



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: October 2013

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance^	634	4601
	Number of Unique Borrowers Denied Assistance^M	106	916
	Number of Unique Borrowers Withdrawn from Program	73	520
	Number of Unique Borrowers in Process	628	N/A
	Total Number of Unique Borrower Applicants	1441	6665
Program Expenditures (\$)			
	Total Assistance Provided to Date	11254597.2	61578741.7
	Total Spent on Administrative Support, Outreach, and Counseling~	1321568.67	10766838.59
Borrower Income (\$)			
	Above \$90,000	0.16%	0.07%
	\$70,000- \$89,000	1.42%	0.89%
	\$50,000- \$69,000	3.63%	3.50%
	Below \$50,000	94.79%	95.54%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.89%	1.26%
	110%- 119%	0.16%	0.35%
	100%- 109%	1.26%	0.85%
	90%- 99%	1.58%	1.37%
	80%- 89%	1.74%	2.06%
	Below 80%	93.38%	94.11%
Geographic Breakdown (by county)			
	Anderson	6	29
	Bedford	2	35
	Benton	0	5
	Bledsoe	4	11
	Blount	4	46
	Bradley	4	54
	Campbell	1	11
	Cannon	0	3
	Carroll	0	11
	Carter	7	33
	Cheatham	2	34
	Chester	1	3
	Claiborne	4	16
	Clay	2	6
	Cocke	3	16
	Coffee	2	10
	Crockett	1	9
	Cumberland	2	11
	Davidson	97	748
	Decatur	2	5
	DeKalb	0	8
	Dickson	5	44
	Dyer	0	16
	Fayette	4	20
	Fentress	3	12
	Franklin	2	11
	Gibson	3	27
	Giles	0	11
	Grainger	3	13
	Greene	3	26
	Grundy	0	6
	Hamblen	5	43

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Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Hamilton	33	327
	Hancock	0	0
	Hardeman	0	6
	Hardin	1	5
	Hawkins	1	18
	Haywood	1	11
	Henderson	1	7
	Henry	3	9
	Hickman	0	6
	Houston	0	4
	Humphreys	1	5
	Jackson	0	3
	Jefferson	6	43
	Johnson	2	9
	Knox	34	259
	Lake	0	1
	Lauderdale	5	13
	Lawrence	1	10
	Lewis	0	12
	Lincoln	0	8
	Loudon	5	19

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	McMinn	4	30
	McNairy	3	18
	Macon	3	14
	Madison	5	45
	Marion	1	10
	Marshall	1	17
	Maury	10	54
	Meigs	1	6
	Monroe	3	12
	Montgomery	18	91
	Moore	0	0
	Morgan	0	1
	Obion	2	26
	Overton	0	6
	Perry	0	1
	Pickett	0	2
	Polk	0	3
	Putnam	3	25
	Rhea	2	19
	Roane	2	14
	Robertson	5	53
	Rutherford	47	322
	Scott	1	11
	Sequatchie	2	11
	Sevier	3	32
	Shelby	157	1095
	Smith	3	17
	Stewart	1	7
	Sullivan	16	73
	Sumner	22	124
	Tipton	5	43
	Trousdale	0	1
	Unicoi	0	10
	Union	3	4
	Van Buren	1	9
	Warren	0	12
	Washington	15	70
	Wayne	0	3
	Weakley	2	17
	White	1	14
	Williamson	17	80
	Wilson	9	91
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	3	17
	Asian	3	22
	Black or African American	260	1767
	Native Hawaiian or other Pacific Islander	2	10
	White	363	2702
	Information not provided by borrower	3	83
Ethnicity			
	Hispanic or Latino	16	106
	Not Hispanic or Latino	618	4495
	Information not provided by borrower	0	0

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Sex		
	Male	278	1956
	Female	351	2583
	Information not provided by borrower	5	62
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	0
	Asian	0	3
	Black or African American	33	185
	Native Hawaiian or other Pacific Islander	0	2
	White	91	564
	Information not provided by borrower	16	248
	Ethnicity		
	Hispanic or Latino	0	11
	Not Hispanic or Latino	140	991
	Information not provided by borrower	0	0
	Sex		
	Male	39	247
	Female	88	579
	Information not provided by borrower	13	176
Hardship			
	Unemployment	461	3726
	Underemployment	106	713
	Divorce	39	94
	Medical Condition	0	0
	Death	28	68
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	70.35%	71.09%
	100%-109%	12.46%	11.76%
	110%-120%	5.05%	7.45%
	>120%	12.15%	9.69%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	68.61%	68.44%
	100%-119%	18.77%	21.04%
	120%-139%	7.26%	6.65%
	140%-159%	3.15%	1.98%
	>=160%	2.21%	1.89%
Delinquency Status (%)			
	Current	43.85%	34.06%
	30+	4.26%	5.87%
	60+	5.99%	7.22%
	90+	45.90%	52.86%
Household Size			
	1	197	1453
	2	171	1281
	3	105	834
	4	90	596
	5+	71	437

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

All other Borrower Characteristic fields should be reported as %

Tennessee		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative

****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.**

~\$7,715.38 admin expenses was incurred in June, invoiced in July. This expense was added to the June AP admin expenses. Since they were actually paid in July they were again included in July AP admin expenses.

^One borrower was reported as receiving assistance in the second quarter of 2013. However, servicer returned the funds. Therefore, the current cumulative is different than the some of current quarter and the previous quarter's cumulative.

^^One borrower who was reported as receiving assistance was actually denied because the servicer returned the funds. Therefore, the current cumulative is different than the some of current quarter and the previous quarter's cumulative.

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		634	4601
% of Total Number of Applications		44.00%	69.03%
<i>Denied</i>			
Number of Borrowers Denied		106	916
% of Total Number of Applications		7.36%	13.74%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		73	520
% of Total Number of Applications		5.07%	7.80%
<i>In Process</i>			
Number of Borrowers In Process		628	N/A
% of Total Number of Applications		43.58%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1441	6665
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		846.645	819.96
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		94741.505	94181.26
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	11
Median Assistance Amount		2747.73	14283.25
Assistance Characteristics			
Assistance Provided to Date		11254597.2	61578741.7
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		138.5	120
<i>Current</i>			
Number		278	1567
%		43.85%	34.06%
<i>Delinquent (30+)</i>			
Number		27	270
%		4.26%	5.87%
<i>Delinquent (60+)</i>			
Number		38	332
%		5.99%	7.22%
<i>Delinquent (90+)</i>			
Number		291	2432
%		45.90%	52.86%

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)*	444	2402
Alternative Outcomes			
	<i>Foreclosure Sale[^]</i>		
	Number	19	50
	%	4.28%	2.08%
	<i>Cancelled</i>		
	Number	4	16
	%	0.90%	0.67%
	<i>Deed in Lieu^{^^}</i>		
	Number	1	2
	%	0.23%	0.08%
	<i>Short Sale^{^^^}</i>		
	Number	0	9
	%	0.00%	0.37%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	24	111
	%	5.41%	4.62%
	<i>Reinstatement/Current/Payoff</i>		
	Number	396	2214
	%	89.19%	92.17%
	<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	3248
	Six Months %	N/A	99.72%
	Twelve Months Number	N/A	2201
	Twelve Months %	N/A	98.61%
	Twenty-four Months Number	N/A	409
	Twenty-four Months %	N/A	95.34%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

*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.

[^]Borrower were reported as "foreclosure" in the previous quarters when the foreclosure sales notices were received. However, we realized that the actual foreclosure sales did not happen in some of those borrowers who were reported as foreclosure. We removed them from the list of foreclosures. Therefore, the current cumulative number of foreclosures are different than the previous one.

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

	QTD	Cumulative
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^^We did not find out two (2) deed in lieu that happened in the previous quarters until currently. Therefore, they were not reported in the previous quarters.

^^We just recently found out two short sales that happened in the previous quarter. Therefore, they were not reported in the previous quarters.

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

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

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

Program Expenditures

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

Borrower Income

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

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

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

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
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 at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

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

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

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

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

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided 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 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).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Program Characteristics

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching).

Other Characteristics

Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.

Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics The Following Data Points Are To Be Reported In Aggregate For All Programs:

Program Completion/ Transition

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

Homeownership Retention¹

Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

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