



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
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	0	12,888
3	Number of Unique Borrowers Denied Assistance	0	2166
4	Number of Unique Borrowers Withdrawn from Program	0	1219
5	Number of Unique Borrowers in Process	N/A	0
6	Total Number of Unique Borrower Applicants	N/A	16,273
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$0	\$267,711,505
9	Total Spent on Administrative Support, Outreach, and Counseling	\$153,209	\$27,194,427
10	Geographic Breakdown (by county)		
11	Anderson	0	122
12	Bedford	0	43
13	Benton	0	7
14	Bledsoe	0	15
15	Blount	0	77
16	Bradley	0	363
17	Campbell	0	20
18	Cannon	0	9
19	Carroll	0	17
20	Carter	0	52
21	Cheatham	0	50
22	Chester	0	11
23	Claiborne	0	35
24	Clay	0	7
25	Cocke	0	91
26	Coffee	0	18
27	Crockett	0	18
28	Cumberland	0	23
29	Davidson	0	1464
30	Decatur	0	6
31	DeKalb	0	16
32	Dickson	0	60
33	Dyer	0	27
34	Fayette	0	46
35	Fentress	0	17
36	Franklin	0	19
37	Gibson	0	40
38	Giles	0	15
39	Grainger	0	22
40	Greene	0	38
41	Grundy	0	12
42	Hamblen	0	189
43	Hamilton	0	796
44	Hancock	0	7
45	Hardeman	0	17
46	Hardin	0	7
47	Hawkins	0	43
48	Haywood	0	73
49	Henderson	0	8
50	Henry	0	14
51	Hickman	0	11
52	Houston	0	4
53	Humphreys	0	10
54	Jackson	0	5

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
55	Jefferson	0	97
56	Johnson	0	15
57	Knox	0	1295
58	Lake	0	2
59	Lauderdale	0	112
60	Lawrence	0	18
61	Lewis	0	15
62	Lincoln	0	16
63	Loudon	0	39
64	McMinn	0	87
65	McNairy	0	27
66	Macon	0	24
67	Madison	0	472
68	Marion	0	13
69	Marshall	0	24
70	Maury	0	74
71	Meigs	0	12
72	Monroe	0	79
73	Montgomery	0	854
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	0	78
83	Roane	0	29
84	Robertson	0	191
85	Rutherford	0	736
86	Scott	0	21
87	Sequatchie	0	22
88	Sevier	0	57
89	Shelby	0	3084
90	Smith	0	17
91	Stewart	0	11
92	Sullivan	0	288
93	Sumner	0	321
94	Tipton	0	77
95	Trousdale	0	5
96	Unicoi	0	43
97	Union	0	20
98	Van Buren	0	11
99	Warren	0	150
100	Washington	0	95
101	Wayne	0	5
102	Weakley	0	23
103	White	0	17
104	Williamson	0	120
105	Wilson	0	144

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
106	Home Mortgage Disclosure Act (HMDA)		
107	Borrower		
108	Race		
109	American Indian or Alaskan Native	0	42
110	Asian	0	83
111	Black or African American	0	4566
112	Native Hawaiian or other Pacific Islander	0	22
113	White	0	7956
114	Information not provided by borrower	0	219
115	Ethnicity		
116	Hispanic or Latino	0	507
117	Not Hispanic or Latino	0	12183
118	Information not provided by borrower	0	198
119	Sex		
120	Male	0	5823
121	Female	0	6866
122	Information not provided by borrower	0	199
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	0	8
126	Asian	0	24
127	Black or African American	0	550
128	Native Hawaiian or other Pacific Islander	0	9
129	White	0	1833
130	Information not provided by borrower	0	43
131	Ethnicity		
132	Hispanic or Latino	0	63
133	Not Hispanic or Latino	0	2368
134	Information not provided by borrower	0	36
135	Sex		
136	Male	0	622
137	Female	0	1501
138	Information not provided by borrower	0	344
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		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	21
4	% of Total Number of Applications	N/A	3.22%
5	<i>Denied</i>		
6	Number of Borrowers Denied	NA	445
7	% of Total Number of Applications	N/A	68.15%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	NA	187
10	% of Total Number of Applications	N/A	28.64%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	653
16	Number of Borrowers Participating in Other HFA HFA Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	653
20	Median 1st Lien Housing Payment After Assistance	N/A	376
21	Median 2nd Lien Housing Payment Before Assistance	N/A	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	51947
24	Median 1st Lien UPB After Program Entry	N/A	25373
25	Median 2nd Lien UPB Before Program Entry	N/A	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	0
28	Median Assistance Amount	N/A	39883
29	Assistance Characteristics		
30	Assistance Provided to Date	NA	\$728,222.16
31	Other Characteristics		
32	<i>Current</i>		
33	Number	N/A	6
34	%	N/A	28.57%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	3
37	%	N/A	14.29%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	12
43	%	N/A	57.14%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	N/A	66.67%
46	100%-119%	N/A	28.57%
47	120%-139%	N/A	0.00%
48	140%-159%	N/A	0.00%
49	>=160%	N/A	4.76%
50	Borrower Income (\$)		
51	Above \$90,000	N/A	0.00%
52	\$70,000- \$89,000	N/A	0.00%
53	\$50,000- \$69,000	N/A	0.00%
54	Below \$50,000	N/A	100.00%
55	Hardship		
56	Unemployment	N/A	0

Tennessee

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

		QTD	Cumulative
57	Underemployment	N/A	12
58	Divorce	N/A	2
59	Medical Condition	N/A	0
60	Death	N/A	7
61	Other	N/A	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 HFA Program (Program Completion/Transition or Alternative Outcomes)	N/A	21
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	N/A	0
67	%	N/A	0.00%
68	<i>Cancelled</i>		
69	Number	N/A	0
70	%	N/A	0.00%
71	<i>Deed in Lieu</i>		
72	Number	N/A	0
73	%	N/A	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	0
76	%	N/A	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	N/A	15
80	%	N/A	71.43%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	6
83	%	N/A	28.57%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

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	N/A	5448
4	% of Total Number of Submissions	N/A	93.21%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	194
7	% of Total Number of Submissions	N/A	3.32%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	203
10	% of Total Number of Submissions	N/A	3.47%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5845
16	Number of Borrowers that Previously Participated in Other HFA HFF Programs	N/A	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	N/A	123550
20	Median Credit Score	N/A	682
21	Median DTI	N/A	39%
22	Assistance Characteristics		
23	Assistance Provided to Date	NA	\$81,720,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	N/A	0.77%
27	\$70,000- \$89,000	N/A	5.95%
28	\$50,000- \$69,000	N/A	37.74%
29	Below \$50,000	N/A	55.54%
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	N/A	14	
32	Asian	N/A	51	
33	Black or African American	N/A	1600	
34	Native Hawaiian or other Pacific Islander	N/A	9	
35	White	N/A	3677	
36	Information not provided by borrower	N/A	97	
37	Ethnicity			
38	Hispanic or Latino	N/A	343	
39	Not Hispanic or Latino	N/A	4946	
40	Information not provided by borrower	N/A	159	
41	Sex			
42	Male	N/A	2757	
43	Female	N/A	2594	
44	Information not provided by borrower	N/A	97	
45	Co-Borrower			
46	Race			
47	American Indian or Alaskan Native	N/A	3	
48	Asian	N/A	15	
49	Black or African American	N/A	114	
50	Native Hawaiian or other Pacific Islander	N/A	7	
51	White	N/A	617	
52	Information not provided by borrower	N/A	16	
53	Ethnicity			
54	Hispanic or Latino	N/A	48	
55	Not Hispanic or Latino	N/A	700	
56	Information not provided by borrower	N/A	24	
57	Sex			
58	Male	N/A	217	
59	Female	N/A	539	
60	Information not provided by borrower	N/A	16	
61	Geographic Breakdown (by Targeted Area)			
62	37037	N/A	38	
63	37040	N/A	248	
64	37042	N/A	463	
65	37073	N/A	35	
66	37086	N/A	207	
67	37110	N/A	133	
68	37115	N/A	135	
69	37148	N/A	121	
70	37172	N/A	69	
71	37186	N/A	20	
72	37207	N/A	61	
73	37208	N/A	8	
74	37217	N/A	74	
75	37218	N/A	26	
76	37303	N/A	38	
77	37311	N/A	97	
78	37321	N/A	51	
79	37323	N/A	177	
80	37404	N/A	12	
81	37406	N/A	31	
82	37411	N/A	82	

Tennessee

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
85	37412	N/A	124
86	37416	N/A	66
87	37660	N/A	167
88	37716	N/A	68
89	37721	N/A	47
90	37813	N/A	107
91	37821	N/A	64
92	37871	N/A	16
93	37912	N/A	155
94	37914	N/A	116
95	37917	N/A	178
96	37921	N/A	187
97	37924	N/A	35
98	38012	N/A	60
99	38016	N/A	137
100	38018	N/A	107
101	38053	N/A	44
102	38063	N/A	93
103	38105	N/A	2
104	38107	N/A	19
105	38109	N/A	46
106	38111	N/A	41
107	38115	N/A	62
108	38116	N/A	50
109	38122	N/A	61
110	38125	N/A	93
111	38127	N/A	56
112	38128	N/A	91
113	38133	N/A	53
114	38134	N/A	109
115	38135	N/A	69
116	38141	N/A	96
117	38301	N/A	167
118	38305	N/A	236
119	37877	N/A	25
120	37890	N/A	12
121	37920	N/A	125
122	37354	N/A	24
123	37874	N/A	30
124	38118	N/A	54
125	37650	N/A	30

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	0	95
4	% of Total Number of Submissions	N/A	54.91%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	1	25
7	% of Total Number of Submissions	N/A	14.45%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	0	8
10	% of Total Number of Submissions	N/A	4.62%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	45
13	% of Total Number of Submissions	N/A	26.01%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	173
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$0	\$1,800,900
19	Median Assistance Spent on Acquisition	\$0	\$12,031
20	Median Assistance Spent on Demolition	\$0	\$3,850
21	Median Assistance Spent on Greening	\$0	\$300
22	Total Assistance Reserved	N/A	\$1,125,000
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	3
28	Knox County	0	0
29	Madison County	0	57
30	Montgomery County	0	0
31	Rutherford County	0	0
	Shelby County	0	31

Line 6: One loan that was still in process in the previous quarter was accidentally reported as denied. Therefore, the current cumulative is different than the sum of current quarter and previous.

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	NA	64
4	% of Total Number of Applications	N/A	15.13%
5	<i>Denied</i>		
6	Number of Borrowers Denied	NA	227
7	% of Total Number of Applications	N/A	53.66%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	NA	132
10	% of Total Number of Applications	N/A	31.21%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	423
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	NA	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	NA	8722
20	Assistance Characteristics		
21	Assistance Provided to Date	NA	\$617,644
22	Other Characteristics		
23	<i>Current</i>		
24	Number	NA	4
25	%	NA	6.25%
26	<i>Delinquent (30+)</i>		
27	Number	NA	1
28	%	NA	1.56%
29	<i>Delinquent (60+)</i>		
30	Number	NA	1
31	%	NA	1.56%
32	<i>Delinquent (90+)</i>		
33	Number	NA	58
34	%	NA	90.63%
35	Borrower Income (\$)		
36	Above \$90,000	NA	0.00%
37	\$70,000- \$89,000	NA	10.94%
38	\$50,000- \$69,000	NA	18.75%
39	Below \$50,000	NA	70.31%
40	Hardship		
41	Unemployment	NA	0
42	Underemployment	NA	45
43	Divorce	NA	17
44	Medical Condition	NA	0
45	Death	NA	2
46	Other	NA	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)	NA	64
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	NA	0
52	%	NA	0.00%
53	<i>Cancelled</i>		
54	Number	NA	0
55	%	NA	0.00%
56	<i>Deed in Lieu</i>		
57	Number	NA	0
58	%	NA	0.00%
59	<i>Short Sale</i>		
60	Number	NA	0
61	%	NA	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	NA	64
71	%	NA	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A

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	N/A	7355
4	% of Total Number of Applications	N/A	78.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	1300
7	% of Total Number of Applications	N/A	13.90%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	697
10	% of Total Number of Applications	N/A	7.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	9352
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	818
20	Median 1st Lien Housing Payment After Assistance	N/A	0
21	Median Length of Time Borrower Receives Assistance	N/A	19
22	Median Assistance Amount	N/A	24904
23	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$182,844,739
25	Other Characteristics		
26	<i>Current</i>		
27	Number	N/A	374
28	%	N/A	5.08%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	836
31	%	N/A	11.37%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	900
34	%	N/A	12.24%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	5245
37	%	N/A	71.31%
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	7355
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Cancelled</i>		
45	Number	N/A	1268
46	%	N/A	17.24%
47	<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

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 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.
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 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.
Total	
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

Current	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
Delinquent (30+)	
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.
Delinquent (60+)	
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.
Delinquent (90+)	
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

Foreclosure Sale	
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.
Cancelled	

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

<i>Loan Modification Program</i>	
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 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 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.
Denied	
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.
Withdrawn	
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.
In Process	
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.
Total	
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)	
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.
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.