



OUR COMMUNITY IMPACT 2018

MISSION

The Housing Fund (THF) provides resources and creative leadership to help individuals and communities create and maintain affordable and healthy places in which low and moderate income people live.

PROGRAMS

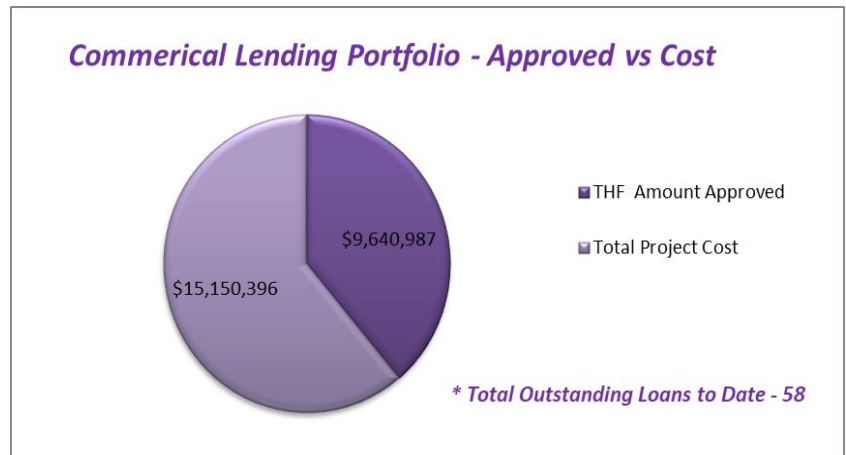
Consumer Loan Products: Downpayment Loans: helps low and moderate income families in becoming home owners by providing downpayment and closing cost loans and grants; Home Improvement Loans: provides opportunities for current homeowners helping to preserve affordable housing; Homebuyer and Financial Education: provides one-on-one counseling, education homeownership and money management.

Consumer Loan Production 2018						
Month	Count	2nd Mortgage THF Loan Amount	2nd Mortgage THF Average per Loan	First Mortgage Loan Amount	First Mortgage Average per Loan	
Oct-17	4	\$ 28,900.00	\$ 7,225.00	\$ 577,109.00	\$144,277.25	
Nov-17	3	\$ 21,964.00	\$ 7,321.33	\$ 526,135.00	\$175,378.33	
Dec-17	1	\$ 6,000.00	\$ 6,000.00	\$ 150,228.00	\$150,228.00	
Jan-18	4	\$ 40,002.00	\$ 10,000.50	\$ 709,785.00	\$177,446.25	
Feb-18	3	\$ 22,501.00	\$ 7,500.33	\$ 409,695.00	\$136,565.00	
Mar-18	3	\$ 35,951.00	\$ 11,983.67	\$ 678,390.00	\$226,130.00	
Apr-18	6	\$ 55,001.00	\$ 9,166.83	\$ 943,648.00	\$157,274.67	
May-18	5	\$ 54,322.00	\$ 10,864.40	\$ 1,142,799.00	\$228,559.80	
Jun-18	16	\$ 155,368.48	\$ 9,710.53	\$ 2,618,912.00	\$163,682.00	
Jul-18	12	\$ 138,870.00	\$ 11,572.50	\$ 1,858,572.00	\$154,881.00	
Aug-18	13	\$ 149,002.00	\$ 11,461.69	\$ 2,221,274.00	\$170,867.23	
Sep-18	15	\$ 156,751.00	\$ 10,450.07	\$ 2,462,804.00	\$164,186.93	
Total	85	\$ 864,632.48	\$ 10,172.15	\$ 14,299,351.00	\$ 168,227.66	

Commercial Loan Products

Provide loans and other incentives for non-profit and for-profit developers to create and/or preserve affordable housing and community facilities. Also, provide technical assistance to developers.

Currently, THF has 58 outstanding commercial loans for approximately, \$9.64 million, or 64% of total project cost. The projects consist of 108 affordable housing units created and/or preserved; a charter school, and other community assets serving low- and moderate-income families and communities.



Community Land Trust (CLT)

A stewardship program to protect community assets and provide permanently affordable housing opportunities for generations of lower-income families and communities in Nashville. The method by which it accomplishes this is called “shared equity homeownership.”

A diverse group of community leaders serve as a “Coalition” providing intelligent capital and leadership.

MAKING NEWS:

- CLT featured in the Nashville Post BOOM! Magazine
- Additional Financial Support in FY 2018:
 - ✚ City of Nashville – Mayor’s Office
 - ✚ First Tennessee Bank
 - ✚ Regions Bank
 - ✚ Wells Fargo Bank
- Awarded USDA Intermediary Designation for the 502 Direct Program serving TN, MN, WI & ND



AREAS SERVED: The Housing Fund provides services beyond Nashville-Davidson County into adjacent counties in the Nashville Metropolitan Statistical Area (MSA), in Clarksville, Tennessee and throughout the state of Tennessee.