



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: July 2014

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance^	551	6575
	Number of Unique Borrowers Denied Assistance^^	70	1153
	Number of Unique Borrowers Withdrawn from Program	50	676
	Number of Unique Borrowers in Process	309	N/A
	Total Number of Unique Borrower Applicants	980	9384
Program Expenditures (\$)			
	Total Assistance Provided to Date	15558373.72	107995580.3
	Total Spent on Administrative Support, Outreach, and Counseling	1276006.14	15265305
Borrower Income (\$)			
	Above \$90,000	0.36%	0.12%
	\$70,000- \$89,000	1.27%	1.10%
	\$50,000- \$69,000	4.90%	3.80%
	Below \$50,000	93.47%	94.98%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.36%	1.61%
	110%- 119%	0.54%	0.52%
	100%- 109%	2.18%	1.19%
	90%- 99%	1.63%	1.41%
	80%- 89%	1.27%	2.25%
	Below 80%	92.01%	93.02%
Geographic Breakdown (by county)			
	Anderson	4	47
	Bedford	0	40
	Benton	0	7
	Bledsoe	1	13
	Blount	6	65
	Bradley	8	79
	Campbell	1	14
	Cannon	1	9
	Carroll	1	16
	Carter	9	49
	Cheatham	4	46
	Chester	1	9
	Claiborne	0	30
	Clay	0	6
	Cocke	2	26
	Coffee	3	18
	Crockett	0	12
	Cumberland	1	19
	Davidson	91	1052
	Decatur	0	5
	DeKalb	1	15
	Dickson	4	57
	Dyer	0	24
	Fayette	3	36
	Fentress	1	14
	Franklin	1	16
	Gibson	1	37
	Giles	0	14
	Grainger	0	20
	Greene	1	33
	Grundy	0	9
	Hamblen	6	60
	Hamilton	27	436
	Hancock	1	3

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Hardeman	2	12
	Hardin	0	6
	Hawkins	2	34
	Haywood	0	12
	Henderson	0	8
	Henry	1	13
	Hickman	2	10
	Houston	0	4
	Humphreys	1	8
	Jackson	0	4
	Jefferson	4	61
	Johnson	1	14
	Knox	36	384
	Lake	0	1
	Lauderdale	0	15
	Lawrence	1	14
	Lewis	0	15
	Lincoln	3	14
	Loudon	4	30
	McMinn	3	43
	McNairy	0	24
	Macon	1	18
	Madison	4	60
	Marion	2	13
	Marshall	0	21
	Maury	6	66
	Meigs	0	11
	Monroe	5	25
	Montgomery	13	125
	Moore	0	0
	Morgan	3	5
	Obion	3	38
	Overton	0	8
	Perry	1	2
	Pickett	1	3
	Polk	1	5
	Putnam	2	30
	Rhea	1	24
	Roane	4	25
	Robertson	13	81
	Rutherford	36	430
	Scott	2	18
	Sequatchie	4	22
	Sevier	7	54
	Shelby	150	1642
	Smith	0	17
	Stewart	1	10
	Sullivan	9	112
	Sumner	12	165
	Tipton	8	67
	Trousdale	0	4
	Unicoi	0	12
	Union	1	11
	Van Buren	0	10
	Warren	2	17
	Washington	2	87
	Wayne	0	3

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Weakley	0	20
	White	1	15
	Williamson	7	111
	Wilson	10	126
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	0	24
	Asian	2	30
	Black or African American	228	2570
	Native Hawaiian or other Pacific Islander	1	12
	White	318	3846
	Information not provided by borrower	2	93
	Ethnicity		
	Hispanic or Latino	14	149
	Not Hispanic or Latino	537	6426
	Information not provided by borrower	0	0
	Sex		
	Male	221	2751
	Female	320	3726
	Information not provided by borrower	10	98
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	0
	Asian	1	6
	Black or African American	26	276
	Native Hawaiian or other Pacific Islander	0	2
	White	59	796
	Information not provided by borrower	38	363
	Ethnicity		
	Hispanic or Latino	1	14
	Not Hispanic or Latino	123	1429
	Information not provided by borrower	0	0
	Sex		
	Male	24	330
	Female	62	821
	Information not provided by borrower	38	292
Hardship			
	Unemployment	374	5060
	Underemployment	90	1051
	Divorce	53	267
	Medical Condition	0	0
	Death	34	197
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	69.87%	71.13%
	100%-109%	11.62%	11.54%
	110%-120%	5.81%	6.97%
	>120%	12.70%	10.36%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	67.70%	68.58%
	100%-119%	19.24%	20.38%
	120%-139%	7.08%	6.54%
	140%-159%	1.81%	2.34%
	>=160%	4.17%	2.16%
Delinquency Status (%)			

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Current	60.44%	38.51%
	30+	7.44%	6.07%
	60+	5.99%	7.04%
	90+	26.13%	48.38%
Household Size			
	1	188	2112
	2	167	1817
	3	88	1174
	4	61	860
	5+	47	612

***The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format.**

All other Borrower Characteristic fields should be reported as %

****Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.**

^One borrower was reported as approved in the previous quarter. However, because of an issue with the servicer, we need to work further on the loan. Therefore, the approval date was changed to April 2014.

^^Two borrowers were reported as denied in the previous quarter by mistake.

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		551	6575
% of Total Number of Applications		56.22%	70.07%
<i>Denied</i>			
Number of Borrowers Denied		70	1153
% of Total Number of Applications		7.14%	12.29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		50	676
% of Total Number of Applications		5.10%	7.20%
<i>In Process</i>			
Number of Borrowers In Process		309	N/A
% of Total Number of Applications		31.53%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		980	9384
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		822.86	822.31
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		92936.06	93633.46
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	10
Median Assistance Amount		2701.02	15445.51
Assistance Characteristics			
Assistance Provided to Date		15558373.7	107995580.3
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		110	122
<i>Current</i>			
Number		333	2532
%		60.44%	38.51%
<i>Delinquent (30+)</i>			
Number		41	399
%		7.44%	6.07%
<i>Delinquent (60+)</i>			
Number		33	463
%		5.99%	7.04%
<i>Delinquent (90+)</i>			

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
	Number	144	3181
	%	26.13%	48.38%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	362	3411
Alternative Outcomes			
<i>Foreclosure Sale[^]</i>			
	Number	18	106
	%	4.97%	3.11%
<i>Cancelled^{^^}</i>			
	Number	68	215
	%	18.78%	6.30%
<i>Deed in Lieu</i>			
	Number	1	3
	%	0.28%	0.09%
<i>Short Sale^{^^^}</i>			
	Number	1	12
	%	0.28%	0.35%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level^{^^^^}</i>			
	Number	53	304
	%	14.64%	8.91%
<i>Reinstatement/Current/Payoff^{^^^^^}</i>			
	Number	221	2771
	%	61.05%	81.24%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	5346
	Six Months %	N/A	99.48%
	Twelve Months Number	N/A	3778
	Twelve Months %	N/A	95.24%
	Twenty-four Months Number	N/A	1414
	Twenty-four Months %	N/A	80.11%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

QTD

Cumulative

^One borrower was reported as foreclosed in the previous quarter, but the foreclosure did not happen because the borrower entered into the assistance extension program.

^Five (5) loans were mistakenly reported as cancelled in the previous quarters.

^^One borrower had a short sale, but we were not informed until after the end of the quarter. Therefore, it was omitted from the previous quarter's report.

^^^Five (5) borrowers who were reported as "gained employment" were changed to "still receiving assistance" after recalculations.

^^^^The current cumulative number is different than the sum of current quarter and last quarter's cumulative because of the files that were reworked due to payment changes, payment refunds, and/or interruptions to payments due to bankruptcy, HAMP mods and DOJ.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).
Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of borrowers current at the time assistance is received.
	%	Percent of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of borrowers 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Deed in Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
	Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>		
	Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
	Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
	Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>		
	Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention¹		
	Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
	%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

¹ Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)