



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 2015

Tennessee			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	7355
4	% of Total Number of Applications	0.00%	78.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1300
7	% of Total Number of Applications	0.00%	13.90%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	697
10	% of Total Number of Applications	0.00%	7.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	9352
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	818
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	92614
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	15
29	Median Assistance Amount	0	19855
30	Assistance Characteristics		
31	Assistance Provided to Date	\$8,758,738	\$157,268,818
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	121
37	<i>Current</i>		
38	Number	0	374
39	%	0.00%	5.08%
40	<i>Delinquent (30+)</i>		
41	Number	0	836
42	%	0.00%	11.37%
43	<i>Delinquent (60+)</i>		
44	Number	0	900
45	%	0.00%	12.24%
46	<i>Delinquent (90+)</i>		
47	Number	0	5245
48	%	0.00%	71.31%

Tennessee			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	603	4439
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	126	551
57	%	20.90%	12.41%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.02%
61	<i>Short Sale</i>		
62	Number	0	5
63	%	0.00%	0.11%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	183	948
70	%	30.35%	21.36%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	294	2934
73	%	48.76%	66.10%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	7332
85	Six Months %	N/A	99.69%
86	Twelve Months Number	N/A	6491
87	Twelve Months %	N/A	98.75%
88	Twenty-four Months Number	N/A	3782
89	Twenty-four Months %	N/A	95.36%
90	Unreachable Number	N/A	336
91	Unreachable %	N/A	4.57%

Line# 50: The cumulative number of "borrowers no longer in the HHF Program" is different than the number reported in the previous quarter because of the changes made in other lines and explained in the footnotes.

Line #51-82: The QTD and Cumulative amounts listed under the "Alternative Outcomes" section may differ from previous quarterly reports. THDA has updated the Program Outcomes to coincide with the definitions listed under the Data Dictionary for the Alternative Outcomes, Program Completion/Transition, and Homeownership Retention. One hundred and eighty-six (186) foreclosures, six (6) deeds-in-lieu and 13 short sales were previously counted after the borrower exited the program, and are no longer included. Current totals for reinstatement/current/payoff increased by 205 due to the reporting correction.

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Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

QTD

Cumulative

Line #55: Ten (10) borrowers were mistakenly reported as cancelled in the previous quarters.

Line # 69: Three (3) borrowers were reported as "regained employment" in the previous quarter by mistake.

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	0	7355
3	Number of Unique Borrowers Denied Assistance	0	1300
4	Number of Unique Borrowers Withdrawn from Program	0	697
5	Number of Unique Borrowers in Process	0	N/A
6	Total Number of Unique Borrower Applicants	0	9352
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,758,738	\$157,268,818
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,210,593	\$19,259,882
10	Borrower Income (\$)		
11	Above \$90,000	0.00%	0.10%
12	\$70,000- \$89,000	0.00%	1.07%
13	\$50,000- \$69,000	0.00%	3.86%
14	Below \$50,000	0.00%	94.97%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	0.00%	1.55%
17	110%- 119%	0.00%	0.52%
18	100%- 109%	0.00%	1.22%
19	90%- 99%	0.00%	1.50%
20	80%- 89%	0.00%	2.28%
21	Below 80%	0.00%	92.93%
22	Geographic Breakdown (by county)		
23	Anderson	0	52
24	Bedford	0	43
25	Benton	0	7
26	Bledsoe	0	15
27	Blount	0	76
28	Bradley	0	89
29	Campbell	0	18
30	Cannon	0	9
31	Carroll	0	16
32	Carter	0	52
33	Cheatham	0	50
34	Chester	0	9
35	Claiborne	0	34
36	Clay	0	6
37	Cocke	0	27
38	Coffee	0	18
39	Crockett	0	18
40	Cumberland	0	23
41	Davidson	0	1154
42	Decatur	0	6
43	DeKalb	0	16
44	Dickson	0	60
45	Dyer	0	27
46	Fayette	0	46
47	Fentress	0	17
48	Franklin	0	19
49	Gibson	0	40
50	Giles	0	14
51	Grainger	0	20
52	Greene	0	37
53	Grundy	0	11
54	Hamblen	0	65
55	Hamilton	0	474
56	Hancock	0	5
57	Hardeman	0	16
58	Hardin	0	6
59	Hawkins	0	38
60	Haywood	0	13
61	Henderson	0	8

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Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
62	Henry	0	14
63	Hickman	0	11
64	Houston	0	4
65	Humphreys	0	10
66	Jackson	0	5

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Jefferson	0	66
68	Johnson	0	14
69	Knox	0	442
70	Lake	0	2
71	Lauderdale	0	19
72	Lawrence	0	18
73	Lewis	0	15
74	Lincoln	0	16
75	Loudon	0	37
76	McMinn	0	47
77	McNairy	0	27
78	Macon	0	19
79	Madison	0	67
80	Marion	0	13
81	Marshall	0	23
82	Maury	0	74
83	Meigs	0	12
84	Monroe	0	26
85	Montgomery	0	142
86	Moore	0	0
87	Morgan	0	5
88	Obion	0	43
89	Overton	0	11
90	Perry	0	2
91	Pickett	0	3
92	Polk	0	5
93	Putnam	0	33
94	Rhea	0	27
95	Roane	0	28
96	Robertson	0	86
97	Rutherford	0	483
98	Scott	0	21
99	Sequatchie	0	22
100	Sevier	0	54
101	Shelby	0	1887
102	Smith	0	17
103	Stewart	0	11
104	Sullivan	0	123
105	Sumner	0	184
106	Tipton	0	72
107	Trousdale	0	5
108	Unicoi	0	13
109	Union	0	15
110	Van Buren	0	10
111	Warren	0	17
112	Washington	0	95
113	Wayne	0	5
114	Weakley	0	23
115	White	0	16
116	Williamson	0	120
117	Wilson	0	142
118	Home Mortgage Disclosure Act (HMDA)		
119	Borrower		
120	Race		
121	American Indian or Alaskan Native	0	27
122	Asian	0	33
123	Black or African American	0	2952
124	Native Hawaiian or other Pacific Islander	0	13
125	White	0	4235
126	Information not provided by borrower	0	95
127	Ethnicity		

Tennessee		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
128	Hispanic or Latino	0 164
129	Not Hispanic or Latino	0 7191
130	Information not provided by borrower	0 0

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
131	Sex		
132	Male	0	3039
133	Female	0	4214
134	Information not provided by borrower	0	102
135	Co-Borrower		
136	Race		
137	American Indian or Alaskan Native	0	5
138	Asian	0	10
139	Black or African American	0	433
140	Native Hawaiian or other Pacific Islander	0	2
141	White	0	1196
142	Information not provided by borrower	0	23
143	Ethnicity		
144	Hispanic or Latino	0	13
145	Not Hispanic or Latino	0	1656
146	Information not provided by borrower	0	0
147	Sex		
148	Male	0	395
149	Female	0	947
150	Information not provided by borrower	0	327
151	Hardship		
152	Unemployment	0	5576
153	Underemployment	0	1178
154	Divorce	0	340
155	Medical Condition	0	0
156	Death	0	261
157	Other	0	0
158	Current Loan to Value Ratio (LTV)		
159	<100%	0.00%	70.71%
160	100%-109%	0.00%	11.58%
161	110%-120%	0.00%	7.08%
162	>120%	0.00%	10.62%
163	Current Combined Loan to Value Ratio (CLTV)		
164	<100%	0.00%	68.21%
165	100%-119%	0.00%	20.38%
166	120%-139%	0.00%	6.83%
167	140%-159%	0.00%	2.38%
168	>=160%	0.00%	2.20%
169	Delinquency Status (%)		
170	Current	0.00%	5.08%
171	30+	0.00%	11.37%
172	60+	0.00%	12.24%
173	90+	0.00%	71.31%
174	Household Size		
175	1	0	2392
176	2	0	2031
177	3	0	1316
178	4	0	937
179	5+	0	679
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.		

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 decided on 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 on behalf of all borrowers.
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 (HMMA)

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.

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 of the first mortgage 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

Approved	
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.
Denied	
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.
Withdrawn	
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 applied for the specific program.
In Process	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on 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 decided on and are pending review divided by the total number of borrowers who applied for the specific program.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHH Programs or Program Components	Number of borrowers participating in other HFA sponsored HHH programs or other HHH program components (i.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
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Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
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.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	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 assistance is received.
%	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 assistance is received.
%	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 assistance is received.
%	Number of borrowers 90+ days delinquent 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 no longer receiving assistance under this program.
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.
%	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.
<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.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale 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 who transitioned into a loan modification program 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 re-employed/appropriately employed borrowers 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 or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the desired outcome of the program .

%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program 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 <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownership Retention	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
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.