



1st Quarter 2015 Report as of 3/31/2015:

Assistance Provided To Date: \$31,645,171

Total Homeowners Assisted To Date: 3,947

Total # of Participating Servicers: 200



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.

Report As of Date 3/31/15

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	158	3947
3	Number of Unique Borrowers Denied Assistance	57	1476
4	Number of Unique Borrowers Withdrawn from Program	650	9200
5	Number of Unique Borrowers in Process	143	N/A
6	Total Number of Unique Borrower Applicants	1008	14766
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$1,496,753	\$31,645,171
9	Total Spent on Administrative Support, Outreach, and Counseling	\$601,402	\$8,032,263
10	Borrower Income (\$)		
11	Above \$90,000	0%	0.35%
12	\$70,000- \$89,000	2.53%	2.20%
13	\$50,000- \$69,000	6.33%	12.06%
14	Below \$50,000	91.14%	85.39%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	3.16%	3.52%
17	110%- 119%	1.90%	2.36%
18	100%- 109%	1.27%	3.42%
19	90%- 99%	0.63%	4.23%
20	80%- 89%	3.16%	5.04%
21	Below 80%	89.88%	81.43%
22	Geographic Breakdown (by county)		
23	Autauga	3	46
24	Baldwin	4	145
25	Barbour	1	6
26	Bibb	0	9
27	Blount	1	51
28	Bullock	0	5
29	Butler	0	13
30	Calhoun	4	110
31	Chambers	1	12
32	Cherokee	0	7
33	Chilton	0	19
34	Choctaw	0	3
35	Clarke	0	7
36	Clay	0	6
37	Cleburne	0	6
38	Coffee	2	15
39	Colbert	2	27
40	Conecuh	0	3
41	Coosa	1	8
42	Covington	0	9
43	Crenshaw	0	2
44	Cullman	1	81
45	Dale	1	23
46	Dallas	0	19
47	DeKalb	0	35
48	Elmore	3	66
49	Escambia	1	15
50	Etowah	2	72
51	Fayette	0	3
52	Franklin	2	11
53	Geneva	1	9
54	Greene	0	4
55	Hale	0	15
56	Henry	1	9
57	Houston	2	56
58	Jackson	0	9
59	Jefferson	39	681
60	Lamar	0	3
61	Lauderdale	2	38

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Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
62	Lawrence	2	36
63	Lee	4	64
64	Limestone	7	109
65	Lowndes	0	10
66	Macon	0	8
67	Madison	20	557
68	Marengo	0	4
69	Marion	0	11
70	Marshall	1	71
71	Mobile	21	483
72	Monroe	0	11
73	Montgomery	10	292
74	Morgan	5	135
75	Perry	0	1
76	Pickens	0	6
77	Pike	0	8
78	Randolph	0	7
79	Russell	2	12
80	Shelby	6	171
81	St. Clair	2	66
82	Sumter	0	4
83	Talladega	0	45
84	Tallapoosa	0	25
85	Tuscaloosa	3	118
86	Walker	1	21
87	Washington	0	6
88	Wilcox	0	3
89	Winston	0	5
90	Home Mortgage Disclosure Act (HMDA)		
91	Borrower		
92	Race		
93	American Indian or Alaskan Native	1	18
94	Asian	0	9
95	Black or African American	54	1334
96	Native Hawaiian or other Pacific Islander	0	4
97	White	70	1982
98	Information not provided by borrower	33	600
99	Ethnicity		
100	Hispanic or Latino	0	41
101	Not Hispanic or Latino	125	3306
102	Information not provided by borrower	33	600
103	Sex		
104	Male	57	1604
105	Female	68	1743
106	Information not provided by borrower	33	600
107	Co-Borrower		
108	Race		
109	American Indian or Alaskan Native	1	10
110	Asian	0	9
111	Black or African American	23	503
112	Native Hawaiian or other Pacific Islander	0	1
113	White	34	1166
114	Information not provided by borrower	16	381
115	Ethnicity		
116	Hispanic or Latino	0	35
117	Not Hispanic or Latino	58	1654
118	Information not provided by borrower	16	381
119	Sex		
120	Male	17	528
121	Female	41	1161
122	Information not provided by borrower	16	381

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	Hardship		
124	Unemployment	112	3812
125	Underemployment	42	123
126	Divorce	1	1
127	Medical Condition	1	6
128	Death	0	0
129	Other	2	5
130	Current Loan to Value Ratio (LTV)		
131	<100%	76.58%	69.52%
132	100%-109%	11.39%	11.58%
133	110%-120%	3.80%	7.58%
134	>120%	8.23%	11.32%
135	Current Combined Loan to Value Ratio (CLTV)		
136	<100%	75.32%	68.08%
137	100%-119%	15.82%	18.67%
138	120%-139%	3.80%	6.66%
139	140%-159%	2.53%	2.89%
140	>=160%	2.53%	3.70%
141	Delinquency Status (%)		
142	Current	32.91%	51.30%
143	30+	17.72%	15.13%
144	60+	13.92%	12.97%
145	90+	35.45%	20.60%
146	Household Size		
147	1	45	946
148	2	46	1186
149	3	33	810
150	4	24	662
151	5+	10	343

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported
All other Borrower Characteristic fields should be reported as %.

**Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 3 - Number of Unique Borrowers Denied Assistance does not include reconsidered applications (2).

Line 4 - Number of Unique Borrowers Withdrawn from Program does not include reconsidered applications (62).

Line 6 - Total Number of Unique Borrower Applicants does not include reconsidered applications (210).

Line 8 - Cumulative Assistance Provided To Date is net of payment returns and overages, \$7,873, from previous reporting period(s).

Line 148, 149, 150 - Cumulative Household Size may not sum in a quarter-over-quarter fashion due to a current quarter reclassification of a previously reported borrower.

Alabama			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	154	3934
4	% of Total Number of Applications	19.47%	29.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	44	1317
7	% of Total Number of Applications	5.56%	9.79%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	466	8071
10	% of Total Number of Applications	58.91%	60.01%
11	<i>In Process</i>		
12	Number of Borrowers In Process	127	N/A
13	% of Total Number of Applications	16.06%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	791	13449
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	785	781
20	Median 1st Lien Housing Payment After Assistance	0	N/A
21	Median 2nd Lien Housing Payment Before Assistance	58	89
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	104,510	96,277
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3,526	7,481
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	5
29	Median Assistance Amount	4,270	7,217
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,376,753	\$31,336,877
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	74	81
37	<i>Current</i>		
38	Number	51	2024
39	%	33.12%	51.45%
40	<i>Delinquent (30+)</i>		
41	Number	28	595
42	%	18.18%	15.12%
43	<i>Delinquent (60+)</i>		
44	Number	21	511
45	%	13.64%	12.99%
46	<i>Delinquent (90+)</i>		
47	Number	54	804
48	%	35.06%	20.44%

Alabama			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	176	3631
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.03%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	3	296
70	%	1.70%	8.15%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	2162
73	%	0.00%	59.54%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	173	1171
82	%	98.30%	32.25%
83	Homeownership Retention²		
84	Six Months Number	N/A	3539
85	Six Months %	N/A	98.44%
86	Twelve Months Number	N/A	3235
87	Twelve Months %	N/A	98.21%
88	Twenty-four Months Number	N/A	2349
89	Twenty-four Months %	N/A	94.26%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Line 6 - Number of Borrowers Denied does not include reconsidered applications (1).

Line 9 - Number of Borrowers Withdrawn from Program does not include reconsidered applications (47).

Line 15 - Total Number of Borrowers Applied does not include reconsidered applications (188).

Alabama		
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners		
	QTD	Cumulative

Line 31 - Cumulative Assistance Provided To Date is net of payment returns and overages, \$7,873, from previous reporting period(s).

Line 50 - Cumulative Program Outcomes includes borrowers not previously reported (2).

Alabama			
HFA Performance Data Reporting- Program Performance Short Sale Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	0.00%	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	8
7	% of Total Number of Applications	8.33%	12.50%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	11	56
10	% of Total Number of Applications	91.67%	87.50%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	12	64
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	0
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	0
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	0
30	Assistance Characteristics		
31	Assistance Provided to Date	\$0	\$0
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	0
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	0	0
48	%	0.00%	0.00%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0

51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0.00%	0.00%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention²		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

Line 9 - Number of Borrowers Withdrawn does not include reconsidered applications (1).

Line 15 - Number of Borrowers In Process does not include reconsidered applications (1).

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	4	15
4	% of Total Number of Applications	1.47%	0.96%
5	<i>Denied</i>		
6	Number of Borrowers Denied	12	156
7	% of Total Number of Applications	4.41%	9.96%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	240	1379
10	% of Total Number of Applications	88.24%	88.06%
11	<i>In Process</i>		
12	Number of Borrowers In Process	16	N/A
13	% of Total Number of Applications	5.88%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	272	1566
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	851	875
20	Median 1st Lien Housing Payment After Assistance	726	\$708
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	86,498	96425
24	Median 1st Lien UPB After Program Entry	84,002	83693
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness ¹	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	0
29	Median Assistance Amount	30,000	30000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$120,000	\$308,294
32	Total Lender/Servicer Assistance Amount	0	0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	0	0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	136	120
37	<i>Current</i>		
38	Number	1	1
39	%	25.00%	6.67%
40	<i>Delinquent (30+)</i>		
41	Number	0	2
42	%	0.00%	13.33%
43	<i>Delinquent (60+)</i>		
44	Number	1	2
45	%	25.00%	13.33%
46	<i>Delinquent (90+)</i>		
47	Number	2	10

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
48	%	50.00%	66.67%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	13
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	8
67	%	0.00%	61.54%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	4	5
82	%	100.00%	38.46%
83	Homeownership Retention²		
84	Six Months Number	N/A	6
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	3
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

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 on behalf of all borrowers.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

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

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

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (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.
<i>Co-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.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

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

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

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

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

Program Intake/Evaluation

<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 was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<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 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 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 (i.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.

%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

Approved/Funded	
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.
Denied/Cancelled	
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.
Withdrawn	
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.
In Process	
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 QTD 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.
Total	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA. 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	Number of aggregate structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Notes

Unemployment Assistance Program	Provides monthly mortgage payments and reinstatement assistance paid to the servicer on behalf of unemployed or underemployed homeowners.
Loan Modification Assistance Program	Provides a one-time payment to facilitate a mortgage modification by reducing the outstanding principal balance, reinstating a delinquent loan, and/or paying off escrow shortage fees or arrearages. The modification must result in an affordable monthly mortgage payment.

Short Sale Assistance Program	Provides assistance to facilitate a short sale for homeowners who are no longer able to afford their home.
Blight Elimination Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.