



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: July 2016

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1	Number of Unique Borrowers Receiving Assistance	168	4765
2	Number of Unique Borrowers Denied Assistance	122	1974
3	Number of Unique Borrowers Withdrawn from Program	1078	13393
4	Number of Unique Borrowers in Process	343	N/A
5	Total Number of Unique Borrower Applicants	1711	20475
Program Expenditures (\$)			
7	Total Assistance Provided to Date	\$1,888,045	\$39,206,468
8	Total Spent on Administrative Support, Outreach, and Counseling	\$338,883	\$9,804,698
Borrower Income (\$)			
10	Above \$90,000	1.79%	0.40%
11	\$70,000- \$89,000	5.36%	2.35%
12	\$50,000- \$69,000	10.71%	11.40%
13	Below \$50,000	82.14%	85.85%
Borrower Income as Percent of Area Median Income (AMI)			
15	Above 120%	4.76%	3.34%
16	110%- 119%	3.57%	1.93%
17	100%- 109%	2.38%	3.15%
18	90%- 99%	2.38%	3.82%
19	80%- 89%	4.76%	4.93%
20	Below 80%	82.15%	82.83%
Geographic Breakdown (by county)			
22	Autauga	1	57
23	Baldwin	4	163
24	Barbour	0	9
25	Bibb	5	19
26	Blount	1	67
27	Bullock	0	5
28	Butler	0	13
29	Calhoun	1	121
30	Chambers	0	13
31	Cherokee	1	9
32	Chilton	0	22
33	Choctaw	1	4
34	Clarke	1	10
35	Clay	0	6
36	Cleburne	0	6
37	Coffee	1	21
38	Colbert	2	30
39	Conecuh	0	5
40	Coosa	0	8
41	Covington	1	10
42	Crenshaw	0	3
43	Cullman	0	85
44	Dale	1	31
45	Dallas	1	22
46	DeKalb	1	38
47	Elmore	2	77
48	Escambia	0	18
49	Etowah	2	82
50	Fayette	1	11
51	Franklin	0	12
52	Geneva	2	11
53	Greene	0	6
54	Hale	0	20
55	Henry	1	10
56	Houston	13	80
57	Jackson	0	12
58	Jefferson	48	880
59	Lamar	0	3
60	Lauderdale	2	47
61	Lawrence	1	40
62	Lee	1	70
63	Limestone	2	125
64	Lowndes	0	11
65	Macon	0	8
66	Madison	13	647
67	Marengo	0	4
68	Marion	0	12
69	Marshall	0	75
70	Mobile	16	569
71	Monroe	0	13
72	Montgomery	5	340
73	Morgan	0	149
74	Perry	0	2
75	Pickens	0	8
76	Pike	0	8
77	Randolph	0	8
78	Russell	2	21
79	Shelby	9	214
80	St. Clair	1	78
81	Sumter	0	6
82	Talladega	0	54
83	Tallapoosa	0	27
84	Tuscaloosa	19	176
85	Walker	6	35
86	Washington	0	7
87	Wilcox	0	3
88	Winston	0	9

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
90	Home Mortgage Disclosure Act (HMDA)		
91	<i>Borrower</i>		
92	Race		
93	American Indian or Alaskan Native	0	23
94	Asian	0	10
95	Black or African American	64	1680
96	Native Hawaiian or other Pacific Islander	0	4
97	White	88	2345
98	Information not provided by borrower	16	703
99	Ethnicity		
100	Hispanic or Latino	4	51
101	Not Hispanic or Latino	148	4011
102	Information not provided by borrower	16	703
103	Sex		
104	Male	85	1950
105	Female	67	2112
106	Information not provided by borrower	16	703
107	<i>Co-Borrower</i>		
108	Race		
109	American Indian or Alaskan Native	0	14
110	Asian	1	13
111	Black or African American	21	623
112	Native Hawaiian or other Pacific Islander	0	2
113	White	58	1384
114	Information not provided by borrower	9	447
115	Ethnicity		
116	Hispanic or Latino	1	40
117	Not Hispanic or Latino	79	1996
118	Information not provided by borrower	9	447
119	Sex		
120	Male	13	617
121	Female	67	1419
122	Information not provided by borrower	9	447
123	Hardship		
124	Unemployment	114	4373
125	Underemployment	27	318
126	Divorce	0	3
127	Medical Condition	3	15
128	Death	1	3
129	Other	23	53
130	Current Loan to Value Ratio (LTV)		
131	<100%	78.57%	70.12%
132	100%-109%	7.74%	11.75%
133	110%-120%	1.79%	7.16%
134	>120%	11.90%	10.97%
135	Current Combined Loan to Value Ratio (CLTV)		
136	<100%	77.98%	69.02%
137	100%-119%	10.12%	18.28%
138	120%-139%	5.95%	6.38%
139	140%-159%	3.57%	2.81%
140	>=160%	2.38%	3.51%
141	Delinquency Status (%)		
142	Current	39.29%	48.42%
143	30+	11.31%	14.88%
144	60+	5.36%	12.72%
145	90+	44.04%	23.98%
146	Household Size		
147	1	48	1163
148	2	40	1393
149	3	38	996
150	4	26	787
151	5+	16	426
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 3: Number of Unique Borrowers Denied Assistance does not include reconsidered applications (5).			
Line 4: Number of Unique Borrowers Withdrawn from Program does not include reconsidered applications (120).			
Line 6: Total Number of Unique Borrower Applicants does not include reconsidered applications (584).			
Line 8: Cumulative Assistance Provided To Date is net of payment returns and overages, \$14,928, from previous reporting period(s).			
Line 147-151: Household Size may not sum in a quarter-over-quarter fashion due to corrections of a borrower's account.			

Alabama

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	141	4687
	% of Total Number of Applications	10.76%	26.47%
<i>Denied</i>			
	Number of Borrowers Denied	97	1710
	% of Total Number of Applications	7.40%	9.66%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	772	11012
	% of Total Number of Applications	58.89%	62.18%
<i>In Process</i>			
	Number of Borrowers In Process	301	N/A
	% of Total Number of Applications	22.95%	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	1311	17710
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	856	790
	Median 1st Lien Housing Payment After Assistance	0	0
	Median 2nd Lien Housing Payment Before Assistance	198	89
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	109,007	97,558
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	2,597	6,044
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	5
	Median Assistance Amount	4,303	7,180
Assistance Characteristics			
	Assistance Provided to Date	\$1,302,531	\$37,504,455
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	114	85
<i>Current</i>			
	Number	49	2279
	%	34.75%	48.62%
<i>Delinquent (30+)</i>			
	Number	18	706
	%	12.77%	15.06%
<i>Delinquent (60+)</i>			
	Number	8	601
	%	5.67%	12.82%
<i>Delinquent (90+)</i>			
	Number	66	1101
	%	46.81%	23.50%

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)	35	4232
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%	0.02%
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%	0.02%
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	0	300
70	%	0.00%	7.09%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	2162
73	%	0.00%	51.09%
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	35	1768
82	%	100.00%	41.78%
83	Homeownership Retention		
84	Six Months Number	N/A	4288
85	Six Months %	N/A	98.92%
86	Twelve Months Number	N/A	4010
87	Twelve Months %	N/A	98.45%
88	Twenty-four Months Number	N/A	3275
89	Twenty-four Months %	N/A	95.15%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 6: Total Number of Unique Borrowers Denied Assistance does not include reconsidered applications (3).
 Line 9: Number of Borrowers Withdrawn from Program does not include reconsidered applications (94).
 Line 15: Total Number of Borrowers Applied does not include reconsidered applications (485).
 Line 31: Cumulative Assistance Provided To Date is net of payment returns and overages, \$14,928, from previous reporting period(s).
 Line 36: Median application processing times may be affected by applicants reapplying for assistance.
 Line 38: Other Characteristics Current Number may be affected by corrections of past due status (1).
 Line 47: Other Characteristics Delinquent 90+ Number may be affected by corrections of past due status (1).
 Line 50: Cumulative Program Outcomes does not include reconsidered borrowers (22).
 Line 81: Cumulative Other - Borrower Still Owns Home does not include reconsidered borrowers (22).

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	11
7	% of Total Number of Applications	0.00%	7.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	26	146
10	% of Total Number of Applications	100.00%	92.99%
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	26	157
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/Service Assistance Amount	N/A	N/A
33	Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service 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 15: Total Number of Borrowers Applied 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	27	81
4	% of Total Number of Applications	6.05%	2.46%
5	<i>Denied</i>		
6	Number of Borrowers Denied	25	273
7	% of Total Number of Applications	5.61%	8.31%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	352	2891
10	% of Total Number of Applications	78.92%	87.95%
11	<i>In Process</i>		
12	Number of Borrowers In Process	42	N/A
13	% of Total Number of Applications	9.42%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	446	3287
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	387	428
20	Median 1st Lien Housing Payment After Assistance	0	260
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	23,921	49,943
24	Median 1st Lien UPB After Program Entry	0	29,200
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	18,726	17,490
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	18,726	19,944
30	Assistance Characteristics		
31	Assistance Provided to Date	\$546,801	\$1,663,299
32	Total Lender/Service Assistance Amount	0	0
33	Borrowers Receiving Lender/Service Match (%)	0.00%	0.00%
34	Median Lender/Service Assistance per Borrower	0	0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	86	94
37	<i>Current</i>		
38	Number	17	28
39	%	62.96%	34.57%
40	<i>Delinquent (30+)</i>		
41	Number	1	3
42	%	3.70%	3.70%
43	<i>Delinquent (60+)</i>		
44	Number	1	6
45	%	3.70%	7.41%
46	<i>Delinquent (90+)</i>		
47	Number	8	44
48	%	29.64%	54.32%

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)	26	79
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	25	78
67	%	96.15%	98.73%
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	1	1
82	%	3.85%	1.27%
83	Homeownership Retention		
84	Six Months Number	N/A	44
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	22
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	3
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 9: Number of Borrowers Withdrawn does not include reconsidered applications (19).

Line 15: Number of Borrowers Applied does not include reconsidered applications (93).

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line 50: Cumulative Program Outcomes does not include reconsidered borrowers (3).

Line 66: Cumulative Program Completion/Transition, Loan Modification Program includes reclassified program outcomes (5).

Line 81: Cumulative Program Completion/Transition, Other-Borrower Still Owns Home includes reclassified program outcomes (2).

Alabama				
HHF Performance Data Reporting- Program Performance				
Blight Elimination Program				
			QTD	Cumulative
1	Program Evaluation			
2	<i>Funded</i>			
3	Number of Structures Demolished/Removed		3	3
4	% of Total Number of Submissions		100.00%	25.00%
5	<i>Denied/Cancelled</i>			
6	Number of Structures Denied/Cancelled		0	0
7	% of Total Number of Submissions		0.00%	0.00%
8	<i>Withdrawn</i>			
9	Number of Structures Withdrawn		0	9
10	% of Total Number of Submissions		0.00%	75.00%
11	<i>In Process</i>			
12	Number of Structures In Process		0	N/A
13	% of Total Number of Submissions		0.00%	N/A
14	<i>Total</i>			
15	Total Number of Structures Submitted for Eligibility Review		3	12
16	Program Characteristics			
17	<i>Assistance Characteristics</i>			
18	Total Assistance Provided		\$38,713	\$38,713
19	Median Assistance Spent on Acquisition		\$0	\$0
20	Median Assistance Spent on Demolition		\$9,610	\$9,610
21	Median Assistance Spent on Greening		\$70	\$70
22	Total Assistance Reserved		N/A	\$38,713
23	Geographic Breakdown (by city/county)			
24	<i>Funded Number of Structures</i>			
25	Jefferson County		3	3
26				
27				
28				
29				
30				
31				
32				
33				
34				
35				
36				
37				
38				
39				
40				

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 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).
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		
		Approved
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications		Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
		Denied
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
		Withdrawn
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who 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.
		In Process
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the 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.
		Total
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). May include borrowers who had previously applied for other HHF programs.
<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.
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Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	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.
<i>Short Sale</i>		
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.
<i>Deed-in-Lieu</i>		
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.
<i>Other - Borrower Still Owns Home</i>		
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		
<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 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.
<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 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.
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.