

Ralph M. Perrey, Executive Director



**ORIGINATING AGENTS GUIDE
REVISION 140**

November 15, 2018

Remove and discard:

Replace with enclosed:

Page 17-B (Revised 11/01/2017)Page 17-B (Revised 01/01/2019)

EFFECT OF CHANGE

Effective January 1, 2019, the following ten ZIP Codes will be removed from the HHF DPA Program, resulting in 52 eligible ZIP Codes.

| <u>ZIP Code</u> | <u>Locality</u> | <u>County</u> |
|-----------------|-----------------|---------------------|
| 37172 | Springfield | Robertson |
| 37037 | Christiana | Rutherford |
| 37218 | Nashville | Davidson |
| 37208 | Nashville | Davidson |
| 37207 | Nashville | Davidson |
| 37877 | Talbott | Jefferson |
| 37073 | Greenbrier | Robertson |
| 37086 | La Vergne | Rutherford/Davidson |
| 38018 | Cordova | Shelby |
| 38133 | Memphis | 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 January 1, 2019, THDA's \$15,000 Down Payment Assistance Program is available for existing construction in 52 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

| | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 37040 | 37303 | 37411 | 37813 | 37917 | 38063 | 38118 | 38141 |
| 37042 | 37311 | 37412 | 37821 | 37920 | 38105 | 38122 | 38301 |
| 37110 | 37321 | 37416 | 37871 | 37921 | 38107 | 38125 | 38305 |
| 37115 | 37323 | 37650 | 37874 | 37924 | 38109 | 38127 | |
| 37148 | 37354 | 37660 | 37890 | 38012 | 38111 | 38128 | |
| 37186 | 37404 | 37716 | 37912 | 38016 | 38115 | 38134 | |
| 37217 | 37406 | 37721 | 37914 | 38053 | 38116 | 38135 | |

REMAINDER OF THIS PAGE LEFT BLANK INTENTIONALLY