

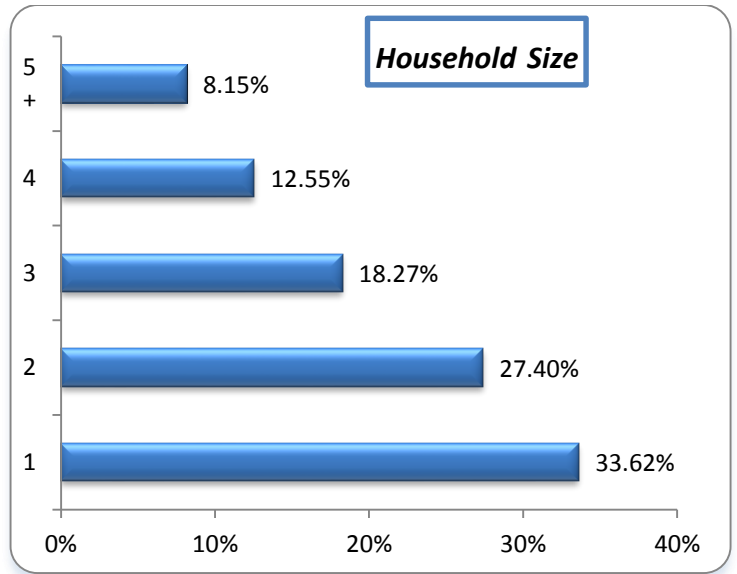
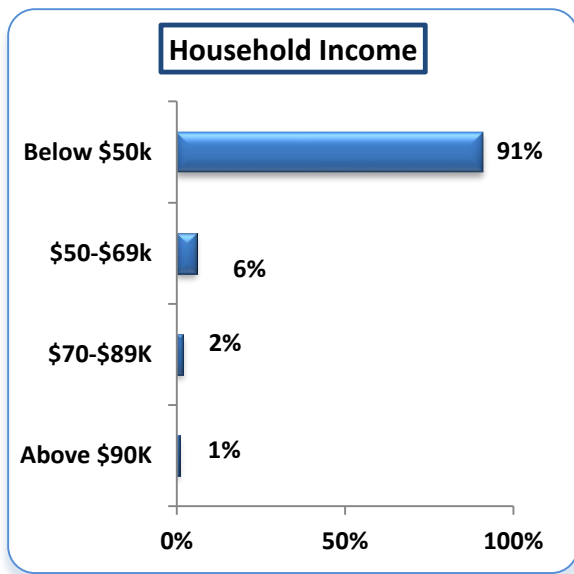
**1<sup>st</sup> Quarter 2016 Performance Report**

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 administered by the Georgia Department of Community Affairs (DCA).

As of the March, 2016, 7,939 individuals and families in 131 of Georgia’s 159 counties have received \$172 million in temporary mortgage assistance through HomeSafe Georgia

A statewide campaign to promote HomeSafe Georgia through radio ads, billboards and posters continues in cities across the state.

**DEMOGRAPHICS OF APPROVED APPLICANTS**



<i><b>Borrower Race</b></i>	<i><b>Cumulative</b></i>
American Indian or Alaskan Native	0.37%
Asian	1.42%
Black or African American	66.92%
Native Hawaiian or other Pacific Islander	0.18%
White	26.68%
Information not provided by borrower	4.43%
<i><b>Ethnicity</b></i>	<i><b>Cumulative</b></i>
Hispanic or Latino	2.83%
Not Hispanic or Latino	97.17%



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: April 2016**

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	373	7814
	Number of Unique Borrowers Denied Assistance	360	10444
	Number of Unique Borrowers Withdrawn from Program	203	7401
	Number of Unique Borrowers in Process	613	N/A
	Total Number of Unique Borrower Applicants	1549	26272
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$7,886,905	\$143,465,955
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,655,835	\$27,341,443
<b>Borrower Income (\$)</b>			
	Above \$90,000	4.02%	1.04%
	\$70,000- \$89,000	2.14%	1.89%
	\$50,000- \$69,000	7.78%	6.02%
	Below \$50,000	86.06%	91.05%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	5.36%	1.79%
	110%-119%	0.54%	0.79%
	100%- 109%	1.88%	1.00%
	90%- 99%	1.34%	1.59%
	80%- 89%	2.95%	2.14%
	Below 80%	87.93%	92.69%
<b>Geographic Breakdown (by county)</b>			
	Appling	0	2
	Atkinson	0	0
	Bacon	0	1
	Baker	0	0
	Baldwin	1	12
	Banks	0	7
	Barrow	3	67
	Bartow	1	32
	Ben Hill	0	2
	Berrien	0	2
	Bibb	3	60
	Bleckley	0	1
	Brantley	0	0
	Brooks	0	1
	Bryan	0	11
	Bulloch	1	15
	Burke	1	5
	Butts	0	12
	Calhoun	0	0
	Camden	1	16
	Candler	0	0
	Carroll	0	54
	Catoosa	1	18
	Charlton	0	4
	Chatham	6	124
	Chattahoochee	0	0
	Chattooga	0	4

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
50	Cherokee	7	162
51	Clarke	0	26
52	Clay	0	1
53	Clayton	31	561
54	Clinch	0	1
55	Cobb	31	759
56	Coffee	0	3
57	Colquitt	0	9
58	Columbia	0	40
59	Cook	0	0
60	Coweta	4	86
61	Crawford	0	7
62	Crisp	0	1
63	Dade	0	1
64	Dawson	0	17
65	Decatur	0	4
66	DeKalb	44	1189
67	Dodge	0	1
68	Dooly	0	0
69	Dougherty	2	38
70	Douglas	17	218
71	Early	0	2
72	Echols	0	0
73	Effingham	2	20
74	Elbert	1	4
75	Emanuel	0	2
76	Evans	1	4
77	Fannin	0	5
78	Fayette	1	96
79	Floyd	1	30
80	Forsyth	6	117
81	Franklin	0	6
82	Fulton	63	1057
83	Gilmer	1	9
84	Glascocock	0	0
85	Glynn	2	25
86	Gordon	0	7
87	Grady	0	5
88	Greene	0	8
89	Gwinnett	37	1080
90	Habersham	0	10
91	Hall	6	64
92	Hancock	0	0
93	Haralson	0	4
94	Harris	1	13
95	Hart	1	8
96	Heard	0	2
97	Henry	18	340
98	Houston	4	54
99	Irwin	0	0

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
100	Jackson	1	45
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0
106	Jones	0	9
107	Lamar	1	15
108	Lanier	0	0
109	Laurens	0	6
110	Lee	2	11
111	Liberty	1	49
112	Lincoln	0	2
113	Long	0	7
114	Lowndes	2	29
115	Lumpkin	0	8
116	Macon	0	1
117	Madison	0	5
118	Marion	1	2
119	McDuffie	2	7
120	McIntosh	0	1
121	Meriwether	0	2
122	Miller	0	2
123	Mitchell	0	4
124	Monroe	0	7
125	Montgomery	0	1
126	Morgan	1	7
127	Murray	0	12
128	Muscogee	10	88
129	Newton	9	172
130	Oconee	0	13
131	Oglethorpe	0	7
132	Paulding	8	181
133	Peach	2	16
134	Pickens	1	14
135	Pierce	0	0
136	Pike	1	12
137	Polk	1	12
138	Pulaski	0	2
139	Putnam	0	8
140	Quitman	0	0
141	Rabun	0	6
142	Randolph	0	2
143	Richmond	7	63
144	Rockdale	8	169
145	Schley	0	0
146	Screven	0	0
147	Seminole	0	1
148	Spalding	2	58
149	Stephens	0	5

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
150	Stewart	0	0
151	Sumter	2	12
152	Talbot	0	1
153	Taliaferro	0	0
154	Tattnall	0	0
155	Taylor	0	1
156	Telfair	0	0
157	Terrell	1	2
158	Thomas	2	11
159	Tift	1	4
160	Toombs	0	0
161	Towns	0	3
162	Treutlen	0	0
163	Troup	0	17
164	Turner	0	1
165	Twiggs	0	3
166	Union	0	9
167	Upton	1	8
168	Walker	2	11
169	Walton	3	68
170	Ware	0	4
171	Warren	0	0
172	Washington	0	0
173	Wayne	1	4
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	1	18
178	Wilcox	0	1
179	Wilkes	0	5
180	Wilkinson	0	0
181	Worth	0	4

### Home Mortgage Disclosure Act (HMDA)

		<i>Borrower</i>		
183	<b>Race</b>			
184	American Indian or Alaskan Native	1	29	
185	Asian	7	111	
186	Black or African American	288	5229	
187	Native Hawaiian or other Pacific Islander	0	14	
188	White	64	2085	
189	Information not provided by borrower	13	346	
190	<b>Ethnicity</b>			
191	Hispanic or Latino	8	221	
192	Not Hispanic or Latino	365	7593	
193	Information not provided by borrower	0	0	
194	<b>Sex</b>			
195	Male	109	2757	
196	Female	264	5057	
197	Information not provided by borrower	0	0	
198				

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Co-Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	0	10
	Asian	8	63
	Black or African American	86	1065
	Native Hawaiian or other Pacific Islander	0	5
	White	34	807
	Information not provided by borrower	6	134
<b>Ethnicity</b>			
	Hispanic or Latino	2	80
	Not Hispanic or Latino	132	2004
	Information not provided by borrower	0	0
<b>Sex</b>			
	Male	61	685
	Female	73	1399
	Information not provided by borrower	0	0
<b>Hardship</b>			
	Unemployment	256	6350
	Underemployment	85	1321
	Divorce	0	0
	Medical Condition	30	120
	Death	2	23
	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	73.46%	48.85%
	100%-109%	9.38%	12.86%
	110%-120%	4.83%	10.46%
	>120%	12.33%	27.83%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	70.51%	44.04%
	100%-119%	16.09%	23.84%
	120%-139%	8.58%	16.20%
	140%-159%	2.14%	8.31%
	>=160%	2.68%	7.61%
<b>Delinquency Status (%)</b>			
	Current	15.82%	43.15%
	30+	14.48%	10.46%
	60+	13.67%	11.38%
	90+	56.03%	35.01%
<b>Household Size</b>			
	1	117	2627
	2	97	2141
	3	65	1428
	4	57	981
	5+	37	637

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.



<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	295	7466
4	% of Total Number of Applications	20.70%	28.92%
5	<i>Denied</i>		
6	Number of Borrowers Denied	348	10392
7	% of Total Number of Applications	24.42%	40.25%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	191	7368
10	% of Total Number of Applications	13.40%	28.54%
11	<i>In Process</i>		
12	Number of Borrowers In Process	591	N/A
13	% of Total Number of Applications	41.47%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1425	25817
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	951	942
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	189	193
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	119258	122504
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	29815	27891
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	2796	16998
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$6,996,450	<b>\$139,296,311</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	134	156
37	<i>Current</i>		
38	Number	59	3365
39	%	20.00%	45.07%
40	<i>Delinquent (30+)</i>		
41	Number	53	813
42	%	17.97%	10.89%
43	<i>Delinquent (60+)</i>		
44	Number	49	869
45	%	16.61%	11.64%
46	<i>Delinquent (90+)</i>		
47	Number	134	2419
48	%	45.42%	32.40%
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	320	5508
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
53	Number	0	32
54	%	0.00%	0.58%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	31
63	%	0.00%	0.56%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	37
67	%	0.00%	0.67%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	93	798
70	%	29.06%	14.49%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	3	419
73	%	0.94%	7.61%
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	224	4190
82	%	70.00%	76.07%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	6811
85	Six Months %	N/A	99.08%
86	Twelve Months Number	N/A	6102
87	Twelve Months %	N/A	98.98%
88	Twenty-four Months Number	N/A	4707
89	Twenty-four Months %	N/A	98.68%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
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 31: Amount is over by one due to rounding.			
Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 1st Quarter is 86.			

<b>Georgia</b>				
<b>HFA Performance Data Reporting- Program Performance</b>				
<b>Mortgage Reinstatement Assistance</b>				
			<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		72	312
4	% of Total Number of Applications		72.73%	83.20%
5	<i>Denied</i>			
6	Number of Borrowers Denied		1	21
7	% of Total Number of Applications		1.01%	5.60%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		6	22
10	% of Total Number of Applications		6.06%	5.87%
11	<i>In Process</i>			
12	Number of Borrowers In Process		20	N/A
13	% of Total Number of Applications		20.20%	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		99	375
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		834	897
20	Median 1st Lien Housing Payment After Assistance		N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance		164	83
22	Median 2nd Lien Housing Payment After Assistance		N/A	N/A
23	Median 1st Lien UPB Before Program Entry		109269	123248
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		8437	20962
26	Median 2nd Lien UPB After Program Entry		N/A	N/A
27	Median Principal Forgiveness		N/A	N/A
28	Median Length of Time Borrower Receives Assistance		N/A	N/A
29	Median Assistance Amount		7848	8512
30	<b>Assistance Characteristics</b>			
31	Assistance Provided to Date		\$762,455	<b>\$3,040,353</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		200	184
37	<i>Current</i>			
38	Number		0	4
39	%		0.00%	1.28%
40	<i>Delinquent (30+)</i>			
41	Number		1	1
42	%		1.39%	0.32%
43	<i>Delinquent (60+)</i>			
44	Number		2	15
45	%		2.78%	4.81%
46	<i>Delinquent (90+)</i>			
47	Number		69	292
48	%		95.83%	93.59%

<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)		67	272
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		67	205
73	%		100.00%	75.37%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		0	67
82	%		0.00%	24.63%
83	<b>Homeownership Retention</b>			
84	Six Months Number		N/A	186
85	Six Months %		N/A	100.00%
86	Twelve Months Number		N/A	70
87	Twelve Months %		N/A	100.00%
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%
<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: Due to 2 loans with 2nd lien payments of 167.94 and 160.71 resulting in medium of 164. Prior quarter medium was 0.00.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 1st Quarter is 97.</p>				

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Recast/Modification</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	6	39
4	% of Total Number of Applications	24.00%	46.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	11	31
7	% of Total Number of Applications	44.00%	37.35%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	6	11
10	% of Total Number of Applications	24.00%	13.25%
11	<i>In Process</i>		
12	Number of Borrowers In Process	2	N/A
13	% of Total Number of Applications	8.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	25	83
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	883	838
20	Median 1st Lien Housing Payment After Assistance	730	680
21	Median 2nd Lien Housing Payment Before Assistance	0	129
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	126564	123179
24	Median 1st Lien UPB After Program Entry	93986	90576
25	Median 2nd Lien UPB Before Program Entry	0	23161
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	31507	30963
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	31000	30000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$128,000	<b>\$1,129,291</b>
32	Total Lender/Service Assistance Amount	N/A	<b>N/A</b>
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	156	187
37	<i>Current</i>		
38	Number	0	3
39	%	0.00%	7.69%
40	<i>Delinquent (30+)</i>		
41	Number	0	3
42	%	0.00%	7.69%
43	<i>Delinquent (60+)</i>		
44	Number	0	5
45	%	0.00%	12.83%
46	<i>Delinquent (90+)</i>		
47	Number	6	28
48	%	100.00%	71.79%
49	<b>Program Outcomes</b>		

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance Recast/Modification</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	34
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	0	4
73	%	0.00%	11.76%
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	6	30
82	%	100.00%	88.24%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	26
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	13
87	Twelve Months %	N/A	100.00%
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%
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 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 1st Quarter is 100.			

## 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 on 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 by the HFA across all programs.
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.
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.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
		<b>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.
		<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.
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.
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.
Delinquency Status (%)		
All Categories		Delinquency status at the time of assistance.
Household Size		
All Categories		Household size at the time of assistance.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Program Intake/Evaluation		
		<b>Approved</b>
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.
		<b>Denied</b>
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.
		<b>Withdrawn</b>
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.
		<b>In Process</b>
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided on 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 on and are pending review divided by the total number of borrowers who applied for the specific program.
		<b>Total</b>
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.



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.

#### 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). 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).

#### Other Characteristics

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). May include borrowers who had previously applied for other HHF programs.
<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.

#### 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.
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#### 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.
%	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.

#### 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 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.



<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	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 <i>as the desired outcome of the program</i> .
%	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.

**Homeownership Retention**

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.

**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).