



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2017

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	105	8,339
3	Number of Unique Borrowers Denied Assistance	18	3,467
4	Number of Unique Borrowers Withdrawn from Program	17	22,439
5	Number of Unique Borrowers in Process	N/A	0
6	Total Number of Unique Borrower Applicants	N/A	34,245
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$1,583,388	\$92,240,968
9	Total Spent on Administrative Support, Outreach, and Counseling	\$157,383	\$16,725,956
Geographic Breakdown (by county)			
10			
11	Autauga	3	98
12	Baldwin	5	268
13	Barbour	0	16
14	Bibb	0	28
15	Blount	0	99
16	Bullock	0	6
17	Butler	0	20
18	Calhoun	2	182
19	Chambers	0	26
20	Cherokee	0	12
21	Chilton	0	41
22	Choctaw	0	5
23	Clarke	0	19
24	Clay	0	10
25	Cleburne	0	9
26	Coffee	0	40
27	Colbert	1	45
28	Conecuh	0	7
29	Coosa	0	12
30	Covington	0	24
31	Crenshaw	0	7
32	Cullman	0	121
33	Dale	1	53
34	Dallas	1	50
35	DeKalb	0	57
36	Elmore	0	137
37	Escambia	1	32
38	Etowah	3	151
39	Fayette	1	21
40	Franklin	0	20
41	Geneva	1	17
42	Greene	0	10
43	Hale	1	28
44	Henry	0	17
45	Houston	2	162
46	Jackson	0	26
47	Jefferson	23	1,692
48	Lamar	0	5
49	Lauderdale	1	71
50	Lawrence	0	51
51	Lee	3	126
52	Limestone	2	193
53	Lowndes	0	15
54	Macon	0	18
55	Madison	8	1,037
56	Marengo	1	7
57	Marion	0	28
58	Marshall	0	110
59	Mobile	10	1,002
60	Monroe	0	16
61	Montgomery	14	610
62	Morgan	3	212
63	Perry	1	5
64	Pickens	0	13
65	Pike	0	16
66	Randolph	0	9
67	Russell	0	66
68	Shelby	8	412
69	St. Clair	1	148
70	Sumter	0	6
71	Talladega	1	94
72	Tallapoosa	0	44
73	Tuscaloosa	7	366
74	Walker	0	62
75	Washington	0	13
76	Wilcox	0	6
77	Winston	0	10

Alabama		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
78	Home Mortgage Disclosure Act (HMDA)	
79	Borrower	
80	Race	
81	American Indian or Alaskan Native	45
82	Asian	27
83	Black or African American	3,368
84	Native Hawaiian or other Pacific Islander	9
85	White	3,715
86	Information not provided by borrower	1,175
87	Ethnicity	
88	Hispanic or Latino	89
89	Not Hispanic or Latino	7,075
90	Information not provided by borrower	1,175
91	Sex	
92	Male	3,135
93	Female	4,029
94	Information not provided by borrower	1,175
95	Co-Borrower	
96	Race	
97	American Indian or Alaskan Native	27
98	Asian	28
99	Black or African American	1,167
100	Native Hawaiian or other Pacific Islander	8
101	White	2,162
102	Information not provided by borrower	655
103	Ethnicity	
104	Hispanic or Latino	66
105	Not Hispanic or Latino	3,326
106	Information not provided by borrower	655
107	Sex	
108	Male	1,090
109	Female	2,302
110	Information not provided by borrower	655
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 (7).		
Line 8: Cumulative Assistance Provided To Date is net of payment returns and overages, \$10,705, from previous reporting period(s).		

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	105	8066
	% of Total Number of Applications	N/A	27.65%
<i>Denied</i>			
	Number of Borrowers Denied	18	2938
	% of Total Number of Applications	N/A	10.07%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	17	18160
	% of Total Number of Applications	N/A	62.28%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	0
	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	29167
	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	\$876	\$795
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median Length of Time Borrower Receives Assistance	N/A	9
	Median Assistance Amount	\$5,904	\$9,662
Assistance Characteristics			
	Assistance Provided to Date	\$1,583,388	\$85,532,508
Other Characteristics			
<i>Current</i>			
	Number	43	3427
	%	40.95%	42.49%
<i>Delinquent (30+)</i>			
	Number	10	1199
	%	9.52%	14.86%
<i>Delinquent (60+)</i>			
	Number	6	1034
	%	5.71%	12.82%
<i>Delinquent (90+)</i>			
	Number	46	2406
	%	43.81%	29.83%
Borrower Income (\$)			
	Above \$90,000	0.95%	0.42%
	\$70,000- \$89,000	6.67%	3.09%
	\$50,000- \$69,000	17.14%	12.19%
	Below \$50,000	75.24%	84.30%
Hardship			
	Unemployment	69	6,484
	Underemployment	36	1,580
	Divorce	0	0
	Medical Condition	0	2
	Death	0	0
	Other	0	0

Alabama

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

		QTD	Cumulative
Program Outcomes			
50			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	116	7670
Alternative Outcomes			
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	10
58	%	0.00%	0.13%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	1
64	%	0.00%	0.01%
Program Completion/ Transition			
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	300
71	%	0.00%	3.91%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	2194
74	%	0.00%	28.60%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	116	5165
77	%	100.00%	67.35%

Line 6: Number of Borrowers Denied does not include reconsidered applications (2).
 Line 9: Number of Borrowers Withdrawn from Program does not include reconsidered applications (7).
 Line 24: Cumulative Assistance Provided To Date is net of payment returns and overages, \$10,705, from previous reporting period(s).
 Line 51: Borrowers No Longer in the HHF Program are captured in the cumulative totals (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	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	20
7	% of Total Number of Applications	N/A	5.71%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	330
10	% of Total Number of Applications	N/A	94.29%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	350
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	\$0	\$0
20	Assistance Characteristics		
21	Assistance Provided to Date	\$0	\$0
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	Borrower Income (\$)		
36	Above \$90,000	\$0	\$0
37	\$70,000- \$89,000	\$0	\$0
38	\$50,000- \$69,000	\$0	\$0
39	Below \$50,000	\$0	\$0
40	Hardship		
41	Unemployment	0	0
42	Underemployment	0	0
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0

47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	Program Completion/ Transition		
57	<i>Short Sale</i>		
58	Number	0	0
59	%	0.00%	0.00%
60	<i>Deed in Lieu</i>		
61	Number	0	0
62	%	0.00%	0.00%

Alabama			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	0	313
	% of Total Number of Applications	N/A	5.03%
<i>Denied</i>			
	Number of Borrowers Denied	0	549
	% of Total Number of Applications	N/A	8.82%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	1	5365
	% of Total Number of Applications	N/A	86.15%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	0
	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	6227
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$0	\$387
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$0	\$26,213
	Median 1st Lien UPB After Program Entry	\$0	\$0
	Median 2nd Lien UPB Before Program Entry	N/A	N/A
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$0	\$19,898
	Median Assistance Amount	\$0	\$23,463
Assistance Characteristics			
	Assistance Provided to Date	\$0	\$6,669,747
Other Characteristics			
<i>Current</i>			
	Number	0	133
	%	0.00%	42.49%
<i>Delinquent (30+)</i>			
	Number	0	20
	%	0.00%	6.39%
<i>Delinquent (60+)</i>			
	Number	0	28
	%	0.00%	8.95%
<i>Delinquent (90+)</i>			
	Number	0	132
	%	0.00%	42.17%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	0.00%	92.64%
	100%-119%	0.00%	2.56%
	120%-139%	0.00%	1.92%
	140%-159%	0.00%	1.28%
	>=160%	0.00%	1.60%
Borrower Income (\$)			

Alabama

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program

		QTD	Cumulative
51	Above \$90,000	0.00%	0.32%
52	\$70,000- \$89,000	0.00%	0.64%
53	\$50,000- \$69,000	0.00%	4.15%
54	Below \$50,000	0.00%	94.89%
55	Hardship		
56	Unemployment	0	5
57	Underemployment	0	19
58	Divorce	0	5
59	Medical Condition	0	79
60	Death	0	15
61	Other	0	190

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	313
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	100
80	%	0.00%	31.95%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	196
83	%	0.00%	62.62%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	17
86	%	0.00%	5.43%
Line 9: Number of Borrowers Withdrawn from Program does not include reconsidered applications (1).			
Line 79, 82, 85: Program Completion/Transitions are recorded upon verification of lien satisfaction vs. at the time of disbursement of funds. Program Completion/Transition is captured in cumulative totals.			

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	0 3
4	% of Total Number of Submissions	N/A 23.08%
5	<i>Denied/Cancelled</i>	
6	Number of Structures Denied/Cancelled	0 0
7	% of Total Number of Submissions	N/A 0.00%
8	<i>Withdrawn</i>	
9	Number of Structures Withdrawn	0 10
10	% of Total Number of Submissions	N/A 76.92%
11	<i>In Process</i>	
12	Number of Structures In Process	N/A 0
13	% of Total Number of Submissions	N/A 0.00%
14	<i>Total</i>	
15	Total Number of Structures Submitted for Eligibility Review	N/A 13
16	Program Characteristics	
17	<i>Assistance Characteristics</i>	
18	Total Assistance Provided	\$0 \$38,713
19	Median Assistance Spent on Acquisition	\$0 \$0
20	Median Assistance Spent on Demolition	\$0 \$9,610
21	Median Assistance Spent on Greening	\$0 \$70
22	Total Assistance Reserved	N/A \$0
23	Geographic Breakdown (by city/county)	
24	<i>Funded Number of Structures</i>	
25	Jefferson	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 total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of 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 Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
----------------	---

Home Mortgage Disclosure Act (HMDA)

<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.

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

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

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	<i>Current</i>	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of borrowers 90+ days delinquent at the time of application.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were 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.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	

Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

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

Current Combined Loan to Value Ratio (CLTV)

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

Alternative Outcomes

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

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance

The Following Data Points 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
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics	
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
HFA Performance Data Reporting - Program 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.