

Ralph M. Perrey, Executive Director



**ORIGINATING AGENTS GUIDE  
REVISION 143**

March 27, 2019

**Remove and discard:**

**Replace with enclosed:**

Page 17-B (Revised 03/18/2019) .....Page 17-B (Revised 07/01/2019)

**EFFECT OF CHANGE**

**Effective July 1, 2019**, the following 11 ZIP Codes will be removed from the HHF DPA Program, resulting in 38 eligible ZIP Codes.

<b><u>ZIP Code</u></b>	<b><u>Locality</u></b>	<b><u>County</u></b>
37040	Clarksville	Montgomery
37042	Clarksville	Montgomery
37110	McMinnville	Warren
37303	Athens	McMinn
37323	Cleveland	Bradley
37660	Kingsport	Sullivan
37721	Plainview	Knox/Union
37821	Newport	Cocke
37912	Knoxville	Knox
38109	Memphis	Shelby
38135	Bartlett	Shelby

### **3.8 HHF-DPA Program Designated Zip Codes**

In March, 2017, THDA received approval from the U.S. Department of Treasury to commit \$60 million in federal funding to its new Down Payment Assistance Program. The source of this funding is U.S. Treasury’s Hardest Hit Fund (HHF), which was established in the aftermath of the mortgage market crisis to help homeowners at risk of losing their homes to foreclosure.

As of July 1, 2019, THDA’s \$15,000 Down Payment Assistance Program is available for existing construction in 38 designated ZIP Codes located in counties based on a number of “stress” factors, including foreclosures, short sales and negative equity rates.

#### ZIP Codes Eligible for HHF-DPA

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	

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