

## **4th Quarter 2014 Performance Report**

HomeSafe Georgia is a statewide program designed to prevent foreclosure due to unemployment, under-employment or other types of financial hardships. The program is funded by the U.S. Treasury Department and is housed at the Georgia Department of Community Affairs (DCA).

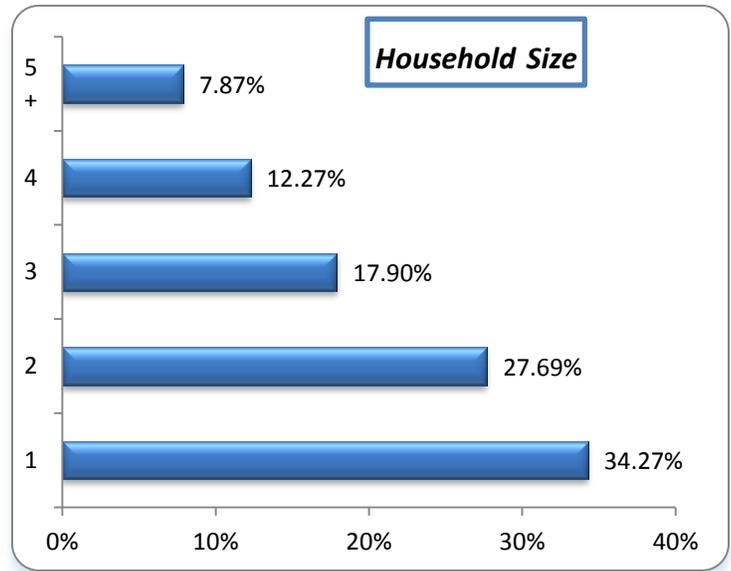
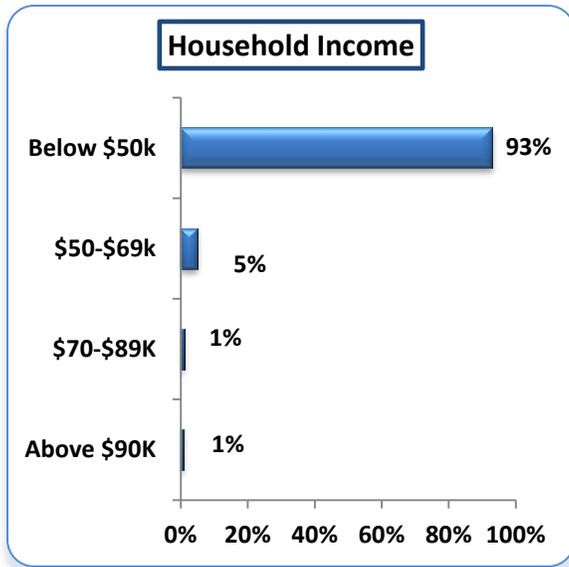
As of the December 31, 2014, 5,941 individuals and families in 128 of Georgia's 159 counties have received \$102 million in temporary mortgage assistance through HomeSafe Georgia. As of December 31<sup>st</sup>, an additional \$30 million was committed to future payments on approved loans.

### **Marketing Efforts Reach More Homeowners Statewide**

To complement an advertising campaign that began in in metro Atlanta in mid-2014, new advertising to promote HomeSafe Georgia started in January in other major cities around the state most affected by high foreclosures. This advertising included billboards and posters have been erected along major highways and signage placed in buses and transit stations in Savannah, Macon, Augusta and Rome.

These ads complete the statewide advertising campaign for HomeSafe Georgia. In metro Atlanta, a multi-pronged marketing strategy is underway to promote the program. Radio ads continue to air on three urban contemporary radio stations. In addition, we continue to send advertising to mobile phone users in zip codes with high foreclosure rates. Outdoor advertising is also in place throughout metro Atlanta, including billboards, posters and signage at MARTA stations and on buses.

**DEMOGRAPHICS OF APPROVED APPLICANTS**



<i>Borrower Race</i>	<i>Cumulative</i>
American Indian or Alaskan Native	0.37%
Asian	1.41%
Black or African American	64.95%
Native Hawaiian or other Pacific Islander	0.20%
White	29.02%
Information not provided by borrower	4.05%
<b><i>Ethnicity</i></b>	
Hispanic or Latino	2.79%
Not Hispanic or Latino	97.21%



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: January 2015**

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	353	5909
3	Number of Unique Borrowers Denied Assistance	576	8292
4	Number of Unique Borrowers Withdrawn from Program	244	6333
5	Number of Unique Borrowers in Process	1096	N/A
6	Total Number of Unique Borrower Applicants	2269	21630
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$9,308,519	\$102,223,900
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,580,795	\$20,047,269
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	1.14%	0.75%
12	\$70,000- \$89,000	1.98%	1.54%
13	\$50,000- \$69,000	3.68%	5.38%
14	Below \$50,000	93.20%	92.33%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	1.70%	1.40%
17	110%-119%	0.57%	0.66%
18	100%- 109%	0.85%	0.79%
19	90%- 99%	1.13%	1.44%
20	80%- 89%	1.13%	1.79%
21	Below 80%	94.62%	93.92%
22	<b>Geographic Breakdown (by county)</b>		
23	Appling	0	2
24	Atkinson	0	0
25	Bacon	0	1
26	Baker	0	0
27	Baldwin	1	6
28	Banks	0	5
29	Barrow	5	55
30	Bartow	0	26
31	Ben Hill	0	2
32	Berrien	0	1
33	Bibb	4	48
34	Bleckley	0	1
35	Brantley	0	0
36	Brooks	0	1
37	Bryan	0	8
38	Bulloch	0	11
39	Burke	0	2
40	Butts	0	9
41	Calhoun	0	0
42	Camden	0	13
43	Candler	0	0
44	Carroll	1	48
45	Catoosa	1	12
46	Charlton	0	3
47	Chatham	6	95
48	Chattahoochee	0	0
49	Chattooga	0	4
50	Cherokee	9	124
51	Clarke	1	24
52	Clay	0	1
53	Clayton	23	416
54	Clinch	0	1
55	Cobb	35	585
56	Coffee	0	2
57	Colquitt	1	8
58	Columbia	0	25
59	Cook	0	0
60	Coweta	4	71
61	Crawford	0	5
62	Crisp	1	1
63	Dade	0	1
64	Dawson	2	12
65	Decatur	0	3
66	DeKalb	52	904
67	Dodge	0	1
68	Dooley	0	0
69	Dougherty	2	28
70	Douglas	9	161
71	Early	0	2
72	Echols	0	0
73	Effingham	2	11
74	Elbert	0	2
75	Emanuel	0	1
76	Evans	0	2
77	Fannin	0	4
78	Fayette	3	77
79	Floyd	2	28
80	Forsyth	2	95
81	Franklin	0	5
82	Fulton	59	788
83	Gilmer	2	8
84	Glascocock	0	0
85	Glynn	2	19
86	Gordon	1	7
87	Grady	0	3
88	Greene	0	5
89	Gwinnett	46	842
90	Habersham	0	8
91	Hall	4	49



Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
182	<b>Home Mortgage Disclosure Act (HMDA)</b>		
183	<b>Borrower</b>		
184	<b>Race</b>		
185	American Indian or Alaskan Native	3	22
186	Asian	0	83
187	Black or African American	247	3838
188	Native Hawaiian or other Pacific Islander	1	12
189	White	87	1715
190	Information not provided by borrower	15	239
191	<b>Ethnicity</b>		
192	Hispanic or Latino	9	165
193	Not Hispanic or Latino	344	5744
194	Information not provided by borrower	0	0
195	<b>Sex</b>		
196	Male	107	2114
197	Female	246	3795
198	Information not provided by borrower	0	0
199	<b>Co-Borrower</b>		
200	<b>Race</b>		
201	American Indian or Alaskan Native	1	7
202	Asian	0	43
203	Black or African American <sup>1</sup>	67	663
204	Native Hawaiian or other Pacific Islander	0	5
205	White	40	600
206	Information not provided by borrower <sup>1</sup>	9	86
207	<b>Ethnicity</b>		
208	Hispanic or Latino <sup>1</sup>	10	51
209	Not Hispanic or Latino <sup>1</sup>	107	1353
210	Information not provided by borrower	0	0
211	<b>Sex</b>		
212	Male <sup>1</sup>	55	439
213	Female <sup>1</sup>	62	965
214	Information not provided by borrower	0	0
215	<b>Hardship</b>		
216	Unemployment	290	4954
217	Underemployment	50	927
218	Divorce	0	0
219	Medical Condition	9	20
220	Death	4	8
221	Other	0	0
222	<b>Current Loan to Value Ratio (LTV)</b>		
223	<100%	61.47%	42.95%
224	100%-109%	11.90%	13.13%
225	110%-120%	11.33%	11.66%
226	>120%	15.30%	32.26%
227	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
228	<100%	58.08%	37.60%
229	100%-119%	22.38%	25.18%
230	120%-139%	12.18%	18.26%
231	140%-159%	3.68%	9.90%
232	>=160%	3.68%	9.06%
233	<b>Delinquency Status (%)</b>		
234	Current	48.44%	47.18%
235	30+	9.63%	10.46%
236	60+	11.33%	11.08%
237	90+	30.60%	31.28%
238	<b>Household Size</b>		
239	1	121	2025
240	2	87	1636
241	3	79	1058
242	4	36	725
243	5+	30	465

# Georgia

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

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	333	5874
4	% of Total Number of Applications	14.85%	27.22%
5	<i>Denied</i>		
6	Number of Borrowers Denied	573	8280
7	% of Total Number of Applications	25.55%	38.37%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	241	6328
10	% of Total Number of Applications	10.74%	29.33%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1096	N/A
13	% of Total Number of Applications	48.86%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2243	21578
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	931	944
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	150	193
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	122451	123474
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	26767	28170
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	15
29	Median Assistance Amount	2603	15704
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$9,077,429	<b>\$101,702,719</b>
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	136	161
37	<i>Current</i>		
38	Number	169	2786
39	%	50.75%	47.43%
40	<i>Delinquent (30+)</i>		
41	Number	34	618
42	%	10.21%	10.52%
43	<i>Delinquent (60+)</i>		
44	Number	38	653
45	%	11.41%	11.12%
46	<i>Delinquent (90+)</i>		
47	Number	92	1817
48	%	27.63%	30.93%

# Georgia

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

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1011	3091
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number*	0	23
54	%	0.00%	0.75%
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	23
63	%	0.00%	0.75%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number *	7	36
67	%	0.69%	1.16%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number*	71	297
70	%	7.02%	9.61%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number*	39	401
73	%	3.86%	12.97%
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**	894	2310
82	%	88.43%	74.73%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	5100
85	Six Months %	N/A	99.11%
86	Twelve Months Number	N/A	4386
87	Twelve Months %	N/A	98.98%
88	Twenty-four Months Number	N/A	2226
89	Twenty-four Months %	N/A	98.19%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

\*Loans moved from Other

\*\*Loans moved to Payoff, or Foreclosure Sale

# Georgia

## HFA Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	16	30
4	% of Total Number of Applications	80.00%	73.17%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	6
7	% of Total Number of Applications	5.00%	14.63%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	5
10	% of Total Number of Applications	15.00%	12.20%
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	20	41
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	829	996
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	1441	748
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	117014	140374
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	73059	69827
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	7357	10177
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$132,591	<b>\$306,090</b>
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	179	165
37	<i>Current</i>		
38	Number	1	1
39	%	6.25%	3.33%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	2	2
45	%	12.50%	6.67%
46	<i>Delinquent (90+)</i>		
47	Number	13	27
48	%	81.25%	90.00%

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Reinstatement Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	17	24
50			
51	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	14	14
73	%	82.35%	58.33%
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	3	10
82	%	17.65%	41.67%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	3
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# Georgia

## HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	4	8
4	% of Total Number of Applications	66.67%	57.14%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	6
7	% of Total Number of Applications	33.33%	42.86%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
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	6	14
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	890	899
20	Median 1st Lien Housing Payment After Assistance	800	790
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	132520	142227
24	Median 1st Lien UPB After Program Entry	105270	107227
25	Median 2nd Lien UPB Before Program Entry	0	5000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	27250	29068
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	27250	30000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$98,500	<b>\$215,091</b>
32	Total Lender/Servicer Assistance Amount	\$0	<b>\$0</b>
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	167	132
37	<i>Current</i>		
38	Number	1	1
39	%	25.00%	12.50%
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	3	7
48	%	75.00%	87.50%
49	<b>Program Outcomes</b>		

# Georgia

## HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	5
51	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	3	3
73	%	100.00%	60.00%
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	2
82	%	0.00%	40.00%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> 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	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Borrower Income

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

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

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

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

#### Hardship

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

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

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

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

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

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have 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 decisioned 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 decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have 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 (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants 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 <b>paid by homeowner</b> for 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 <b>paid by homeowner</b> for all approved applicants 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 <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative 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). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent 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.
%		Percent of 30+ days delinquent but less than 60 days delinquent households 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.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers 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.
%		Percent of 90+ days delinquent borrowers 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 who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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.
%		Percent of transitioned borrowers that resulted in foreclosure sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.

Homeownership Retention <sup>1</sup>	
Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post 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 in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post 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 in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post 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 that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)