



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon 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: June 2012

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
Number of Unique Borrowers Receiving Assistance ^A	603		3258
Number of Unique Borrowers Denied Assistance ^A	97		699
Number of Unique Borrowers Withdrawn from Program ^{AA}	56		387
Number of Unique Borrowers in Process	576	N/A	
Total Number of Unique Borrower Applicants	1332		4920
Program Expenditures (\$)			
Total Assistance Provided to Date	9832836.06		39639017.07
Total Spent on Administrative Support, Outreach, and Counseling	1315457.42		7491099.72
Borrower Income (\$)			
Above \$90,000	0.00%		0.03%
\$70,000- \$89,000	1.00%		0.80%
\$50,000- \$69,000	3.98%		3.56%
Below \$50,000	95.02%		95.61%
Borrower Income as Percent of Area Median Income (AMI)			
Above 120%	1.82%		1.14%
110%- 119%	0.17%		0.49%
100%- 109%	1.33%		1.01%
90%- 99%	0.83%		1.01%
80%- 89%	1.33%		1.20%
Below 80%	94.53%		95.15%
Geographic Breakdown (by county)			
Anderson	2		15
Bedford	1		33
Benton	1		4
Bledsoe	0		3
Blount	8		34
Bradley	7		41
Campbell	2		8
Cannon	1		2
Carroll	2		10
Carter	4		19
Cheatham	3		25
Chester	0		2
Ciaiborne	3		9
Clay	1		4
Cocke	1		10
Coffee	1		8
Crockett	2		7
Cumberland	2		7
Davidson	90		548
Decatur	0		3
DeKalb	0		8
Dickson	7		32
Dyer	1		12
Fayette	4		13
Fentress	2		7
Franklin	0		4
Gibson	4		21
Giles	3		9
Grainger	3		8
Greene	1		20
Grundy	0		6
Hamblen	2		28
Hamilton	48		242
Hancock	0		0
Hardeman	1		5
Hardin	1		4
Hawkins	6		13
Haywood	0		9
Henderson	3		6
Henry	0		6
Hickman	0		6
Houston	0		4
Humphreys	0		3
Jackson	1		3
Jefferson	3		28
Johnson	1		6
Knox	32		169
Lake	0		1
Lauderdale	2		7
Lawrence	2		7
Lewis	1		12
Lincoln	0		7
Loudon	0		11

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	McMinn	5	23
	McNairy	2	13
	Macon	1	9
	Madison	6	35
	Marion	2	8
	Marshall	2	14
	Maury	6	34
	Meigs	0	4
	Monroe	1	6
	Montgomery	17	60
	Moore	0	0
	Morgan	1	1
	Obion	3	21
	Overton	2	5
	Perry	0	1
	Pickett	0	2
	Polk	0	3
	Putnam	5	18
	Rhea	4	13
	Roane	3	9
	Robertson	9	41
	Rutherford	44	238
	Scott	1	7
	Sequatchie	1	6
	Sevier	2	19
	Shelby	150	763
	Smith	1	14
	Stewart	2	6
	Sullivan	10	41
	Sumner	15	91
	Tipton	7	33
	Trousdale	0	1
	Unicoi	0	6
	Union	1	2
	Van Buren	2	8
	Warren	1	11
	Washington	10	51
	Wayne	1	3
	Weakley	2	11
	White	3	11
	Williamson	9	50
	Wilson	13	58
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race****			
	American Indian or Alaskan Native	1	14
	Asian	2	15
	Black or African American	235	1237
	Native Hawaiian or other Pacific Islander	1	6
	White	354	1912
	Information not provided by borrower	10	74
Ethnicity			
	Hispanic or Latino	19	63
	Not Hispanic or Latino	584	3195
	Information not provided by borrower	0	0
Sex			
	Male	277	1369
	Female	316	1834
	Information not provided by borrower	10	55
Co-Borrower			
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	3
	Black or African American	39	118
	Native Hawaiian or other Pacific Islander	0	2
	White	102	377
	Information not provided by borrower	11	211
Ethnicity			
	Hispanic or Latino	5	8
	Not Hispanic or Latino	147	703
	Information not provided by borrower	0	0
Sex			
	Male	39	172
	Female	94	387
	Information not provided by borrower	19	152
Hardship			
	Unemployment	494	2750
	Underemployment	83	482
	Divorce	14	14
	Medical Condition	0	0
	Death	12	12
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	66.67%	70.56%
	100%-109%	13.76%	12.12%
	110%-120%	8.29%	7.95%
	>120%	11.28%	9.36%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	63.68%	67.89%
	100%-119%	24.21%	21.82%
	120%-139%	7.63%	6.75%
	140%-159%	2.32%	1.78%
	≥160%	2.16%	1.75%
Delinquency Status (%)			
	Current	33.50%	30.94%
	30+	6.14%	6.63%
	60+	6.97%	7.86%
	90+	53.40%	54.57%
Household Size			
	1	173	1014
	2	174	916
	3	114	609
	4	83	424
	5+	59	295

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved^</i>			
Number of Borrowers Receiving Assistance		603	3258
% of Total Number of Applications		45.27%	66.22%
<i>Denied^^</i>			
Number of Borrowers Denied		97	699
% of Total Number of Applications		7.28%	14.21%
<i>Withdrawn^^^</i>			
Number of Borrowers Withdrawn		56	387
% of Total Number of Applications		4.20%	7.87%
<i>In Process</i>			
Number of Borrowers In Process		576	N/A
% of Total Number of Applications		43.24%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1332	4920
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		836.58	812.56
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		95475.19	93818.015
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	9
Median Assistance Amount		2786.93	13345.595
Assistance Characteristics			
Assistance Provided to Date		9832836.06	39639017.07
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		118	115
<i>Current</i>			
Number		202	1008
%		33.50%	30.94%
<i>Delinquent (30+)</i>			
Number		37	216
%		6.14%	6.63%
<i>Delinquent (60+)</i>			
Number		42	256
%		6.97%	7.86%
<i>Delinquent (90+)</i>			
Number		322	1778
%		53.40%	54.57%

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)~	383	1535
Alternative Outcomes			
<i>Foreclosure Sale*</i>			
	Number	7	33
	%	1.83%	2.15%
<i>Cancelled**</i>			
	Number	0	1
	%	0.00%	0.07%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	4
	%	0.00%	0.26%
0			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff***</i>			
	Number	376	1497
	%	98.17%	97.52%
<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	2185
	Six Months %	N/A	97.89%
	Twelve Months Number	N/A	1225
	Twelve Months %	N/A	96.37%
	Twenty-four Months Number	N/A	8
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

^One borrower was reported as "approved" and then "cancelled." However, we found out that the borrower called before any payment made and withdrew the application. Therefore we changed the status to "withdrawn."

^^One denied borrower was mistakenly reported as withdrawn in the previous quarters

^^^One denied borrower was mistakenly reported as withdrawn in the previous quarters. One borrower was reported as "approved" and "cancelled" in the previous quarter. However, the borrower called before any payment was made

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

QTD

Cumulative

~Because of the changes explained in the following footnotes, the total number of borrowers no longer in the program is different than the sum of the current quarter and the previous quarter's cumulative.

*We did not find out 19 borrowers who foreclosed in the previous quarters until recently.

**One borrower who was reported as other was actually paid off.

***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	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
Number of Unique Borrowers Denied As	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn	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
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 provided to borrowers through HHF
Total Spent on Administrative Support, (p	program(s)

Borrower Income

All Categories	nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	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)

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	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 program.
% of Total Number of Applications	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 having been approved.
% 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).
Other HFA HHF Programs or Program Components	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 <i>paid by homeowner</i> 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 <i>paid by homeowner</i> for after receiving assistance. In other words, the median contractual first lien payment on their first lien after receiving assistance.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment <i>paid by homeowner</i> 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 <i>paid by homeowner</i> for after receiving assistance. In other words, the median contractual second lien payment on their second lien after receiving assistance.
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	Median amount of assistance (\$).
Assistance Characteristics		
	Assistance Provided	include lender matching assistance).
	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 applicants.
	Borrower	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
	<i>Current</i>	
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved
	<i>Delinquent (30+)</i>	
	Number	Number of households 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 households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	households divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
	Program (Program Completion/Transition or Alternative	Number of households 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 households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-
	%	Percent of transitioned households that were cancelled from the
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	

Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining
%	Percent of transitioned households in this category

Homeownership Retention¹

Six Months	Number of households 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 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 households 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 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 households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	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 homes assisted by the program that are unable to be
%	verified by any means.

1. Borrower still owns home

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