



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**

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	684	11,437
	Number of Unique Borrowers Denied Assistance	87	1909
	Number of Unique Borrowers Withdrawn from Program	69	1037
	Number of Unique Borrowers in Process	N/A	250
	Total Number of Unique Borrower Applicants	N/A	14,633
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$10,494,862	\$244,709,898
	Total Spent on Administrative Support, Outreach, and Counseling	\$346,739	\$25,036,872
<b>Geographic Breakdown (by county)</b>			
	Anderson	6	98
	Bedford	0	43
	Benton	0	7
	Bledsoe	0	15
	Blount	0	76
	Bradley	31	298
	Campbell	0	18
	Cannon	0	9
	Carroll	0	16
	Carter	0	52
	Cheatham	0	50
	Chester	1	10
	Claiborne	0	34
	Clay	0	7
	Cocke	4	77
	Coffee	0	18
	Crockett	0	18
	Cumberland	0	23
	Davidson	44	1417
	Decatur	0	6
	DeKalb	0	16
	Dickson	0	60
	Dyer	0	27
	Fayette	0	46
	Fentress	0	17
	Franklin	0	19
	Gibson	0	40
	Giles	0	14
	Grainger	0	22
	Greene	0	37
	Grundy	1	12
	Hamblen	19	155
	Hamilton	44	707
	Hancock	0	6
	Hardeman	0	16
	Hardin	0	6
	Hawkins	0	41
	Haywood	6	49
	Henderson	0	8
	Henry	0	14
	Hickman	0	11
	Houston	0	4
	Humphreys	0	10
	Jackson	0	5
	Jefferson	4	94

DRAFT –PREDECISIONAL- FOR DISCUSSION PURPOSES ONLY. This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
56	Johnson	1	15
57	Knox	100	1067
58	Lake	0	2
59	Lauderdale	13	90
60	Lawrence	0	18
61	Lewis	0	15
62	Lincoln	0	16
63	Loudon	1	39
64	McMinn	6	74
65	McNairy	0	27
66	Macon	0	20
67	Madison	46	374
68	Marion	0	13
69	Marshall	0	23
70	Maury	0	74
71	Meigs	0	12
72	Monroe	13	55
73	Montgomery	91	668
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	3	66
83	Roane	0	29
84	Robertson	17	179
85	Rutherford	28	713
86	Scott	0	21
87	Sequatchie	0	22
88	Sevier	0	56
89	Shelby	152	2729
90	Smith	0	17
91	Stewart	0	11
92	Sullivan	15	236
93	Sumner	16	279
94	Tipton	1	75
95	Trousdale	0	5
96	Unicoi	3	29
97	Union	0	16
98	Van Buren	0	11
99	Warren	18	106
100	Washington	0	95
101	Wayne	0	5
102	Weakley	0	23
103	White	0	17
104	Williamson	0	120
105	Wilson	0	143
106	<b>Home Mortgage Disclosure Act (HMDA)</b>		
107	<b>Borrower</b>		
108	<b>Race</b>		
109	American Indian or Alaskan Native	3	39
110	Asian	6	74
111	Black or African American	197	4143

DRAFT –PREDECISIONAL- FOR DISCUSSION PURPOSES ONLY. This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
112	Native Hawaiian or other Pacific Islander	0	21
113	White	456	6980
114	Information not provided by borrower	22	180
115	<b><i>Ethnicity</i></b>		
116	Hispanic or Latino	56	425
117	Not Hispanic or Latino	597	10863
118	Information not provided by borrower	31	149
119	<b><i>Sex</i></b>		
120	Male	341	5086
121	Female	321	6175
122	Information not provided by borrower	22	176
123	<b><i>Co-Borrower</i></b>		
124	<b><i>Race</i></b>		
125	American Indian or Alaskan Native	0	7
126	Asian	0	22
127	Black or African American	18	527
128	Native Hawaiian or other Pacific Islander	0	6
129	White	80	1653
130	Information not provided by borrower	2	36
131	<b><i>Ethnicity</i></b>		
132	Hispanic or Latino	8	47
133	Not Hispanic or Latino	91	2175
134	Information not provided by borrower	1	29
135	<b><i>Sex</i></b>		
136	Male	40	558
137	Female	58	1353
138	Information not provided by borrower	2	340

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.

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction with Recast Program or Lien Extinguishment</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	2	12
4	% of Total Number of Applications	N/A	2.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	39	384
7	% of Total Number of Applications	N/A	66.78%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	33	146
10	% of Total Number of Applications	N/A	25.39%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	33
13	% of Total Number of Applications	N/A	5.74%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	575
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	551	634
20	Median 1st Lien Housing Payment After Assistance	330	371
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	53393	45708
24	Median 1st Lien UPB After Program Entry	18363	17864
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	40000	38271
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$80,000	\$397,412
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	3
34	%	0.00%	25.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	3
37	%	0.00%	25.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	2	6
43	%	100.00%	50.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	50.00%	58.33%
46	100%-119%	50.00%	33.33%
47	120%-139%	0.00%	0.00%
48	140%-159%	0.00%	0.00%
49	>=160%	0.00%	8.33%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.00%
52	\$70,000- \$89,000	0.00%	0.00%
53	\$50,000- \$69,000	0.00%	0.00%
54	Below \$50,000	100.00%	100.00%
55	<b>Hardship</b>		
56	Unemployment	0	0

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction with Recast Program or Lien Extinguishment</b>			
		<b>QTD</b>	<b>Cumulative</b>
57	Underemployment	2	8
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	4
61	Other	0	0
<b>Program Outcomes</b>			
62	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	12
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
65	Number	0	0
66	%	0.00%	0.00%
<i>Cancelled</i>			
68	Number	0	0
69	%	0.00%	0.00%
<i>Deed in Lieu</i>			
71	Number	0	0
72	%	0.00%	0.00%
<i>Short Sale</i>			
74	Number	0	0
75	%	0.00%	0.00%
76			
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
78	Number	2	8
79	%	100.00%	66.67%
<i>Reinstatement/Current/Payoff</i>			
81	Number	0	4
82	%	0.00%	33.33%
<i>Other - Borrower Still Owns Home</i>			
84	Number	N/A	N/A
85	%	N/A	N/A
86			
Line 6: Two previously denied applicants' files were reopened based on their request. And either their evaluation result or the date changed after reevaluating the applications. Therefore current number of denied applicants is different than last quarter			
Line 9: Two previously withdrawn applicants' files were reopened based on their request. And the applications were denied in the fourth quarter because they did not meet the guidelines. Therefore current number of withdrawn applicants is different than last quarter.			

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	674	4030
4	% of Total Number of Submissions	N/A	89.38%
5	<i>Denied</i>		
6	Number of Borrowers Denied	32	144
7	% of Total Number of Submissions	N/A	3.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	26	135
10	% of Total Number of Submissions	N/A	2.99%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	200
13	% of Total Number of Submissions	N/A	4.44%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	4509
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	125000	122000
20	Median Credit Score	684	684
21	Median DTI	39%	40%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$10,110,000	\$60,450,000
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.89%	0.74%
27	\$70,000- \$89,000	4.75%	5.48%
28	\$50,000- \$69,000	39.61%	36.80%
29	Below \$50,000	54.75%	56.97%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		
31	<b>Borrower</b>		
32	<b>Race</b>		
33	American Indian or Alaskan Native	3	11
34	Asian	6	42
35	Black or African American	195	1188
36	Native Hawaiian or other Pacific Islander	0	8
37	White	448	2723
38	Information not provided by borrower	22	58
39	<b>Ethnicity</b>		
40	Hispanic or Latino	56	261
41	Not Hispanic or Latino	594	3652
42	Information not provided by borrower	24	117
43	<b>Sex</b>		
44	Male	337	2026
45	Female	315	1930
46	Information not provided by borrower	22	74
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	2
50	Asian	0	13
51	Black or African American	17	91
52	Native Hawaiian or other Pacific Islander	0	4
53	White	76	442

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
54	Information not provided by borrower	2	9
55	<b>Ethnicity</b>		
56	Hispanic or Latino	7	32
57	Not Hispanic or Latino	87	511
58	Information not provided by borrower	1	18
59	<b>Sex</b>		
60	Male	39	155
61	Female	54	394
62	Information not provided by borrower	2	12
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	37037	6	36
65	37040	30	180
66	37042	61	345
67	37073	6	32
68	37086	21	188
69	37110	18	89
70	37115	18	109
71	37148	13	83
72	37172	10	60
73	37186	3	12
74	37207	10	55
75	37208	1	8
76	37217	13	65
77	37218	2	21
78	37303	6	26
79	37311	12	71
80	37321	3	39
81	37323	19	139
82	37404	1	9
83	37406	1	21
84	37411	16	64
85	37412	16	85
86	37416	9	49
87	37660	15	114
88	37716	6	45
89	37721	3	31
90	37813	15	73
91	37821	4	50
92	37871	0	14
93	37912	20	120
94	37914	11	89
95	37917	18	126
96	37921	23	143
97	37924	4	32
98	38012	6	36
99	38016	11	95
100	38018	20	97
101	38053	3	26
102	38063	13	71
103	38105	0	1
104	38107	3	13
105	38109	5	29
106	38111	3	29
107	38115	10	41



# Tennessee

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
108	38116	5	34
109	38122	6	44
110	38125	12	65
111	38127	7	36
112	38128	10	59
113	38133	13	48
114	38134	17	82
115	38135	10	52
116	38141	8	61
117	38301	23	120
118	38305	23	186
119	37877	4	24
120	37890	3	11
121	37920	19	73
122	37354	8	14
123	37874	5	15
124	38118	10	29
125	37650	3	16

# Tennessee

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

		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	12	37
4	% of Total Number of Submissions	N/A	52.86%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	3	10
7	% of Total Number of Submissions	N/A	14.29%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	0	1
10	% of Total Number of Submissions	N/A	1.43%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	22
13	% of Total Number of Submissions	N/A	31.43%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	70
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$217,717	\$634,709
19	Median Assistance Spent on Acquisition	\$10,191	\$8,980
20	Median Assistance Spent on Demolition	\$3,175	\$4,445
21	Median Assistance Spent on Greening	\$145	\$225
22	Total Assistance Reserved	N/A	\$550,000
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Funded Number of Structures</i>		
25	Anderson County	1	4
26	Davidson County	0	0
27	Hamilton County	0	2
28	Knox County	0	0
29	Madison County	11	13
30	Montgomery County	0	0
31	Rutherford County	0	0
	Shelby County	0	18

Line 18: A modification payment in the amount of \$117 that was made in previous quarters was omitted. We corrected in the current quarter. Therefore, the current quarter's cumulative assistance payment is different.

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>HHF Reinstatement Only Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	8	40
4	% of Total Number of Applications	N/A	20.30%
5	<i>Denied</i>		
6	Number of Borrowers Denied	16	81
7	% of Total Number of Applications	N/A	41.12%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	10	59
10	% of Total Number of Applications	N/A	29.95%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	17
13	% of Total Number of Applications	N/A	8.63%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	197
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	19920	8654
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$87,145	\$383,038
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	4
25	%	0.00%	10.00%
26	<i>Delinquent (30+)</i>		
27	Number	1	1
28	%	12.50%	2.50%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	7	35
34	%	87.50%	87.50%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	12.50%	5.00%
38	\$50,000- \$69,000	12.50%	5.00%
39	Below \$50,000	75.00%	90.00%
40	<b>Hardship</b>		
41	Unemployment	0	0
42	Underemployment	7	30
43	Divorce	1	8
44	Medical Condition	0	0
45	Death	0	2
46	Other	0	0
47	<b>Program Outcomes</b>		

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>HHF Reinstatement Only Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	40
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	8	40
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
<p>Line 9: Two previously withdrawn applicants' files were reopened based on their request. And one of the applications was denied in the fourth quarter because he/she did not meet the guidelines and the other was withdrawn because the applicants did not return the required documents. Therefore current number of withdrawn applicants is different than last quarter.</p>			

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

# Tennessee

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
48	Number	N/A	1
49	%	N/A	0.01%
50	<i>Short Sale</i>		
51	Number	N/A	3
52	%	N/A	0.04%
53	<b>Program Completion/ Transition</b>		
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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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.
----------------	---

#### Home Mortgage Disclosure Act (HMDA)

##### Borrower

<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

##### Co-Borrower

<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

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

##### Assistance Characteristics

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

##### Other Characteristics

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

##### Borrower Income

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

##### Hardship

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

##### Program Outcomes

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

##### Alternative Outcomes

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

Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Current Combined Loan to Value Ratio (CLTV)**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

*Loan Modification Program*



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

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Current Combined Loan to Value Ratio (CLTV)**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Intake/Evaluation**

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

**Program Characteristics**

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

**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
--------------------------------------	--

**HFA Performance Data Reporting - Program Performance**

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

Program Intake/Evaluation		
<i>Funded</i>		
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance.
% of Total Number of Submissions		Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>		
Number of Borrowers Denied		The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions		Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>		
Number of Borrowers Withdrawn		The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions		Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>		
Number of Borrowers In Process		The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions		Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance		The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HFF Programs		Number of borrowers who previously participated in other HFA sponsored HFF programs or other HFF program components (i.e., funded borrowers only).
Program Characteristics		
<i>Loan Characteristics at Origination</i>		
Median Purchase Price		The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score		The median credit score of all borrowers at the time of origination.
Median DTI		The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>		
Assistance Provided		Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000		Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
<i>Race</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
<i>Race</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories		All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes		
HFF 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.