



Fourth Quarter 2017 Performance Report

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

As of the December 2017, 11,134 individuals and families in 137 of Georgia's 159 counties have received \$244 million in mortgage assistance through HomeSafe Georgia.



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

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

Template Version Date: October 2017

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	661	11,005
3	Number of Unique Borrowers Denied Assistance	254	13216
4	Number of Unique Borrowers Withdrawn from Program	216	8675
5	Number of Unique Borrowers in Process	N/A	311
6	Total Number of Unique Borrower Applicants	N/A	33207
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$15,702,492	\$224,266,750
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,250,518	\$36,203,250
Geographic Breakdown (by county)			
10			
11	Appling	0	1
12	Atkinson	0	0
13	Bacon	0	1
14	Baker	0	0
15	Baldwin	0	13
16	Banks	0	9
17	Barrow	1	79
18	Bartow	1	36
19	Ben Hill	0	3
20	Berrien	0	2
21	Bibb	20	107
22	Bleckley	0	1
23	Brantley	0	0
24	Brooks	0	1
25	Bryan	0	16
26	Bulloch	0	21
27	Burke	0	6
28	Butts	0	13
29	Calhoun	0	0
30	Camden	0	20
31	Candler	0	0
32	Carroll	1	67
33	Catoosa	0	21
34	Charlton	0	4
35	Chatham	18	174
36	Chattahoochee	0	1
37	Chattooga	0	7
38	Cherokee	1	192
39	Clarke	0	29
40	Clay	0	1
41	Clayton	82	932
42	Clinch	0	1
43	Cobb	5	938
44	Coffee	0	3
45	Colquitt	0	11
46	Columbia	1	50
47	Cook	0	1
48	Coweta	4	112
49	Crawford	0	8
50	Crisp	1	3
51	Dade	0	2
52	Dawson	0	17
53	Decatur	5	13

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
54	DeKalb	133	1782
55	Dodge	0	2
56	Dooly	0	0
57	Dougherty	2	47
58	Douglas	36	332
59	Early	0	3
60	Echols	0	0
61	Effingham	1	25
62	Elbert	0	6
63	Emanuel	0	2
64	Evans	0	5
65	Fannin	0	7
66	Fayette	1	117
67	Floyd	0	36
68	Forsyth	4	137
69	Franklin	0	9
70	Fulton	114	1657
71	Gilmer	0	12
72	Glascock	0	0
73	Glynn	0	31
74	Gordon	0	8
75	Grady	0	5
76	Greene	1	10
77	Gwinnett	94	1480
78	Habersham	0	11
79	Hall	0	78
80	Hancock	0	1
81	Haralson	0	5
82	Harris	0	14
83	Hart	0	8
84	Heard	0	3
85	Henry	41	482
86	Houston	2	68
87	Irwin	0	0
88	Jackson	0	52
89	Jasper	0	8
90	Jeff Davis	0	3
91	Jefferson	0	1
92	Jenkins	0	2
93	Johnson	0	0
94	Jones	0	12
95	Lamar	0	16
96	Lanier	1	1
97	Laurens	0	9
98	Lee	1	14
99	Liberty	0	54
100	Lincoln	0	2
101	Long	0	8
102	Lowndes	2	35
103	Lumpkin	0	9
104	Macon	0	1
105	Madison	0	8
106	Marion	0	3

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
107	McDuffie	0	7
108	McIntosh	0	1
109	Meriwether	0	4
110	Miller	0	2
111	Mitchell	0	4
112	Monroe	0	8
113	Montgomery	0	1
114	Morgan	0	7
115	Murray	2	15
116	Muscogee	26	157
117	Newton	8	237
118	Oconee	0	16
119	Oglethorpe	0	9
120	Paulding	39	294
121	Peach	1	22
122	Pickens	0	16
123	Pierce	0	0
124	Pike	0	12
125	Polk	0	12
126	Pulaski	0	3
127	Putnam	1	11
128	Quitman	0	0
129	Rabun	0	6
130	Randolph	0	2
131	Richmond	1	89
132	Rockdale	5	219
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	1	66
137	Stephens	0	7
138	Stewart	0	0
139	Sumter	0	13
140	Talbot	1	2
141	Taliaferro	1	1
142	Tattnall	0	0
143	Taylor	0	1
144	Telfair	0	0
145	Terrell	0	2
146	Thomas	0	15
147	Tift	1	6
148	Toombs	0	2
149	Towns	0	3
150	Treutlen	0	0
151	Troup	1	23
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upton	0	8
156	Walker	0	15
157	Walton	0	86
158	Ware	0	4
159	Warren	0	0

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
160	Washington	0	0
161	Wayne	0	5
162	Webster	0	0
163	Wheeler	0	2
164	White	0	6
165	Whitfield	0	21
166	Wilcox	0	2
167	Wilkes	0	5
168	Wilkinson	0	0
169	Worth	0	4
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
173	American Indian or Alaskan Native	1	32
174	Asian	8	148
175	Black or African American	438	7,574
176	Native Hawaiian or other Pacific Islander	0	17
177	White	165	2,711
178	Information not provided by borrower	49	523
Ethnicity			
180	Hispanic or Latino	24	321
181	Not Hispanic or Latino	620	10,656
182	Information not provided by borrower	17	28
Sex			
184	Male	248	3,851
185	Female	413	7,154
186	Information not provided by borrower	0	0
Co-Borrower			
Race			
189	American Indian or Alaskan Native	0	12
190	Asian	1	86
191	Black or African American	71	1,649
192	Native Hawaiian or other Pacific Islander	0	10
193	White	17	1,031
194	Information not provided by borrower	41	242
Ethnicity			
196	Hispanic or Latino	1	107
197	Not Hispanic or Latino	94	2,872
198	Information not provided by borrower	35	51
Sex			
200	Male	55	1,024
201	Female	75	2,006
202	Information not provided by borrower	0	0

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 8: Cuml total over by 1 due to rounding

Line 181: 49 increased moved from Information not provided by borrower

Line 182: 49 decreased moved to Not Hispanic or Latino

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	59	8,721
4	% of Total Number of Applications	N/A	28.73%
5	<i>Denied</i>		
6	Number of Borrowers Denied	229	13033
7	% of Total Number of Applications	N/A	42.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	204	8566
10	% of Total Number of Applications	N/A	28.22%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	33
13	% of Total Number of Applications	N/A	0.11%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	30353
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,104	952
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	18
22	Median Assistance Amount	2,909	18,467
23	Assistance Characteristics		
24	Assistance Provided to Date	\$3,585,035	\$176,714,056
25	Other Characteristics		
26	<i>Current</i>		
27	Number	17	3,719
28	%	28.82%	42.65%
29	<i>Delinquent (30+)</i>		
30	Number	11	1,025
31	%	18.64%	11.75%
32	<i>Delinquent (60+)</i>		
33	Number	4	1,018
34	%	6.78%	11.67%
35	<i>Delinquent (90+)</i>		
36	Number	27	2,959
37	%	45.76%	33.93%
38	Borrower Income (\$)		
39	Above \$90,000	1.69%	0.72%
40	\$70,000- \$89,000	1.69%	1.44%
41	\$50,000- \$69,000	3.40%	5.14%
42	Below \$50,000	93.22%	92.70%
43	Hardship		
44	Unemployment	46	7,296
45	Underemployment	13	1,425
46	Divorce	0	0
47	Medical Condition	0	0
48	Death	0	0
49	Other	0	0

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	290	7,751
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	36
55	%	0.00%	0.46%
56	<i>Cancelled</i>		
57	Number	0	1
58	%	0.00%	0.01%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	34
64	%	0.00%	0.44%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	58	1,292
71	%	20.00%	16.67%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	1	448
74	%	0.34%	5.78%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	231	5,940
77	%	79.66%	76.64%

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia				
HFA Performance Data Reporting- Program Performance				
Mortgage Reinstatement Assistance				
			QTD	Cumulative
1	Program Intake/Evaluation			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		25	670
4	% of Total Number of Applications		N/A	83.23%
5	<i>Denied</i>			
6	Number of Borrowers Denied		3	54
7	% of Total Number of Applications		N/A	6.71%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		2	66
10	% of Total Number of Applications		N/A	8.20%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	15
13	% of Total Number of Applications		N/A	1.86%
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	805
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	3
17	Program Characteristics			
18	General Characteristics			
19	Median Assistance Amount		7244	9617
20	Assistance Characteristics			
21	Assistance Provided to Date		\$297,310	\$7,457,474
22	Other Characteristics			
23	<i>Current</i>			
24	Number		0	4
25	%		0.00%	0.60%
26	<i>Delinquent (30+)</i>			
27	Number		0	3
28	%		0.00%	0.45%
29	<i>Delinquent (60+)</i>			
30	Number		3	32
31	%		12.00%	4.78%
32	<i>Delinquent (90+)</i>			
33	Number		22	631
34	%		88.00%	94.17%
35	Borrower Income (\$)			
36	Above \$90,000		12.00%	10.75%
37	\$70,000- \$89,000		12.00%	13.13%
38	\$50,000- \$69,000		40.00%	25.97%
39	Below \$50,000		36.00%	50.15%
40	Hardship			
41	Unemployment		12	242
42	Underemployment		4	185
43	Divorce		1	11
44	Medical Condition		7	207
45	Death		1	25
46	Other		0	0

Georgia				
HFA Performance Data Reporting- Program Performance				
Mortgage Reinstatement Assistance				
			QTD	Cumulative
47	Program Outcomes			
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		29	655
49	Alternative Outcomes			
50	<i>Foreclosure Sale</i>			
51	Number		0	1
52	%		0.00%	0.15%
53	<i>Cancelled</i>			
54	Number		0	0
55	%		0.00%	0.00%
56	<i>Deed in Lieu</i>			
57	Number		0	0
58	%		0.00%	0.00%
59	<i>Short Sale</i>			
60	Number		0	0
61	%		0.00%	0.00%
62	Program Completion/ Transition			
63	<i>Loan Modification Program</i>			
64	Number		N/A	N/A
65	%		N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>			
67	Number		N/A	N/A
68	%		N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>			
70	Number		29	654
71	%		100.00%	99.85%
72	<i>Other - Borrower Still Owns Home</i>			
73	Number		N/A	N/A
74	%		N/A	N/A
<p>Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.</p> <p>Line 21: Cumulative shortage of 1 due to rounding.</p>				

Georgia			
HFA Performance Data Reporting- Program Performance			
Recast/Modification			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	189	1007
4	% of Total Number of Applications	N/A	69.83%
5	<i>Denied</i>		
6	Number of Borrowers Denied	22	129
7	% of Total Number of Applications	N/A	8.95%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	10	43
10	% of Total Number of Applications	N/A	2.98%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	263
13	% of Total Number of Applications	N/A	18.24%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1442
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	799	819
20	Median 1st Lien Housing Payment After Assistance	799	814
21	Median 2nd Lien Housing Payment Before Assistance	0	145
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	113171	115085
24	Median 1st Lien UPB After Program Entry	83455	85200
25	Median 2nd Lien UPB Before Program Entry	23725	20871
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	31744	29593
28	Median Assistance Amount	31555	29920
29	Assistance Characteristics		
30	Assistance Provided to Date	\$6,000,147	\$30,945,219
31	Other Characteristics		
32	<i>Current</i>		
33	Number	141	754
34	%	74.60%	74.88%
35	<i>Delinquent (30+)</i>		
36	Number	37	176
37	%	19.58%	17.48%
38	<i>Delinquent (60+)</i>		
39	Number	11	39
40	%	5.82%	3.87%
41	<i>Delinquent (90+)</i>		
42	Number	0	38
43	%	0.00%	3.77%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	1.19%
46	100%-119%	21.16%	24.73%
47	120%-139%	36.52%	38.83%
48	140%-159%	20.63%	21.25%
49	>=160%	21.69%	14.00%
50	Borrower Income (\$)		
51	Above \$90,000	3.70%	3.57%
52	\$70,000- \$89,000	11.65%	16.39%
53	\$50,000- \$69,000	21.69%	26.02%
54	Below \$50,000	62.96%	54.02%
55	Hardship		
56	Unemployment	0	6
57	Underemployment	0	10
58	Divorce	0	0
59	Medical Condition	0	19
60	Death	0	20
61	Other	189	952

Georgia			
HFA Performance Data Reporting- Program Performance Recast/Modification			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	225	901
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.11%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	54
80	%	0.00%	5.99%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	225	846
86	%	100.00%	93.90%

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	388	610
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	610
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	134950	134700
20	Median Credit Score	700	700
21	Median DTI	33%	33%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$5,820,000	\$9,150,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	3.87%	3.77%
28	\$50,000- \$69,000	31.18%	31.31%
29	Below \$50,000	64.95%	64.92%

Georgia

HFA Performance Data Reporting- Program Performance Down Payment Assistance

QTD

Cumulative

Home Mortgage Disclosure Act (HMDA)

Borrower

Race

American Indian or Alaskan Native	1	1
Asian	7	10
Black or African American	213	350
Native Hawaiian or other Pacific Islander	0	0
White	132	191
Information not provided by borrower	35	58

Ethnicity

Hispanic or Latino	18	30
Not Hispanic or Latino	353	552
Information not provided by borrower	17	28

Sex

Male	165	252
Female	223	358
Information not provided by borrower	0	0

Co-Borrower

Race

American Indian or Alaskan Native	0	0
Asian	0	0
Black or African American	0	0
Native Hawaiian or other Pacific Islander	0	0
White	0	0
Information not provided by borrower	35	53

Ethnicity

Hispanic or Latino	0	0
Not Hispanic or Latino	0	2
Information not provided by borrower	35	51

Sex

Male	13	16
Female	22	37
Information not provided by borrower	0	0

Geographic Breakdown (by Targeted Area)

Bibb	18	25
Chatham	14	16
Clayton	42	62
DeKalb	65	109
Douglas	28	41
Fulton	47	82
Gwinnett	82	128
Henry	36	55
Muscogee	23	36
Paulding	33	56

Line 41: 49 increased moved from Information not provided by borrower

Line 42: 49 decreased moved to Not Hispanic or Latino

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

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

Geographic Breakdown (by County)

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

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.

	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of

Current Combined Loan to Value Ratio (CLTV)

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

Alternative Outcomes

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

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

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

Current Combined Loan to Value Ratio (CLTV)

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

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

Alternative Outcomes

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

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	

Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Home Mortgage Disclosure Act (HMDA)

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

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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HFA Performance Data Reporting - Program Notes

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).
Down Payment Assistance	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.