



As a state agency, THDA primarily operates as a source of funding for local housing programs operated by nonprofit and municipal government agencies throughout the state. However, THDA directly administers two programs that can provide financial assistance to individuals and families of very low to moderate income, including those who are elderly or have disabilities to receive housing support.

What services or resources does this agency provide?

THDA offers two programs that can directly assist people with disabilities find and keep affordable housing:

- **Housing Choice Vouchers:** This program is primarily for Tennesseans earning no more than 30% of their area's median income. For households with a Housing Choice Voucher, the federal government subsidizes a percentage of their monthly rent and utility costs if they live in a qualifying rental property that accepts vouchers. There are lengthy waiting lists for vouchers in every Tennessee county. THDA manages the waiting lists and issuing of vouchers in 72 counties. Other counties, including Davidson, Williamson, and Rutherford, manage their voucher programs on the local level.
- **Great Choice Home Loans:** THDA offers financial assistance to qualified homebuyers



of moderate income to help cover their down payment and closing costs when purchasing a home in Tennessee with one of the agency's Great Choice Home Loans. This is a 30-year, fixed interest rate home loan, typically for 96.5% of the home's purchase price, and financial assistance is available up to 5% of the home's purchase price. Homebuyers must make enough income to qualify for the home loan but remain below the maximum income for the program, which varies by county and household size.

In addition, THDA manages the TNHousingSearch.com website, where renters can search apartment listings to meet specific needs, from amenities to affordability to accessibility.

What areas of Tennessee do they serve?

THDA's Great Choice Home Loan program is available statewide. Housing Choice Vouchers are



also available in all areas of the state, but THDA only manages the program in 72 counties. For a list of counties served by THDA and for current wait list updates, visit their site at: <https://thda.org/renters/waiting-list>

Is there a cost and, if so, who pays?

Housing Choice Vouchers cover a percentage of the household's rent and utilities, ensuring these monthly costs do not exceed 30% of the household's total income. The rest is the responsibility of the renter. For the Great Choice Home Loan program, the homeowner is responsible for any down payment or closing costs above the maximum financial assistance, which is capped at 5% of the home's purchase price. The homeowner is also responsible for 100% of the monthly home loan payments, including all required insurance and taxes.

For which students might this agency be appropriate?

Students of very low or low income who are interested in living independently in affordable rental housing after leaving school, or students of moderate income who are interested in homeownership but require financial assistance with the down payment.

Who is eligible to receive their services/ supports and when?

For the Housing Choice Voucher program, the household's income must be 80% or less of the area median income, and the vast majority of vouchers are reserved for households earning no more than 30% of the area median income.

Where can I learn more?

Visit their website at:
<https://thda.org/>

Applicants must be US citizens or non-citizens (with eligible immigration status) who do not owe outstanding rent and can pass a criminal background check.

What is the referral process?

What documents are needed?

There is no referral process for any THDA program. The documents required depend on the program you are applying for. Great Choice Home Loans are available through private banks and lending agencies statewide. To apply for the Housing Choice Voucher program, applicants must monitor the county's wait list until it opens to accepting new names. Ask your regional office for more information: <https://thda.org/renters/thda-contact-information>.

What is the student's and/or family's responsibility?

The individual and their family can consult THDA rental specialists about how to move forward with the Housing Choice Voucher program. For contact information for your regional office, visit: <https://thda.org/renters/thda-contact-information>. The individual and their family can consult with THDA-approved lenders or REALTORS® about the Great Choice Home Loan program. Contact information is available at GreatChoiceTN.com.



What is the responsibility of the educator?

Educators can assist families who are seeking information about housing and independent living options by connecting them to THDA.

How (and when) do you involve them in the transition planning process?

- Invite a representative from THDA to speak to the student and family about independent living and the types of programs that are available to serve people with disabilities.
- Share with families a packet of information regarding the services provided by THDA.
- Identify programming offered by THDA that may help support a student to reach their independent living postsecondary goal and plan how to seek out additional information.

What questions should I ask of the THDA?

- How long could I potentially be on the wait list?
- How does THDA define disability?
- Do I need to provide documentation for my disability?
- Does THDA provide emergency housing?
- What if I am denied housing by THDA?

What questions should I ask of the THDA?

Give the main office a call at: 615-815-2200

Give the West TN Regional Office a call at: 731-410-2270

Give the East TN Regional Office a call at: 931-520-0608

Give the South Central TN Regional Office a call at: 931-270-9183