



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.

6/30/2015

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	146	4093
3	Number of Unique Borrowers Denied Assistance	62	1538
4	Number of Unique Borrowers Withdrawn from Program	729	9860
5	Number of Unique Borrowers in Process	159	N/A
6	Total Number of Unique Borrower Applicants	1096	15650
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$1,343,664	\$32,979,124
9	Total Spent on Administrative Support, Outreach, and Counseling	\$261,397	\$8,293,660
10	Borrower Income (\$)		
11	Above \$90,000	0%	0.34%
12	\$70,000- \$89,000	2.74%	2.22%
13	\$50,000- \$69,000	4.11%	11.78%
14	Below \$50,000	93.15%	85.66%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	2.74%	3.25%
17	110%- 119%	0.68%	2.39%
18	100%- 109%	0.68%	3.10%
19	90%- 99%	2.05%	3.98%
20	80%- 89%	2.74%	4.81%
21	Below 80%	91.11%	82.47%
22	Geographic Breakdown (by county)		
23	Autauga	3	49
24	Baldwin	6	151
25	Barbour	0	6
26	Bibb	1	10
27	Blount	4	55
28	Bullock	0	5
29	Butler	0	13
30	Calhoun	5	115
31	Chambers	0	12
32	Cherokee	0	7
33	Chilton	1	20
34	Choctaw	0	3
35	Clarke	0	7
36	Clay	0	6
37	Cleburne	0	6
38	Coffee	1	16
39	Colbert	1	28
40	Conecuh	0	3
41	Coosa	0	8
42	Covington	0	9
43	Crenshaw	0	2
44	Cullman	1	82
45	Dale	0	23
46	Dallas	1	20
47	DeKalb	1	36
48	Elmore	3	69
49	Escambia	0	15
50	Etowah	0	72
51	Fayette	1	4
52	Franklin	0	11
53	Geneva	0	9
54	Greene	0	4
55	Hale	2	17
56	Henry	0	9
57	Houston	4	60
58	Jackson	2	11
59	Jefferson	27	708
60	Lamar	0	3
61	Lauderdale	2	40
62	Lawrence	1	37
63	Lee	4	68
64	Limestone	3	112
65	Lowndes	0	10
66	Macon	0	8
67	Madison	20	577
68	Marengo	0	4
69	Marion	0	11
70	Marshall	2	73
71	Mobile	10	493
72	Monroe	1	12
73	Montgomery	12	304
74	Morgan	4	139
75	Perry	0	1
76	Pickens	1	7
77	Pike	0	8
78	Randolph	0	7
79	Russell	1	13
80	Shelby	6	177
81	St. Clair	4	70
82	Sumter	0	4
83	Talladega	3	48
84	Tallapoosa	1	26
85	Tuscaloosa	6	124
86	Walker	0	21
87	Washington	0	6
88	Wilcox	0	3
89	Winston	1	6

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
90	Home Mortgage Disclosure Act (HMDA)		
91	Borrower		
92	Race		
93	American Indian or Alaskan Native	0	18
94	Asian	0	9
95	Black or African American	54	1388
96	Native Hawaiian or other Pacific Islander	0	4
97	White	75	2057
98	Information not provided by borrower	17	617
99	Ethnicity		
100	Hispanic or Latino	1	42
101	Not Hispanic or Latino	128	3434
102	Information not provided by borrower	17	617
103	Sex		
104	Male	59	1663
105	Female	70	1813
106	Information not provided by borrower	17	617
107	Co-Borrower		
108	Race		
109	American Indian or Alaskan Native	1	11
110	Asian	1	10
111	Black or African American	17	520
112	Native Hawaiian or other Pacific Islander	0	1
113	White	42	1208
114	Information not provided by borrower	12	393
115	Ethnicity		
116	Hispanic or Latino	0	35
117	Not Hispanic or Latino	61	1715
118	Information not provided by borrower	12	393
119	Sex		
120	Male	16	544
121	Female	45	1206
122	Information not provided by borrower	12	393
123	Hardship		
124	Unemployment	107	3919
125	Underemployment	33	156
126	Divorce	1	2
127	Medical Condition	1	7
128	Death	0	0
129	Other	4	9
130	Current Loan to Value Ratio (LTV)		
131	<100%	71.92%	69.61%
132	100%-109%	15.07%	11.70%
133	110%-120%	5.48%	7.50%
134	>120%	7.53%	11.19%
135	Current Combined Loan to Value Ratio (CLTV)		
136	<100%	69.86%	68.19%
137	100%-119%	20.55%	18.69%
138	120%-139%	4.79%	6.60%
139	140%-159%	3.42%	2.91%
140	>=160%	1.38%	3.61%
141	Delinquency Status (%)		
142	Current	36.30%	50.77%
143	30+	12.33%	15.03%
144	60+	17.81%	13.14%
145	90+	33.56%	21.06%
146	Household Size		
147	1	34	980
148	2	44	1230
149	3	34	844
150	4	24	686
151	5+	10	353
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.		
Line 4	Number of Unique Borrowers Withdrawn from Program does not include reconsidered applications (69).		
Line 6	Total Number of Unique Borrower Applicants does not include reconsidered applications (212).		
Line 8	Cumulative Assistance Provided To Date is net of payment returns and overages, \$9,711, from previous reporting period(s).		

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	139	4073
4	% of Total Number of Applications	16.39%	28.85%
5	<i>Denied</i>		
6	Number of Borrowers Denied	44	1361
7	% of Total Number of Applications	5.19%	9.64%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	527	8547
10	% of Total Number of Applications	62.15%	60.54%
11	<i>In Process</i>		
12	Number of Borrowers In Process	138	N/A
13	% of Total Number of Applications	16.27%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	848	14119
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	761	781
20	Median 1st Lien Housing Payment After Assistance	0	N/A
21	Median 2nd Lien Housing Payment Before Assistance	170	89
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	95,346	96,190
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	4,129	7,227
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	5
29	Median Assistance Amount	3,650	7,196
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,165,139	\$32,492,305
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	53	2077
39	%	38.13%	50.99%
40	<i>Delinquent (30+)</i>		
41	Number	18	613
42	%	12.95%	15.05%
43	<i>Delinquent (60+)</i>		
44	Number	25	536
45	%	17.99%	13.16%
46	<i>Delinquent (90+)</i>		
47	Number	43	847
48	%	30.93%	20.80%

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)	173	3810
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	1	297
70	%	0.58%	7.80%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	2162
73	%	0.00%	56.75%
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	172	1349
82	%	99.42%	35.39%
83	Homeownership Retention		
84	Six Months Number	N/A	3662
85	Six Months %	N/A	96.88%
86	Twelve Months Number	N/A	3294
87	Twelve Months %	N/A	95.70%
88	Twenty-four Months Number	N/A	2582
89	Twenty-four Months %	N/A	94.20%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 9 Number of Borrowers Withdrawn from Program does not include reconsidered applications (51).
 Line 15 Total Number of Borrowers Applied does not include reconsidered applications (178).
 Line 31 Cumulative Assistance Provided To Date is net of payment returns and overages, \$9,711, from previous reporting period(s).
 Line 50 Cumulative Program Outcomes includes borrowers not previously reported (6).
 Line 81 Cumulative Other - Borrower Still Owns Home includes borrowers not previously reported (6).

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	0	8
7	% of Total Number of Applications	0.00%	10.53%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	12	68
10	% of Total Number of Applications	100.00%	89.47%
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	76
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	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 Retention		
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
Line 6	Number of Borrowers Denied does not include reconsidered applications (8).		
Line 9	Number of Borrowers Withdrawn does not include reconsidered applications (56).		
Line 15	Number of Borrowers In Process does not include reconsidered applications (64).		

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	7	22
4	% of Total Number of Applications	2.35%	1.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	18	174
7	% of Total Number of Applications	6.04%	9.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	251	1617
10	% of Total Number of Applications	84.23%	88.12%
11	<i>In Process</i>		
12	Number of Borrowers In Process	22	N/A
13	% of Total Number of Applications	7.38%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	298	1835
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	466	716
20	Median 1st Lien Housing Payment After Assistance	392	496
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	81,993	83700
24	Median 1st Lien UPB After Program Entry	36,513	62440
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	24,280	14534
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	\$178,525	\$486,819
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	92	108
37	<i>Current</i>		
38	Number	0	1
39	%	0.00%	4.55%
40	<i>Delinquent (30+)</i>		
41	Number	0	2
42	%	0.00%	9.09%
43	<i>Delinquent (60+)</i>		
44	Number	1	3
45	%	14.29%	13.64%
46	<i>Delinquent (90+)</i>		
47	Number	6	16
48	%	85.71%	72.72%

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	16
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	3	16
67	%	100.00%	100.00%
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	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	10
85	Six Months %	N/A	90.91%
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%
Line 9	Number of Borrowers Withdrawn does not include reconsidered applications (13).		
Line 15	Number of Borrowers Applied does not include reconsidered applications (29).		
Line 66	Loan Modification Program Number includes borrowers previously misclassified (8).		
Line 81	Other - Borrower Still Owns Home no longer includes misclassified borrowers (8).		

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 on 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.
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.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
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.
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.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
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 on 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 on 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>i.e.</i> , 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		
Loan Modification Program		
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.
Re-employed/ Regain Appropriate Employment Level		
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.
Reinstatement/Current/Payoff		
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 <u>as the desired outcome of the program</u> .
%		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 <u>as the desired outcome of the program</u> .
%		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.