

Ralph M. Perrey, Executive Director



**MEMORANDUM**

DATE: July1, 2019  
TO: All Originating Agents  
FROM: Rhonda Ronnow, Director of Loan Operations  
SUBJECT: **Update on HHF-DPA Program**

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THDA would like to provide an update of the availability of the Hardest Hit Fund Down Payment Assistance (HHF-DPA) second mortgage loan program. As of today, \$1,840,000 is available. These funds are based on a first-come first-served timing and are reserved only when a complete file has been submitted through THELMA, THDA's on-line portal.

THDA anticipates these funds to be exhausted by mid-August, 2019. As a reminder, THDA has instituted multiple ways to keep our industry partners informed. These include:

- Weekly email blasts from our Customer Account Managers. If you do not receive these, please contact Rebekah Bicknell [rbicknell@thda.org](mailto:rbicknell@thda.org)
- THELMA login page updated weekly, <https://ols.thda.org>
- Lenders with THELMA credentials can access a live update
- Great Choice TN Facebook page
- Weekly THELMA Blasts

The following 38 ZIP Codes remain eligible for the HHF-DPA second mortgage program:

37115	37404	37716	37920	38105	38122	38301	37148	37406	37813
37921	38107	38125	38305	37186	37411	37871	38012	38111	38127
37311	37412	37874	38016	38115	38128	37321	37416	37914	38053
38116	38134	37354	37650	37917	38063	38118	38141		

THDA also recommends lenders review the live data in THELMA before meeting with new applicants to verify funds are available, notify applicants of the availability of HHF-DPA and the urgency of submitting a complete application as soon as possible. Funds are reserved once the complete approved application has been received by THDA.

Please feel free to contact THDA directly at 615-815-2100 or by email to [SFask@thda.org](mailto:SFask@thda.org) with any questions. Thank you for your continued participation in THDA's mortgage programs, because of your dedication, we have achieved stabilization in many neighborhoods.