meaningful cumulative total.

In previous years, THDA reported Section 8 Rental Assistance by including "incoming billable ports," which are paid by another Public Housing Agency (PHA) for residents of Tennessee. Beginning in 2024, these cases are not included in county totals despite residency in Tennessee, as these vouchers are not directly financed by THDA. Conversely, totals for "incoming nonbillable" ports are included because THDA absorbed the voucher from another PHA. "Outgoing payable" vouchers are reported within the state totals (i.e., not in a county), as THDA is billed for the voucher, but the individual resides in another PHA's jurisdiction.

WEATHERIZATION ASSISTANCE PROGRAM

The total dollar amounts reflect the invoiced amounts (including both program and administrative spending) from weatherization providers for 2025. 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 2025, as in 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. With the transferred funds, some households receive LIHEAP Weatherization assistance in addition to the Weatherization Assistance Program funding. In the last several years, they were, mistakenly, counted as additional households. In 2025, we corrected this and removed the households that received LIHEAP Weatherization assistance funding from Weatherization Assistance Program households. Therefore, in the current year, cumulative households will be different than they were in previous year.

2025 Investments and Impacts

Appendix

**MERGENCY SOLUTIONS GRANTS (ESG) PROGRAM SPENDING
AND HOUSEHOLDS SERVED BY CONTINUUM OF CARE (CoC)**

CONTINUUM OF CARE (CoC)/AGENCY NAME	HOUSEHOLDS	SPENDING
TN-500 Chattanooga/Southeast Tennessee		
Counties Served: Franklin, Grundy, Marion, Sequatchie, Bledsoe, Hamilton, Rhea, Meigs, Bradley, McMinn, Polk	270	\$210,369
City of Chattanooga	50	\$67,390
Cleveland Emergency Shelter	178	\$20,896
Metropolitan Ministries	42	\$122,082
TN-502 Knoxville/Knox County		
County Served: Knox	108	\$134,375
Knox County	108	\$134,375
TN-503 Central Tennessee		
Counties Served: Montgomery, Robertson, Sumner, Trousdale, Dickson, Cheatham, Hickman, Williamson, Perry, Lewis, Maury, Marshall, Bedford, Coffee, Moore, Lincoln, Giles, Lawrence, Wayne	137	\$213,667
Bridges Domestic Violence Center	43	\$105,408
City of Clarksville, TN	94	\$108,260
TN-506 Homeless Advocacy for Rural Tennessee		
Counties Served: Macon, Clay, Pickett, Scott, Fentress, Overton, Jackson, Smith, Wilson, DeKalb, Putnam, Morgan, Roane, Cumberland, White, Cannon, Warren, Van Buren	29	\$24,641
Pinnacle Resource Center	29	\$24,641
TN-507 Jackson/West Tennessee		
Counties Served: Lake, Obion, Weakley, Henry, Stewart, Houston, Benton, Humphreys, Carroll, Gibson, Dyer, Lauderdale, Crockett, Haywood, Madison, Henderson, Decatur, Chester, Fayette, Hardeman, McNairy, Hardin	333	\$306,105
Area Relief Ministries	217	\$86,062
Carey Counseling Center, Inc.	50	\$45,424
Fayette Cares, Inc.	40	\$62,048
Jesus Cares McNairy County	21	\$43,331
WRAP	5	\$69,240
TN-509 Appalachian Region		
Counties Served: Hancock, Hawkins, Sullivan, Johnson, Washington, Carter, Greene, Unicoi	726	\$541,314
Appalachian Regional Coalition on Homelessness	26	\$38,901
Change Is Possible-CHIPS	52	\$68,778
City of Johnson City	220	\$75,274
City of Kingsport - Community Development	84	\$119,893
Fairview Housing Management Corporation	50	\$50,450
Family Promise of Bristol	23	\$19,373
Family Promise of Greater Johnson City, Inc.	140	\$81,143
Greater Kingsport Alliance for Development	110	\$49,937
The Salvation Army Kingsport Corps	21	\$37,566

CONTINUUM OF CARE (CoC)/AGENCY NAME	HOUSEHOLDS	SPENDING
TN-510 Murfreesboro/Rutherford County	797	\$266,198
County Served: Rutherford		
City of Murfreesboro	73	\$30,181
Stepping Stones Safe Haven, Inc	94	\$65,229
The Journey Home, Inc.	325	\$101,819
The Murfreesboro Cold Patrol, Inc.	305	\$16,342
United Way of South Central Tennessee	HMIS Only	\$52,628
TN-512 Tennessee Valley	891	\$207,752
Counties Served: Campbell, Claiborne, Union, Anderson, Grainger, Hamblen, Jefferson, Sevier, Cocke, Blount, Monroe, Loudon		
MATS, Inc.	228	\$49,152
Tennessee Out-Reach Center for Homeless	216	\$87,937
Tennessee Valley Coalition to End Homelessness, Inc.	447	\$70,664
STATE TOTAL	3,291	\$1.9M

**HOME-ARP SUPPORTIVE SERVICES PROGRAM SPENDING
AND HOUSEHOLDS SERVED BY CONTINUUM OF CARE (CoC)**

CONTINUUM OF CARE (CoC)/AGENCY NAME	HOUSEHOLDS	SPENDING
TN-500 Chattanooga/Southeast Tennessee		
Counties Served: Franklin, Grundy, Marion, Sequatchie, Bledsoe, Hamilton, Rhea, Meigs, Bradley, McMinn, Polk	117	\$166,711
Partnerships for Family, Children and Adults	117	\$166,711
TN-502 Knoxville/Knox County	123	\$71,371
County Served: Knox		
The Salvation Army Knoxville	123	\$71,371
TN-503 Central Tennessee		
Counties Served: Montgomery, Robertson, Sumner, Trousdale, Dickson, Cheatham, Hickman, Williamson, Perry, Lewis, Maury, Marshall, Bedford, Coffee, Moore, Lincoln, Giles, Lawrence, Wayne	43	\$140,250
Bridges Domestic Violence Center	1	\$11,993
Franklin Community Church	42	\$128,258
TN-507 Jackson/West Tennessee		
Counties Served: Lake, Obion, Weakley, Henry, Stewart, Houston, Benton, Humphreys, Carroll, Gibson, Dyer, Lauderdale, Crockett, Haywood, Madison, Henderson, Decatur, Chester, Fayette, Hardeman, McNairy, Hardin	100	\$141,438
Tennessee Homeless Solutions	76	\$45,374
The Caring Place	16	\$62,886
Wo/Men's Resource & Rape Assistance Program	8	\$33,178
TN-509 Appalachian Region		
Counties Served: Hancock, Hawkins, Sullivan, Johnson, Washington, Carter, Greene, Unicoi	413	\$471,247
Appalachian Regional Coalition on Homelessness	2	\$16,844
Family Promise of Bristol	9	\$8,342
Greater Kingsport Alliance for Development	9	\$30,087
The Salvation Army Tri-Cities	393	\$415,974
STATE TOTAL	796	\$991,017

