



## 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

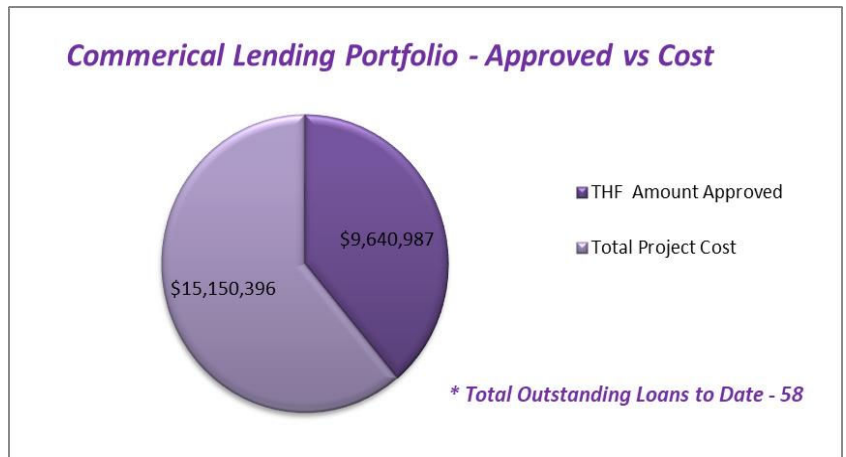
**Consumer Loan Products:** Downpayment Loans: helps low and moderate income families in becoming home owners by providing downpayment and closing cost loans and grants; Home Improvement Loans: provides opportunities for current homeowners helping to preserve affordable housing; Homebuyer and Financial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

<b>Consumer Loan Production 2018</b>						
<b>Month</b>	<b>Count</b>	<b>2nd Mortgage THF Loan Amount</b>	<b>2nd Mortgage THF Average per Loan</b>	<b>First Mortgage Loan Amount</b>	<b>First Mortgage Average per Loan</b>	
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	
<b>Total</b>	<b>85</b>	<b>\$ 864,632.48</b>	<b>\$ 10,172.15</b>	<b>\$ 14,299,351.00</b>	<b>\$ 168,227.66</b>	

## 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.