



4th Quarter 2013 Performance Report

In the fourth quarter of 2013, HomeSafe Georgia made payments to mortgage servicers totaling \$9.4 Million with a cumulative payout of \$62.8 Million. As of December 31 2013, \$90 million was committed for future payments on approved loans.

Quarter Highlights:

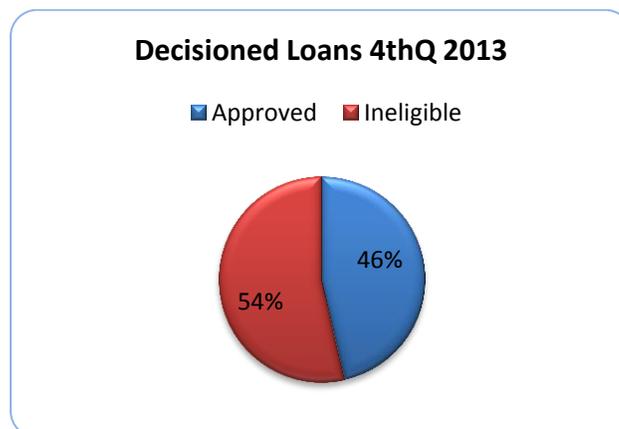
- 427 applications were closed in the quarter and another 134 applications were in the closing process at the quarter's end.
- Homeowners in 76% of Georgia counties have received assistance from the program.

Outreach Activities:

- HomeSafe Georgia continues to work with the Department of Labor as an outreach partner. We participate in job fairs, resource events, and career workshops. DOL provides regular mailings to Unemployment recipients. HomeSafe Georgia also assists the Governor's Office of Workforce Development Rapid Response Teams.
- HomeSafe Georgia has an ongoing statewide radio with targeted radio spots in the metro Atlanta area.
- HomeSafe Georgia participated in events along with the Statewide and Regional Partners which resulted in coverage of all 14 Congressional Districts in Georgia.
- HomeSafe Georgia works with mortgage lenders to provide program information to homeowners.

Applications Decided:

During the 4th Quarter of 2013 HomeSafe decided 920 applicants while 581 applications were withdrawn.





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.

Georgia		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	427	4431
Number of Unique Borrowers Denied Assistance	493	6461
Number of Unique Borrowers Withdrawn from Program	581	5250
Number of Unique Borrowers in Process	826	N/A
Total Number of Unique Borrower Applicants	2327	16968
Program Expenditures (\$)		
Total Assistance Provided to Date	9431259	62849719
Total Spent on Administrative Support, Outreach, and Counseling	1605661	13921337
Borrower Income (\$)		
Above \$90,000	0.00%	0.74%
\$70,000- \$89,000	1.41%	1.42%
\$50,000- \$69,000	7.26%	5.69%
Below \$50,000	91.33%	92.15%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	1.64%	1.40%
110%-119%	0.47%	0.72%
100%- 109%	0.70%	0.81%
90%- 99%	1.88%	1.42%
80%- 89%	1.87%	1.83%
Below 80%	93.44%	93.82%
Geographic Breakdown (by county)		
Appling	0	2
Atkinson	0	0
Bacon	0	1
Baker	0	0
Baldwin	1	5
Banks	0	5
Barrow	2	40
Bartow	2	22
Ben Hill	1	2
Berrien	0	1
Bibb	1	31
Bleckley	0	0
Brantley	0	0
Brooks	0	1
Bryan	2	6
Bulloch	0	10
Burke	0	2
Butts	0	9
Calhoun	0	0
Camden	2	9
Candler	0	0
Carroll	5	41
Catoosa	1	11
Chariton	0	2
Chatham	9	66
Chattahoochee	0	0
Chattooga	1	4
Cherokee	8	82
Clarke	2	21
Clay	0	1
Clayton	30	310
Clinch	0	1
Cobb	35	419
Coffee	0	2
Colquitt	0	6
Columbia	5	20
Cook	0	0
Coweta	11	58
Crawford	0	5
Crisp	0	0
Dade	0	1
Dawson	1	9
Decatur	0	9
DeKalb	56	681
Dodge	0	1
Dooley	0	0
Dougherty	3	20
Douglas	11	111
Early	0	1
Echols	0	0
Effingham	0	7
Elbert	0	1
Emanuel	0	1
Evans	0	2
Fannin	0	3
Fayette	4	61
Floyd	3	24
Forsyth	13	78
Franklin	0	2
Fulton	57	579
Gilmer	0	6
Glascocock	0	0
Glynn	3	15
Gordon	3	5

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Grady	1	3
	Greene	0	4
	Gwinnett	51	646
	Habersham	1	6
	Hall	4	38
	Hancock	0	0
	Haralson	0	3
	Harris	0	8
	Hart	0	7
	Heard	1	2
	Henry	24	186
	Houston	10	22
	Irwin	0	0
	Jackson	1	32
	Jasper	0	8
	Jeff Davis	1	2
	Jefferson	1	1
	Jenkins	0	2
	Johnson	0	0
	Jones	2	5
	Lamar	2	8
	Lanier	0	0
	Laurens	0	3
	Lee	2	4
	Liberty	5	22
	Lincoln	0	1
	Long	0	0
	Lowndes	3	14
	Lumpkin	1	7
	Macon	0	0
	Madison	2	5
	Marion	0	0
	McDuffie	2	3
	McIntosh	0	0
	Meriwether	0	0
	Miller	0	0
	Mitchell	0	3
	Monroe	0	4
	Montgomery	0	0
	Morgan	0	5
	Murray	0	8
	Muscogee	4	25
	Newton	5	97
	Oconee	1	8
	Oglethorpe	0	6
	Paulding	8	96
	Peach	0	6
	Pickens	2	11
	Pierce	0	0
	Pike	0	5
	Polk	1	8
	Pulaski	0	1
	Putnam	0	6
	Quitman	0	0
	Rabun	0	4
	Randolph	0	1
	Richmond	5	27
	Rockdale	5	95
	Schley	0	0
	Screven	0	0
	Seminole	0	0
	Spalding	2	40
	Stephens	0	4
	Stewart	0	0
	Sumter	0	5
	Talbot	0	1
	Taliaferro	0	0
	Tattnall	0	0
	Taylor	0	1
	Telfair	0	0
	Terrell	0	1
	Thomas	1	4
	Tift	0	2
	Toombs	0	0
	Towns	0	2
	Treutlen	0	0
	Troup	1	10
	Turner	0	1
	Twiggs	0	2
	Union	0	8
	Upson	1	4
	Walker	1	7
	Walton	3	45
	Ware	0	1
	Warren	0	0
	Washington	0	0

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Wayne	0	2
	Webster	0	0
	Wheeler	0	0
	White	0	5
	Whitfield	1	10
	Wilcox	0	1
	Wilkes	0	2
	Wilkinson	0	0
	Worth	0	3
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	0	14
	Asian	6	65
	Black or African American	266	2801
	Native Hawaiian or other Pacific Islander	1	6
	White	133	1372
	Information not provided by borrower	21	173
Ethnicity			
	Hispanic or Latino	13	124
	Not Hispanic or Latino	414	4307
	Information not provided by borrower	0	0
Sex			
	Male	144	1630
	Female	283	2801
	Information not provided by borrower	0	0
Co-Borrower			
Race			
	American Indian or Alaskan Native	0	4
	Asian	5	25
	Black or African American	38	408
	Native Hawaiian or other Pacific Islander	0	3
	White	48	432
	Information not provided by borrower	5	51
Ethnicity			
	Hispanic or Latino	2	28
	Not Hispanic or Latino	94	895
	Information not provided by borrower	0	0
Sex			
	Male	25	261
	Female	71	662
	Information not provided by borrower	0	0
Hardship			
	Unemployment	347	3713
	Underemployment	80	718
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	46.14%	38.57%
	100%-109%	10.54%	12.89%
	110%-120%	14.51%	12.50%
	>120%	28.81%	36.04%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	40.05%	32.97%
	100%-119%	27.17%	25.59%
	120%-139%	15.93%	20.11%
	140%-159%	9.36%	11.11%
	>=160%	7.49%	10.22%
Delinquency Status (%)			
	Current	57.61%	45.52%
	30+	12.18%	10.59%
	60+	9.84%	11.19%
	90+	20.37%	32.70%
Household Size			
	1	142	1496
	2	126	1230
	3	79	807
	4	50	563
	5+	30	335

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

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

Georgia			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		427	4431
% of Total Number of Applications		18.35%	26.11%
<i>Denied</i>			
Number of Borrowers Denied		493	6461
% of Total Number of Applications		21.19%	38.08%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		581	5250
% of Total Number of Applications		24.97%	30.94%
<i>In Process</i>			
Number of Borrowers In Process		826	N/A
% of Total Number of Applications		35.49%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2327	16968
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		908	955
Median 1st Lien Housing Payment After Assistance		0	67
Median 2nd Lien Housing Payment Before Assistance		186	199
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		115352	124280
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		28511	28377
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	12
Median Assistance Amount		2601	12891
Assistance Characteristics			
Assistance Provided to Date		9431259	62849719
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		143	166
<i>Current</i>			
Number		246	2017
%		57.61%	45.52%
<i>Delinquent (30+)</i>			
Number		52	469
%		12.18%	10.59%
<i>Delinquent (60+)</i>			
Number		42	496
%		9.84%	11.19%
<i>Delinquent (90+)</i>			
Number		87	1449
%		20.37%	32.70%

Georgia			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	392	1307
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.08%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.54%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	6	21
	%	1.53%	1.61%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	20	114
	%	5.10%	8.72%
	<i>Reinstatement/Current/Payoff</i>		
	Number	137	314
	%	34.95%	24.02%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	229	850
	%	58.42%	65.03%
Homeownership Retention²			
	Six Months Number	N/A	3545
	Six Months %	N/A	99.80%
	Twelve Months Number	N/A	2262
	Twelve Months %	N/A	99.77%
	Twenty-four Months Number	N/A	521
	Twenty-four Months %	N/A	99.43%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been 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 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 to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

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

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

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

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

Hardship

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

All Categories	Market loan to value ratio calculated using the unpaid principal balance 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 forgiveness granted (\$). 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 HF-A 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		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.

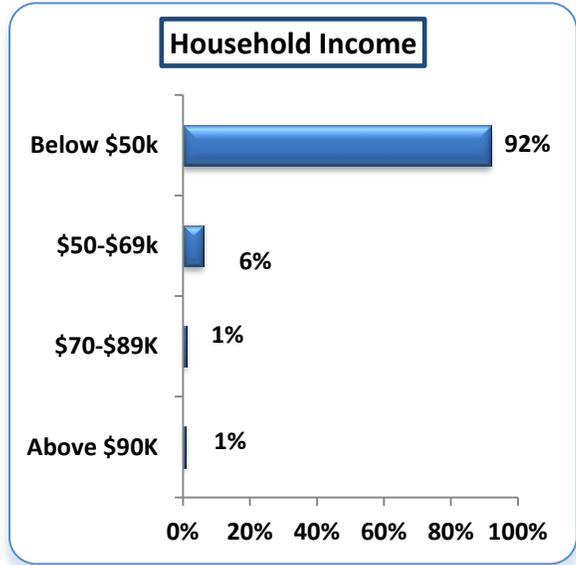
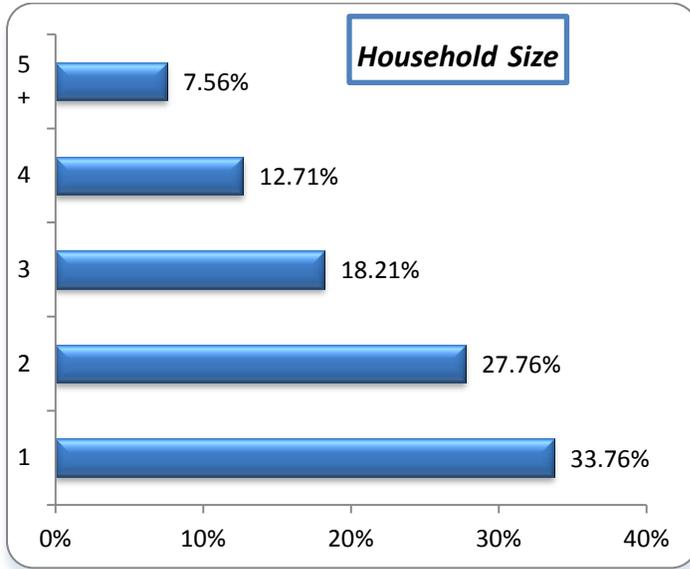
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in 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 Retention¹	
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)

DEMOGRAPHICS OF APPROVED APPLICANTS



Borrower Race	Cumulative
American Indian or Alaskan Native	0.32%
Asian	1.47%
Black or African American	63.21%
Native Hawaiian or other Pacific Islander	0.14%
White	30.96%
Information not provided by borrower	3.90%

Ethnicity	Cumulative
Hispanic or Latino	2.80%
Not Hispanic or Latino	97.20%