

## **1st Quarter 2015 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).

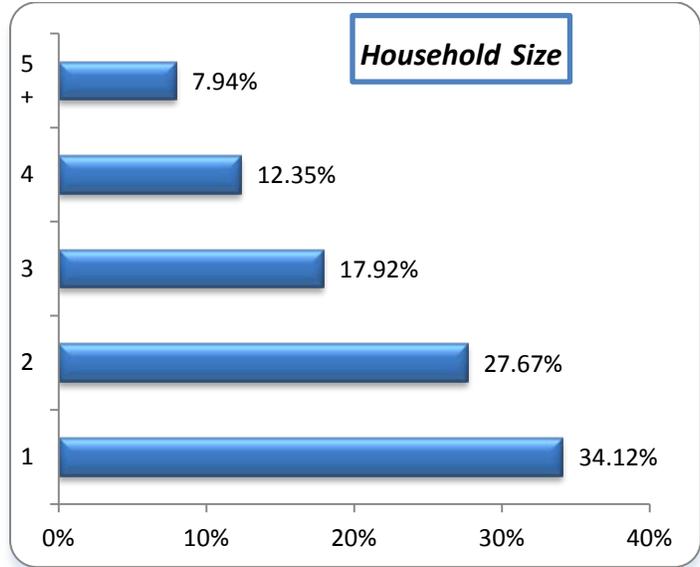
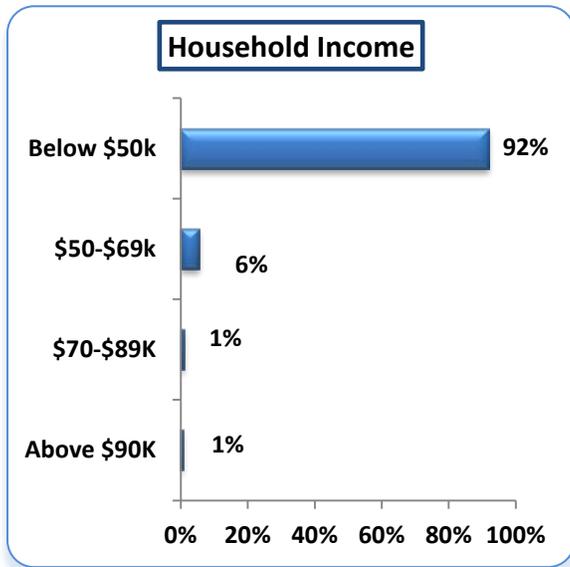
As of the March 31, 2015 6,245 individuals and families in 129 of Georgia's 159 counties have received \$111 million in temporary mortgage assistance through HomeSafe Georgia. As of March 31st, an additional \$31 million was committed to future payments on approved loans.

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

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

These ads complete a comprehensive statewide advertising campaign for HomeSafe Georgia. In metro Atlanta, a multi-pronged marketing strategy is underway. Radio ads aired throughout the first and second quarters 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	1.39%
Black or African American	65.30%
Native Hawaiian or other Pacific Islander	0.19%
White	28.63%
Information not provided by borrower	4.12%

<i>Ethnicity</i>	<i>Cumulative</i>
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	336	6245
3	Number of Unique Borrowers Denied Assistance	585	8815
4	Number of Unique Borrowers Withdrawn from Program	294	6555
5	Number of Unique Borrowers in Process	1080	N/A
6	Total Number of Unique Borrower Applicants	2295	22695
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$8,626,512	\$110,850,412
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,412,018	\$21,459,287
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	1.49%	0.78%
12	\$70,000- \$89,000	2.08%	1.57%
13	\$50,000- \$69,000	8.04%	5.53%
14	Below \$50,000	88.39%	92.12%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	2.08%	1.44%
17	110%-119%	1.49%	0.70%
18	100%- 109%	0.60%	0.77%
19	90%- 99%	2.68%	1.51%
20	80%- 89%	4.46%	1.94%
21	Below 80%	88.69%	93.64%
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	2	8
28	Banks	1	6
29	Barrow	0	55
30	Bartow	1	27
31	Ben Hill	0	2
32	Berrien	1	2
33	Bibb	4	52
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	0	48
45	Catoosa	2	14
46	Charlton	1	4
47	Chattham	7	102
48	Chattahoochee	0	0
49	Chattooga	0	4
50	Cherokee	9	133
51	Clarke	0	24
52	Clay	0	1
53	Clayton	24	440
54	Clinch	0	1
55	Cobb	34	619
56	Coffee	1	3
57	Colquitt	0	8
58	Columbia	3	28
59	Cook	0	0
60	Coweta	1	72
61	Crawford	0	5
62	Crisp	0	1
63	Dade	0	1
64	Dawson	1	13
65	Decatur	0	3
66	DeKalb	58	962
67	Dodge	0	1
68	Dooly	0	0
69	Dougherty	2	30
70	Douglas	10	171
71	Early	0	2
72	Echols	0	0
73	Effingham	2	13
74	Elbert	0	2
75	Emanuel	1	2
76	Evans	0	2
77	Fannin	0	4
78	Fayette	3	80
79	Floyd	0	28
80	Forsyth	5	100
81	Franklin	0	5
82	Fulton	41	829
83	Gilmer	0	8
84	Glascocock	0	0
85	Glynn	0	19
86	Gordon	0	7
87	Grady	0	3
88	Greene	2	7
89	Gwinnett	31	873
90	Habersham	2	10
91	Hall	2	51

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
92	Hancock	0	0
93	Haralson	0	4
94	Harris	0	10
95	Hart	0	7
96	Heard	0	2
97	Henry	15	258
98	Houston	6	35
99	Irwin	0	0
100	Jackson	3	39
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0
106	Jones	0	7
107	Lamar	1	13
108	Lanier	0	0
109	Laurens	0	5
110	Lee	0	8
111	Liberty	0	40
112	Lincoln	0	1
113	Long	0	4
114	Lowndes	0	23
115	Lumpkin	0	8
116	Macon	0	1
117	Madison	0	5
118	Marion	0	0
119	McDuffie	1	5
120	McIntosh	0	1
121	Meriwether	0	0
122	Miller	0	1
123	Mitchell	0	3
124	Monroe	0	5
125	Montgomery	0	1
126	Morgan	0	5
127	Murray	1	12
128	Muscogee	8	59
129	Newton	12	133
130	Oconee	1	11
131	Oglethorpe	0	7
132	Paulding	9	141
133	Peach	0	12
134	Pickens	0	12
135	Pierce	0	0
136	Pike	3	9
137	Polk	0	11
138	Pulaski	0	2
139	Putnam	0	7
140	Quitman	0	0
141	Rabun	0	6
142	Randolph	0	2
143	Richmond	3	44
144	Rockdale	13	133
145	Schley	0	0
146	Screven	0	0
147	Seminole	0	1
148	Spalding	3	48
149	Stephens	0	5
150	Stewart	0	0
151	Sumter	0	7
152	Talbot	0	1
153	Taliaferro	0	0
154	Tattnall	0	0
155	Taylor	0	1
156	Telfair	0	0
157	Terrell	0	1
158	Thomas	0	6
159	Tift	0	2
160	Toombs	0	0
161	Towns	0	3
162	Treutlen	0	0
163	Troup	2	14
164	Turner	0	1
165	Twiggs	0	3
166	Union	0	8
167	Upson	1	5
168	Walker	0	9
169	Walton	2	58
170	Ware	0	3
171	Warren	0	0
172	Washington	0	0
173	Wayne	0	2
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	1	16
178	Wilcox	0	1
179	Wilkes	0	2
180	Wilkinson	0	0
181	Worth	0	3

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
182	<b>Home Mortgage Disclosure Act (HMDA)</b>		
183	<i>Borrower</i>		
184	<b>Race</b>		
185	American Indian or Alaskan Native	1	23
186	Asian	4	87
187	Black or African American	240	4078
188	Native Hawaiian or other Pacific Islander	0	12
189	White	73	1788
190	Information not provided by borrower	18	257
191	<b>Ethnicity</b>		
192	Hispanic or Latino	9	174
193	Not Hispanic or Latino	327	6071
194	Information not provided by borrower	0	0
195	<b>Sex</b>		
196	Male	120	2234
197	Female	216	4011
198	Information not provided by borrower	0	0
199	<i>Co-Borrower</i>		
200	<b>Race</b>		
201	American Indian or Alaskan Native	1	8
202	Asian	3	46
203	Black or African American	65	729
204	Native Hawaiian or other Pacific Islander	0	5
205	White	47	647
206	Information not provided by borrower	7	93
207	<b>Ethnicity</b>		
208	Hispanic or Latino	6	57
209	Not Hispanic or Latino	117	1471
210	Information not provided by borrower	0	0
211	<b>Sex</b>		
212	Male	36	475
213	Female	87	1053
214	Information not provided by borrower	0	0
215	<b>Hardship</b>		
216	Unemployment	261	5215
217	Underemployment	54	981
218	Divorce	0	0
219	Medical Condition	20	40
220	Death	1	9
221	Other	0	0
222	<b>Current Loan to Value Ratio (LTV)</b>		
223	<100%	59.23%	43.81%
224	100%-109%	15.18%	13.24%
225	110%-120%	7.14%	11.42%
226	>120%	18.45%	31.53%
227	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
228	<100%	55.06%	38.53%
229	100%-119%	22.62%	25.04%
230	120%-139%	12.80%	17.97%
231	140%-159%	5.95%	9.69%
232	>=160%	3.57%	8.78%
233	<b>Delinquency Status (%)</b>		
234	Current	42.26%	46.92%
235	30+	5.95%	10.22%
236	60+	10.12%	11.03%
237	90+	41.67%	31.83%
238	<b>Household Size</b>		
239	1	106	2131
240	2	92	1728
241	3	61	1119
242	4	46	771
243	5+	31	496

\*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 %

Lines 3, 4, 6 - 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 Variance 62, Line 4 Variance 72, Line 6 Variance 1.230

Lines 203, 209 - Additional Co-Borrowers added for prior quarters

# 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	291	6165
4	% of Total Number of Applications	12.99%	27.29%
5	<i>Denied</i>		
6	Number of Borrowers Denied	578	8796
7	% of Total Number of Applications	25.79%	38.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	292	6548
10	% of Total Number of Applications	13.03%	28.99%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1080	N/A
13	% of Total Number of Applications	48.19%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2241	22589
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	873	940
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	187	193
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	119854	123242
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	24893	28002
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	16
29	Median Assistance Amount	2636	16116
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$8,098,732	<b>\$109,801,451</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	155	161
37	<i>Current</i>		
38	Number	140	2926
39	%	48.11%	47.46%
40	<i>Delinquent (30+)</i>		
41	Number	20	638
42	%	6.87%	10.35%
43	<i>Delinquent (60+)</i>		
44	Number	32	685
45	%	11.00%	11.11%
46	<i>Delinquent (90+)</i>		
47	Number	99	1916
48	%	34.02%	31.08%
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	692	3783

# Georgia

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

		QTD	Cumulative
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	31
54	%	0.00%	0.81%
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	28
63	%	0.00%	0.74%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	1	37
67	%	0.14%	0.98%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	119	416
70	%	17.20%	11.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	3	405
73	%	0.43%	10.71%
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	569	2865
82	%	82.23%	75.73%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	5482
85	Six Months %	N/A	98.94%
86	Twelve Months Number	N/A	4711
87	Twelve Months %	N/A	98.76%
88	Twenty-four Months Number	N/A	2834
89	Twenty-four Months %	N/A	98.16%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Line 6 - 62 Applications marked as denied in previous quarters being reconsidered.

Line 9 - 72 Applications marked as Withdrawn in previous quarters being reconsidered

Line 15- Total Variance of 1,230 due to previous quarters applications being reconsidered

Line 62- Cumulative number increased by 5 due to move from other category

Line 72 Cumulative number increased by 1 due to move from other category

Line 81- Cumulative number short by 14 due to move to foreclosure, short sale, and payoff categories

# 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	40	70
4	% of Total Number of Applications	83.33%	78.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	6	12
7	% of Total Number of Applications	12.50%	13.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	7
10	% of Total Number of Applications	4.17%	7.87%
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	48	89
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	934	952
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	201	201
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	138150	138468
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	23395	29651
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	8997	9552
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$393,280	<b>\$699,370</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	180	174
37	<i>Current</i>		
38	Number	2	3
39	%	5.00%	4.29%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	1	3
45	%	2.50%	4.29%
46	<i>Delinquent (90+)</i>		
47	Number	37	64
48	%	92.50%	91.42%

<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>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	23	47
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	3	17
73	%	13.04%	36.17%
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	20	30
82	%	86.96%	63.83%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	14
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
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	5	13
4	% of Total Number of Applications	83.33%	65.00%
<i>Denied</i>			
6	Number of Borrowers Denied	1	7
7	% of Total Number of Applications	16.67%	35.00%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
<i>In Process</i>			
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
<i>Total</i>			
15	Total Number of Borrowers Applied	6	20
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	666	793
20	Median 1st Lien Housing Payment After Assistance	579	720
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	101097	123179
24	Median 1st Lien UPB After Program Entry	66597	98179
25	Median 2nd Lien UPB Before Program Entry	23161	14080
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	34500	30000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	34500	30000
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	\$134,500	<b>\$349,591</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
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	369	143
<i>Current</i>			
38	Number	0	1
39	%	0.00%	7.69%
<i>Delinquent (30+)</i>			
41	Number	0	0
42	%	0.00%	0.00%
<i>Delinquent (60+)</i>			
44	Number	1	1
45	%	20.00%	7.69%
<i>Delinquent (90+)</i>			
47	Number	4	11
48	%	80.00%	84.62%
<b>49 Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	7

# Georgia

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

		QTD	Cumulative
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	1	4
73	%	50.00%	57.14%
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	3
82	%	50.00%	42.86%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	4
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

Line 36-Quarterly increase is due to an applicant that first applied in 2012 and reapplied in 2015. The original application date was used in the calculation.

## 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 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 <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 on behalf of all borrowers.
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.
<b>Co-Borrower</b>	
<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 of the first mortgage 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 applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided 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.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
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Median 1st Lien Housing Payment After Assistance	Median first lien housing payment <b>paid by homeowner</b> 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> 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> 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.
<b>Assistance Characteristics</b>	
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).
<b>Other Characteristics</b>	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Length of time is determined by the original date of contact; if a borrower subsequently reapplies for the program and receives assistance, the date of initial contact does not change. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>	
<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 <b>approved and funded</b> , 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.
<b>Program Completion/ Transition</b>	
<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.
<b>Deed-in-Lieu</b>	
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.
<b>Other - Borrower Still Owns Home</b>	
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.
<b>Homeownership Retention</b>	
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.
<b>Geographic Breakdown (by City/County)</b>	
Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
Mortgage Payment Assistance	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Mortgage Reinstatement Assistance	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Recast/Modification	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast).