



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: August 2018

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	538	11,973
	Number of Unique Borrowers Denied Assistance	82	1983
	Number of Unique Borrowers Withdrawn from Program	62	1089
	Number of Unique Borrowers in Process	N/A	162
	Total Number of Unique Borrower Applicants	N/A	15,207
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$8,155,555	\$252,835,453
	Total Spent on Administrative Support, Outreach, and Counseling	\$361,133	\$25,398,005
Geographic Breakdown (by county)			
	Anderson	8	105
	Bedford	0	43
	Benton	0	7
	Bledsoe	0	15
	Blount	0	76
	Bradley	20	318
	Campbell	0	18
	Cannon	0	9
	Carroll	0	16
	Carter	0	52
	Cheatham	0	50
	Chester	0	10
	Claiborne	1	35
	Clay	0	7
	Cocke	5	82
	Coffee	0	18
	Crockett	0	18
	Cumberland	0	23
	Davidson	31	1447
	Decatur	0	6
	DeKalb	0	16
	Dickson	0	60
	Dyer	0	27
	Fayette	0	46
	Fentress	0	17
	Franklin	0	19
	Gibson	0	40
	Giles	1	15
	Grainger	0	22
	Greene	0	37
	Grundy	0	12
	Hamblen	13	168
	Hamilton	26	733
	Hancock	0	6
	Hardeman	0	16
	Hardin	0	6
	Hawkins	0	41
	Haywood	7	56
	Henderson	0	8
	Henry	0	14
	Hickman	0	11
	Houston	0	4
	Humphreys	0	10
	Jackson	0	5

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Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
55	Jefferson	1	95
56	Johnson	0	15
57	Knox	82	1149
58	Lake	0	2
59	Lauderdale	8	98
60	Lawrence	0	18
61	Lewis	0	15
62	Lincoln	0	16
63	Loudon	0	39
64	McMinn	6	80
65	McNairy	0	27
66	Macon	1	21
67	Madison	27	401
68	Marion	0	13
69	Marshall	0	23
70	Maury	0	74
71	Meigs	0	12
72	Monroe	8	63
73	Montgomery	65	733
74	Moore	0	0
75	Morgan	0	5
76	Obion	0	44
77	Overton	0	11
78	Perry	0	2
79	Pickett	0	3
80	Polk	0	6
81	Putnam	0	33
82	Rhea	2	68
83	Roane	0	29
84	Robertson	12	191
85	Rutherford	22	735
86	Scott	0	21
87	Sequatchie	0	22
88	Sevier	1	57
89	Shelby	141	2870
90	Smith	0	17
91	Stewart	0	11
92	Sullivan	18	254
93	Sumner	17	296
94	Tipton	0	75
95	Trousdale	0	5
96	Unicoi	3	32
97	Union	2	18
98	Van Buren	0	11
99	Warren	10	116
100	Washington	0	95
101	Wayne	0	5
102	Weakley	0	23
103	White	0	17
104	Williamson	0	120
105	Wilson	0	143

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
106	Home Mortgage Disclosure Act (HMDA)		
107	<i>Borrower</i>		
108	<i>Race</i>		
109	American Indian or Alaskan Native	1	40
110	Asian	4	78
111	Black or African American	163	4306
112	Native Hawaiian or other Pacific Islander	1	22
113	White	361	7339
114	Information not provided by borrower	8	188
115	<i>Ethnicity</i>		
116	Hispanic or Latino	24	449
117	Not Hispanic or Latino	499	11360
118	Information not provided by borrower	15	164
119	<i>Sex</i>		
120	Male	281	5367
121	Female	245	6418
122	Information not provided by borrower	12	188
123	<i>Co-Borrower</i>		
124	<i>Race</i>		
125	American Indian or Alaskan Native	1	8
126	Asian	1	23
127	Black or African American	10	537
128	Native Hawaiian or other Pacific Islander	2	8
129	White	67	1720
130	Information not provided by borrower	3	39
131	<i>Ethnicity</i>		
132	Hispanic or Latino	4	51
133	Not Hispanic or Latino	77	2252
134	Information not provided by borrower	3	32
135	<i>Sex</i>		
136	Male	31	589
137	Female	51	1404
138	Information not provided by borrower	2	342
Line 1-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.			

Tennessee			
HFA Performance Data Reporting- Program Performance			
Principal Reduction with Recast Program or Lien Extinguishment			
		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		3	15
% of Total Number of Applications		N/A	2.36%
<i>Denied</i>			
Number of Borrowers Denied		43	422
% of Total Number of Applications		N/A	66.46%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		32	174
% of Total Number of Applications		N/A	27.40%
<i>In Process</i>			
Number of Borrowers In Process		N/A	24
% of Total Number of Applications		N/A	3.78%
<i>Total</i>			
Total Number of Borrowers Applied		N/A	635
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
17 Program Characteristics			
18 General Characteristics			
Median 1st Lien Housing Payment Before Assistance		348	614
Median 1st Lien Housing Payment After Assistance		206	252
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		50609	46185
Median 1st Lien UPB After Program Entry		26415	25373
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		0	0
Median Assistance Amount		30751	36655
29 Assistance Characteristics			
Assistance Provided to Date		\$94,442	\$491,854.17
31 Other Characteristics			
<i>Current</i>			
Number		0	3
%		0.00%	20.00%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	20.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		3	9
%		100.00%	60.00%
44 Current Combined Loan to Value Ratio (CLTV)			
<100%		66.67%	60.00%
100%-119%		33.33%	33.33%
120%-139%		0.00%	0.00%
140%-159%		0.00%	0.00%
≥160%		0.00%	6.67%
50 Borrower Income (\$)			
Above \$90,000		0.00%	0.00%
\$70,000- \$89,000		0.00%	0.00%
\$50,000- \$69,000		0.00%	0.00%
Below \$50,000		100.00%	100.00%
55 Hardship			
Unemployment		0	0

Tennessee

HFA Performance Data Reporting- Program Performance Principal Reduction with Recast Program or Lien Extinguishment

		QTD	Cumulative
57	Underemployment	2	10
58	Divorce	1	1
59	Medical Condition	0	0
60	Death	0	4
61	Other	0	0

Tennessee			
HFA Performance Data Reporting- Program Performance			
Principal Reduction with Recast Program or Lien Extinguishment			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	15
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	2	10
80	%	66.67%	66.67%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	1	5
83	%	33.33%	33.33%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A
Line 6: Five (5) previously denied applicants' files were reopened based on their request. And either their evaluation result or the date changed after reevaluating the applications. Therefore current number of denied applicants is different than last quarter			
Line 9: Four (4) previously withdrawn applicants' files were reopened based on their request. And either their evaluation result or the date changed after reevaluating the applications. Therefore current number of denied applicants is different than last quarter.			

Tennessee			
HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	527	4555
4	% of Total Number of Submissions	N/A	91.05%
5	<i>Denied</i>		
6	Number of Borrowers Denied	20	164
7	% of Total Number of Submissions	N/A	3.28%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	25	157
10	% of Total Number of Submissions	N/A	3.14%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	127
13	% of Total Number of Submissions	N/A	2.54%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5003
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	127000	123000
20	Median Credit Score	678	683
21	Median DTI	39%	40%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$7,905,000	\$68,325,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	1.14%	0.79%
27	\$70,000- \$89,000	7.02%	5.66%
28	\$50,000- \$69,000	40.80%	37.28%
29	Below \$50,000	51.04%	56.27%
30	Home Mortgage Disclosure Act (HMDA)		

Tennessee				
HFA Performance Data Reporting- Program Performance				
Down Payment Assistance				
			QTD	Cumulative
	Borrower			
	Race			
31	American Indian or Alaskan Native		1	12
32	Asian		4	46
33	Black or African American		159	1347
34	Native Hawaiian or other Pacific Islander		1	9
35	White		354	3075
36	Information not provided by borrower		8	66
37	Ethnicity			
38	Hispanic or Latino		24	285
39	Not Hispanic or Latino		491	4141
40	Information not provided by borrower		12	129
41	Sex			
42	Male		280	2306
43	Female		235	2163
44	Information not provided by borrower		12	86
45	Co-Borrower			
46	Race			
47	American Indian or Alaskan Native		1	3
48	Asian		1	14
49	Black or African American		10	101
50	Native Hawaiian or other Pacific Islander		2	6
51	White		66	508
52	Information not provided by borrower		3	12
53	Ethnicity			
54	Hispanic or Latino		4	36
55	Not Hispanic or Latino		76	587
56	Information not provided by borrower		3	21
57	Sex			
58	Male		30	185
59	Female		51	445
60	Information not provided by borrower		2	14
61	Geographic Breakdown (by Targeted Area)			
62	37037		2	38
63	37040		21	201
64	37042		44	389
65	37073		3	35
66	37086		19	207
67	37110		10	99
68	37115		11	119
69	37148		16	99
70	37172		9	69
71	37186		2	14
72	37207		6	61
73	37208		0	8
74	37217		9	74
75	37218		5	26
76	37303		6	32
77	37311		6	77
78	37321		2	41
79	37323		14	153
80	37404		2	11
81	37406		1	22
82	37411		4	68

Tennessee

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
85	37412	11	96
86	37416	8	57
87	37660	18	132
88	37716	8	52
89	37721	5	36
90	37813	13	86
91	37821	5	55
92	37871	1	15
93	37912	12	132
94	37914	11	100
95	37917	20	146
96	37921	15	158
97	37924	3	35
98	38012	7	43
99	38016	15	110
100	38018	10	107
101	38053	8	34
102	38063	8	79
103	38105	1	2
104	38107	1	14
105	38109	5	34
106	38111	6	35
107	38115	7	48
108	38116	10	44
109	38122	10	54
110	38125	11	76
111	38127	8	44
112	38128	8	67
113	38133	5	53
114	38134	7	89
115	38135	7	59
116	38141	9	70
117	38301	11	131
118	38305	15	201
119	37877	1	25
120	37890	0	11
121	37920	17	90
122	37354	5	19
123	37874	3	18
124	38118	7	36
125	37650	3	19

Tennessee

HHF Performance Data Reporting- Program Performance Hardest Hit Fund Blight Elimination Program

		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	5	42
4	% of Total Number of Submissions	N/A	45.16%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	3	13
7	% of Total Number of Submissions	N/A	13.98%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	2	3
10	% of Total Number of Submissions	N/A	3.23%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	35
13	% of Total Number of Submissions	N/A	37.63%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	93
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$88,940	\$723,649
19	Median Assistance Spent on Acquisition	\$9,562	\$8,980
20	Median Assistance Spent on Demolition	\$3,275	\$4,373
21	Median Assistance Spent on Greening	\$150	\$150
22	Total Assistance Reserved	N/A	\$875,000
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	Anderson County	0	4
26	Davidson County	0	0
27	Hamilton County	0	2
28	Knox County	0	0
29	Madison County	5	18
30	Montgomery County	0	0
31	Rutherford County	0	0
	Shelby County	0	18

Tennessee			
HFA Performance Data Reporting- Program Performance			
HHF Reinstatement Only Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	8	48
4	% of Total Number of Applications	N/A	22.12%
5	<i>Denied</i>		
6	Number of Borrowers Denied	19	97
7	% of Total Number of Applications	N/A	44.70%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	61
10	% of Total Number of Applications	N/A	28.11%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	11
13	% of Total Number of Applications	N/A	5.07%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	217
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	6293	8148
20	Assistance Characteristics		
21	Assistance Provided to Date	\$67,173	\$450,211
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	4
25	%	0.00%	8.33%
26	<i>Delinquent (30+)</i>		
27	Number	0	1
28	%	0.00%	2.08%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	8	43
34	%	100.00%	89.58%
35	Borrower Income (\$)		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	14.58%
38	\$50,000- \$69,000	25.00%	18.75%
39	Below \$50,000	75.00%	66.67%
40	Hardship		
41	Unemployment	0	0
42	Underemployment	7	37
43	Divorce	1	9
44	Medical Condition	0	0
45	Death	0	2
46	Other	0	0

Tennessee			
HFA Performance Data Reporting- Program Performance			
HHF Reinstatement Only Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	48
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	8	48
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
Line 6: Three (3) previously denied applicants' files were reopened based on their request. Either their evaluation result or the date changed after reevaluating the applications. Therefore current number of denied applicants is different than last quarter.			
Line 9: Three (3) previously withdrawn applicants' files were reopened based on their request. Either their evaluation result or the date changed after reevaluating the applications. Therefore current number of denied applicants is different than last quarter.			

Tennessee			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program			
		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	N/A	7355
	% of Total Number of Applications	N/A	78.65%
<i>Denied</i>			
	Number of Borrowers Denied	N/A	1300
	% of Total Number of Applications	N/A	13.90%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	N/A	697
	% of Total Number of Applications	N/A	7.45%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	9352
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17 Program Characteristics			
18 General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	N/A	818
	Median 1st Lien Housing Payment After Assistance	N/A	0
	Median Length of Time Borrower Receives Assistance	N/A	19
	Median Assistance Amount	N/A	24904
23 Assistance Characteristics			
	Assistance Provided to Date	N/A	\$182,844,739
25 Other Characteristics			
<i>Current</i>			
	Number	N/A	374
	%	N/A	5.08%
<i>Delinquent (30+)</i>			
	Number	N/A	836
	%	N/A	11.37%
<i>Delinquent (60+)</i>			
	Number	N/A	900
	%	N/A	12.24%
<i>Delinquent (90+)</i>			
	Number	N/A	5245
	%	N/A	71.31%
38 Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	7355
40 Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	1268
	%	N/A	17.24%
<i>Deed in Lieu</i>			

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
48	Number	N/A	1
49	%	N/A	0.01%
50	<i>Short Sale</i>		
51	Number	N/A	3
52	%	N/A	0.04%
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	N/A	0
56	%	N/A	0.00%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	1300
59	%	N/A	17.68%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	4783
62	%	N/A	65.03%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	0
65	%	N/A	0.00%

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 total number of borrowers represented in the Geographic Breakdown and HMDA 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 decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

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

Borrower

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.

Co-Borrower

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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA 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 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who 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 does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who 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 decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
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 (i.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number 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 of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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 of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Hardship

Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.

Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
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Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

Loan Modification Program

Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HFA program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HFA program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation		
<i>Funded</i>		
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance.
% of Total Number of Submissions		Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>		
Number of Borrowers Denied		The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions		Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>		
Number of Borrowers Withdrawn		The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions		Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>		
Number of Borrowers In Process		The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions		Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance		The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs		Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Characteristics		
<i>Loan Characteristics at Origination</i>		
Median Purchase Price		The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score		The median credit score of all borrowers at the time of origination.
Median DTI		The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>		
Assistance Provided		Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000		Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
<i>Race</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
<i>Race</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes		
HHF REINSTATEMENT AND PAYMENTS		Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Principal Reduction with Recast Program or Lien Extinguishment (PRRPLE)		Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners.
Down Payment Assistance (DPA)		Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.
Hardest Hit Fund Blight Elimination Program		Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.