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1974
THDA held its first bond sale of $32,880,000. THDA used $25,000,000 to purchase mortgages from 23 institutions and $4,000,000 for 200 new loans.

THDA made its first mortgage to the Hargis family of Rutherford County.

THDA funds are used to build the Janet Clark Home, a group home in Crossville for mentally and physically disabled adults.

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THDA made its first mortgage to the Hargis family of Rutherford County.

Over the last 40 years THDA has helped more than 107,000 Tennesseans purchase a new home with loans totaling over $6.5 billion.

1976
THDA established a relationship with commercial lenders for short-term funds for a construction loan program.

In 1976 THDA’s Single Family program has made 2,837 loans. The maximum income level is $16,900 while the average borrower’s income is $13,946. The average amount for a THDA mortgage is $26,258.

1977
THDA becomes the first housing finance agency with a national private mortgage insurance agreement to insure multi-family.

THDA established a relationship with commercial lenders for short-term funds for a construction loan program.

In 1977 the Section 8 Existing Housing Certificate program provided rental assistance for 400 families.

1978
THDA now administers the Section 8 Housing Choice Voucher (HCV) program in 72 Tennessee counties. The remaining counties are administered by other local public housing agencies. In 2012 THDA’s Section 8 Rental Assistance HCV Program provided funding for 6,181 units.

1979
THDA's Rental Housing Loan Program and Section 8 New Construction and Existing Housing Certificate programs get underway.

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1980
THDA begins the New Home Program which encourages builders to build homes for moderate income families.

THDA begins the Housing Counseling Program which provides counseling in the areas of budgeting, housekeeping, and home maintenance to THDA borrowers.

1981
THDA launches the Rental Housing Rehabilitation, Housing for Elderly and Housing for Disabled Veterans programs. The Housing for Disabled Veterans program uses THDA and VA funds to adapt housing for disabled Tennessee veterans.

1982
The New Home Program begins. This program encourages builders to build homes for moderate income families.

E. V. King named executive director.
THDA launched three new programs: Owner-Built Homes, a joint effort with Neighborhood Housing Services, Inc.; Turnkey III, a program with MDHA to help renting to families purchase homes; and the Urban Development Action Grant, a HUD funded zero percent interest downpayment assistance loan used with a traditional THDA mortgage loan.

Thomas P. Lawrence, II named executive director.

Congress introduces Low Income Housing Tax Credit Program. This program is designed to assist in the building and rehabilitation of multifamily properties through private developers.

Since 1987, the program has assisted with more than 47,000 units with over $2.410 million in tax credits.

THDA organized the first Tennessee Housing Industry Conference.

Governor McWherter’s Task Force on Housing designed a three-year pilot grant program called HOUSE (Housing Opportunities Using State Encouragement). THDA made its 30,000th mortgage to Willie and Vickie Jones of Cookeville.

The Ramp Program provides funds to build ramps to help Tennesseans with access to their homes. The funds are distributed through the Cerebral Palsy Foundation in Middle Tennessee.

The Family Self-sufficiency Program is launched. A partnership with Tennessee Valley Authority turns abandoned hotel in Milan into affordable rental housing.

THDA’s 40,000th mortgage goes to John and Pam Owens of Dandridge.

THDA starts administering HOME, a federally-funded program for the development of units for homeownership and rental housing, and the rehabilitation of owner-occupied housing.

W. Jeff Reynolds named executive director.

THDA starts administering HOME. A partnership with Tennessee Valley Authority turns abandoned hotel in Milan into affordable rental housing.

Since 1992, HOME has provided almost $360 million to assist more than 10,000 Tennesseans.

HOUSE pilot program made permanent by General Assembly.

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THDA celebrated 20 years of success having provided 50,000 families with the dream of homeownership.

Since 1993 THDA has used $690.6 million to create and renovate 19,844 rental units.

Multifamily Bond Program begins. The Homeownership Voucher Program begins.

THDA implemented the START program. START was introduced to help those families making $17,000 or less and purchasing a home for $44,000 or less.

THDA developed Bicentennial Neighborhoods Initiative. Great Start mortgage option created. Great Start offers 4 percent in downpayment and closing cost assistance.

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THDA received the contract from HUD to administer the Section 8 Contract Administration program.

Janice Myrick appointed executive director.

THDA awards its 75,000th mortgage to Mathew and Monica Brewster of Knoxville.

THDA implemented the New Start program which provides 0% mortgage loans through nonprofit housing partners.

THDA partnered with NeighborWorks® to implement the Homebuyer Education Initiative program.

Since 2003, more than 13,000 new homeowners have gone through this program.

Housing summits were held in the nine development districts to learn more about the housing needs of rural Tennessee.
Homeownership Disaster Grants were created to assist families that were devastated by natural disasters.

The American Dream Downpayment Initiative is added to the HOME program.

The Community Investment Tax Credit provides financial institutions with tax credits if they put funding into their community by creating housing.

The Lender, REALTOR® and Rental advisory boards were created by THDA.

Keep My Tennessee Home foreclosure prevention program launched. This program helps struggling homeowners pay their mortgage.

The Foreclosure Prevention Counseling program is launched. Since 2008 more than 12,000 homeowners facing foreclosure have been counseled.

Since 2011, KMTHH has helped 2,656 families with more than 30.3 million in funds.

The Neighborhood Stabilization Program provides funds to purchase and rehabilitate foreclosed and abandoned properties. Since 2008 $42.4 million in NSP funds have been distributed.

THDA begins administration of the Emergency Solutions Grant program which provides funding for emergency shelters for homeless Tennesseans. THDA partners with 5/3 Bank to create the Preserve Program, a loan for home repairs. THDA unveils TNHousingSearch.org, a website for people looking for rental housing.

The Medical Hardship Program is launched as part of the Keep My Tennessee Home foreclosure prevention program using funds from the Attorney General Settlement.

THDA begins administration of the Weatherization Assistance Program and the Flexible Home Concepts Program.

Ralph M. Perrey named executive director.