

Ralph M. Perrey, Executive Director



**ORIGINATING AGENTS GUIDE  
REVISION 136**

July 25, 2018

**Remove and discard:**

**Replace with enclosed:**

Page 10 (Revised 07/20/18) ..... Page 10 (Revised 08/01/18)  
Page 17 (Revised 07/20/18) ..... Page 17 (Revised 08/01/18)

**EFFECT OF CHANGE**

**Effective August 1, 2018**, there will be an increase in income limits for 81 counties. These changes are reflected on page 10 of the Originating Agents Guide.

All THDA loan applications received on or after August 1, 2018 will be considered in accordance with these new Household Income Limits. All THDA loan applications received prior to this date will utilize the old Household Income Limits.

**Effective immediately**, seven (7) census tracts in Madison County, designated by the IRS as areas of chronic economic distress, will be added to the list of THDA Eligible Targeted Census Tracts, as reflected on page 17.

## D. Current Acquisition Cost and Income Limits County

Counties	Acquisition Cost Limits	Household Income Limits		Counties	Acquisition Cost Limits	Household Income Limits	
		1-2 Persons	3 + Persons			1-2 Persons	3 + Persons
Anderson	\$250,000	\$66,600	\$76,590	Lewis	\$250,000	\$60,900	\$70,140
Bedford	\$250,000	\$60,900	\$70,700	Lincoln	T \$300,000	\$73,080	\$85,260
Benton	\$250,000	\$60,900	\$70,140	Loudon	\$300,000	\$66,600	\$76,590
Bledsoe	\$300,000	\$60,900	\$70,140	Macon	T \$375,000	\$73,080	\$85,260
Blount	\$250,000	\$66,600	\$76,590	Madison	* \$300,000	\$63,186	\$72,664
Bradley	* \$250,000	\$63,286	\$72,779	Marion	\$300,000	\$62,566	\$71,951
Campbell	T \$300,000	\$73,080	\$85,260	Marshall	\$250,000	\$64,106	\$73,722
Cannon	T \$375,000	\$89,880	\$104,860	Maury	\$375,000	\$73,800	\$86,100
Carroll	T \$300,000	\$73,080	\$85,260	McMinn	\$250,000	\$62,880	\$73,360
Carter	\$250,000	\$64,086	\$73,699	McNairy	\$300,000	\$60,900	\$70,140
Cheatham	\$375,000	\$89,880	\$104,860	Meigs	T \$300,000	\$73,080	\$85,260
Chester	\$300,000	\$63,186	\$72,664	Monroe	T \$300,000	\$73,080	\$85,260
Claiborne	T \$300,000	\$73,080	\$85,260	Montgomery	* \$250,000	\$63,826	\$73,400
Clay	\$300,000	\$60,900	\$70,140	Moore	\$250,000	\$62,626	\$72,020
Cocke	T \$300,000	\$73,080	\$85,260	Morgan	T \$300,000	\$73,080	\$85,260
Coffee	* \$250,000	\$63,000	\$73,500	Obion	\$300,000	\$60,900	\$70,840
Crockett	T \$300,000	\$73,080	\$85,260	Overton	T \$300,000	\$73,080	\$85,260
Cumberland	\$250,000	\$60,900	\$70,140	Perry	\$250,000	\$60,900	\$70,140
Davidson	* \$375,000	\$89,880	\$104,860	Pickett	T \$300,000	\$73,080	\$85,260
Decatur	\$250,000	\$60,900	\$70,140	Polk	T \$300,000	\$73,080	\$85,260
DeKalb	T \$300,000	\$73,080	\$85,260	Putnam	\$250,000	\$60,900	\$70,140
Dickson	\$375,000	\$89,880	\$104,860	Rhea	T \$300,000	\$73,080	\$85,260
Dyer	T \$300,000	\$73,080	\$85,260	Roane	\$250,000	\$63,386	\$72,894
Fayette	T \$300,000	\$77,040	\$89,880	Robertson	* \$375,000	\$89,880	\$104,860
Fentress	T \$300,000	\$73,080	\$85,260	Rutherford	* \$375,000	\$89,880	\$104,860
Franklin	T \$300,000	\$73,080	\$85,260	Scott	T \$300,000	\$73,080	\$85,260
Gibson	T \$300,000	\$73,080	\$85,260	Sequatchie	\$300,000	\$62,566	\$71,951
Giles	\$300,000	\$62,880	\$73,360	Sevier	\$250,000	\$63,206	\$72,687
Grainger	T \$300,000	\$73,080	\$85,260	Shelby	* \$250,000	\$64,200	\$73,830
Greene	T \$300,000	\$73,080	\$85,260	Smith	\$375,000	\$69,480	\$81,060
Grundy	T \$300,000	\$73,080	\$85,260	Stewart	T \$300,000	\$73,080	\$85,260
Hamblen	* \$250,000	\$61,080	\$71,260	Sullivan	* \$250,000	\$63,946	\$73,538
Hamilton	* \$250,000	\$62,566	\$71,951	Sumner	\$375,000	\$89,880	\$104,860
Hancock	T \$300,000	\$73,080	\$85,260	Tipton	T \$300,000	\$77,040	\$89,880
Hardeman	T \$300,000	\$73,080	\$85,260	Trousdale	T \$375,000	\$89,880	\$104,860
Hardin	\$300,000	\$60,900	\$70,140	Unicoi	\$300,000	\$64,086	\$73,699
Hawkins	T \$300,000	\$73,080	\$85,260	Union	T \$300,000	\$79,920	\$93,240
Haywood	T \$300,000	\$73,080	\$85,260	Van Buren	T \$300,000	\$73,080	\$85,260
Henderson	T \$300,000	\$73,080	\$85,260	Warren	\$250,000	\$60,900	\$70,140
Henry	* \$250,000	\$60,900	\$70,140	Washington	* \$250,000	\$64,086	\$73,699
Hickman	\$375,000	\$60,900	\$70,140	Wayne	\$300,000	\$60,900	\$70,140
Houston	T \$300,000	\$73,080	\$85,260	Weakley	* \$250,000	\$64,086	\$73,699
Humphreys	\$250,000	\$63,386	\$72,894	White	T \$300,000	\$73,080	\$85,260
Jackson	T \$300,000	\$73,080	\$85,260	Williamson	\$375,000	\$89,880	\$104,860
Jefferson	T \$300,000	\$73,080	\$85,260	Wilson	\$375,000	\$89,880	\$104,860
Johnson	T \$300,000	\$73,080	\$85,260				
Knox	* \$250,000	\$66,600	\$76,590				
Lake	T \$300,000	\$73,080	\$85,260				
Lauderdale	T \$250,000	\$73,080	\$85,260				
Lawrence	T \$250,000	\$73,080	\$85,260				

T Denotes a targeted county. The first-time homebuyer requirement is waived.

\* Denotes that some census tracts in the county are targeted, and in these census tracts, the first-time homebuyer requirement is waived.

**B. Current Targeted Areas**

1. Counties

Campbell	Franklin	Houston	Monroe	Union
Cannon	Gibson	Jackson	Morgan	Van Buren
Carroll	Grainger	Jefferson	Overton	White
Claiborne	Greene	Johnson	Pickett	
Cocke	Grundy	Lake	Polk	
Crockett	Hancock	Lauderdale	Rhea	
Dekalb	Hardeman	Lawrence	Scott	
Dyer	Hawkins	Lincoln	Stewart	
Fayette	Haywood	Macon	Tipton	
Fentress	Henderson	Meigs	Trousdale	

2. Census Tracts

County	Census Tracts						
Bradley	104.00	108.00					
Coffee	9709.00						
Davidson	113.00	118.00	119.00	126.00	136.01	136.02	138.00
	139.00	142.00	143.00	144.00	148.00	163.00	190.03
	190.05	193.00					
Hamblen	1003.00						
Hamilton	4.00	16.00	19.00	20.00	24.00	25.00	109.02
	122.00						
Henry	9693.00						
Knox	8.00	14.00	24.00	26.00	28.00	29.00	67.00
	68.00	69.00	70.00				
Madison	4.00	5.00	7.00	8.00	9.00	10.00	11.00
Montgomery	1001.00	1004.00	1009.00				
Robertson	804.01						
Rutherford	419.00						
Shelby	2.00	4.00	6.00	8.00	9.00	11.00	14.00
	15.00	19.00	20.00	21.00	24.00	28.00	38.00
	45.00	46.00	50.00	53.00	55.00	56.00	57.00
	58.00	59.00	67.00	68.00	70.00	75.00	78.10
	78.21	79.00	82.00	89.00	99.02	101.20	102.10
	103.00	105.00	106.30	112.00	113.00	114.00	115.00
	116.00	205.23	205.42	217.25	222.20	223.21	
Sullivan	406.00						
Washington	609.00	610.00					
Weakley	9682.02						