



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**

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	520	12,117
3	Number of Unique Borrowers Denied Assistance	19	13,244
4	Number of Unique Borrowers Withdrawn from Program	14	8,709
5	Number of Unique Borrowers in Process	N/A	87
6	Total Number of Unique Borrower Applicants	N/A	34,454
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$10,800,490	\$249,074,425
9	Total Spent on Administrative Support, Outreach, and Counseling	\$420,906	\$37,435,286
10	<b>Geographic Breakdown (by county)</b>		
11	Appling	0	1
12	Atkinson	0	0
13	Bacon	0	1
14	Baker	0	0
15	Baldwin	1	15
16	Banks	0	9
17	Barrow	0	79
18	Bartow	0	36
19	Ben Hill	0	3
20	Berrien	0	2
21	Bibb	15	143
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	14
29	Calhoun	0	0
30	Camden	0	20
31	Candler	0	0
32	Carroll	1	68
33	Catoosa	0	21
34	Charlton	0	4
35	Chatham	20	211
36	Chattahoochee	0	1
37	Chattooga	0	7
38	Cherokee	1	193
39	Clarke	0	29
40	Clay	0	1
41	Clayton	55	1079

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
42	Clinch	0	1
43	Cobb	8	950
44	Coffee	0	3
45	Colquitt	0	11
46	Columbia	0	51
47	Cook	0	1
48	Coweta	1	114
49	Crawford	0	8
50	Crisp	1	4
51	Dade	0	2
52	Dawson	0	17
53	Decatur	2	15
54	DeKalb	84	1986
55	Dodge	0	2
56	Dooly	0	0
57	Dougherty	1	49
58	Douglas	34	400
59	Early	0	3
60	Echols	0	0
61	Effingham	0	25
62	Elbert	0	6
63	Emanuel	0	2
64	Evans	0	5
65	Fannin	0	7
66	Fayette	1	120
67	Floyd	0	36
68	Forsyth	0	137
69	Franklin	0	9
70	Fulton	79	1831
71	Gilmer	0	13
72	Glascok	0	0
73	Glynn	0	31
74	Gordon	0	8
75	Grady	0	5
76	Greene	0	10
77	Gwinnett	87	1640
78	Habersham	0	11
79	Hall	1	79
80	Hancock	0	1
81	Haralson	1	6
82	Harris	0	14
83	Hart	0	8
84	Heard	0	3
85	Henry	41	577
86	Houston	3	71
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	2	14

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
95	Lamar	0	16
96	Lanier	0	1
97	Laurens	0	9
98	Lee	0	14
99	Liberty	1	55
100	Lincoln	0	2
101	Long	1	9
102	Lowndes	0	36
103	Lumpkin	0	9
104	Macon	0	1
105	Madison	0	8
106	Marion	0	3
107	McDuffie	0	7
108	McIntosh	0	1
109	Meriwether	0	4
110	Miller	0	2
111	Mitchell	0	5
112	Monroe	0	8
113	Montgomery	0	1
114	Morgan	0	7
115	Murray	0	15
116	Muscogee	25	212
117	Newton	4	243
118	Oconee	0	16
119	Oglethorpe	0	10
120	Paulding	41	365
121	Peach	0	22
122	Pickens	0	16
123	Pierce	0	0
124	Pike	0	12
125	Polk	0	12
126	Pulaski	0	3
127	Putnam	0	11
128	Quitman	0	0
129	Rabun	1	7
130	Randolph	0	2
131	Richmond	1	90
132	Rockdale	5	232
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	0	66
137	Stephens	0	7
138	Stewart	0	0
139	Sumter	0	13
140	Talbot	0	2
141	Taliaferro	0	1
142	Tattnall	0	0
143	Taylor	0	1
144	Telfair	0	0
145	Terrell	0	2
146	Thomas	1	16
147	Tift	0	6

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
148	Toombs	0	2
149	Towns	0	3
150	Treutlen	0	0
151	Troup	0	23
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upson	0	8
156	Walker	0	16
157	Walton	0	86
158	Ware	0	4
159	Warren	0	0
160	Washington	0	0
161	Wayne	0	5
162	Webster	0	0
163	Wheeler	0	2
164	White	1	7
165	Whitfield	0	21
166	Wilcox	0	2
167	Wilkes	0	5
168	Wilkinson	0	0
169	Worth	0	4
170	<b>Home Mortgage Disclosure Act (HMDA)</b>		
171	<i><b>Borrower</b></i>		
172	<i><b>Race</b></i>		
173	American Indian or Alaskan Native	1	33
174	Asian	15	167
175	Black or African American	300	8,283
176	Native Hawaiian or other Pacific Islander	0	17
177	White	136	2,976
178	Information not provided by borrower	68	641
179	<i><b>Ethnicity</b></i>		
180	Hispanic or Latino	22	370
181	Not Hispanic or Latino	459	11,659
182	Information not provided by borrower	39	88
183	<i><b>Sex</b></i>		
184	Male	234	4,308
185	Female	286	7,809
186	Information not provided by borrower	0	0
187	<i><b>Co-Borrower</b></i>		
188	<i><b>Race</b></i>		
189	American Indian or Alaskan Native	0	12
190	Asian	0	88
191	Black or African American	37	1,727
192	Native Hawaiian or other Pacific Islander	0	10
193	White	11	1,051
194	Information not provided by borrower	40	315
195	<i><b>Ethnicity</b></i>		
196	Hispanic or Latino	0	112
197	Not Hispanic or Latino	48	2,974
198	Information not provided by borrower	40	117
199	<i><b>Sex</b></i>		
200	Male	34	1,092

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
201	Female	54	2,111
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 3: Number reflects (QTD) denied applications in the underwriting portal at quarter end.

Line 4: Number reflects (QTD) withdrawn applications in the underwriting portal at quarter end.

Line 5: Number reflects in-process applications in the underwriting portal at quarter end.

Line 193: Cuml number increased by 1 due to addition of co-borrower.

Line 197: Cuml number increased by 1 due to addition of co-borrower.

Line 200: Cuml number increased by 1 due to addition of co-borrower.

# Georgia

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	4	8,751
3	% of Total Number of Applications	N/A	28.82%
<i>Denied</i>			
4	Number of Borrowers Denied	0	13,034
5	% of Total Number of Applications	N/A	42.93%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	1	8,578
7	% of Total Number of Applications	N/A	28.25%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	0
9	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	30,363
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
12	Median 1st Lien Housing Payment Before Assistance	1,178	953
13	Median 1st Lien Housing Payment After Assistance	0	0
14	Median Length of Time Borrower Receives Assistance	N/A	18
15	Median Assistance Amount	2,916	19,006
<b>23 Assistance Characteristics</b>			
16	Assistance Provided to Date	\$2,345,932	\$182,103,363
<b>25 Other Characteristics</b>			
<i>Current</i>			
17	Number	2	3,731
18	%	50.00%	42.64%
<i>Delinquent (30+)</i>			
19	Number	0	1,026
20	%	0.00%	11.72%
<i>Delinquent (60+)</i>			
21	Number	1	1,022
22	%	25.00%	11.68%
<i>Delinquent (90+)</i>			
23	Number	1	2,972
24	%	25.00%	33.96%
<b>38 Borrower Income (\$)</b>			
25	Above \$90,000	0.00%	0.73%
26	\$70,000- \$89,000	0.00%	1.45%
27	\$50,000- \$69,000	0.00%	5.13%
28	Below \$50,000	100.00%	92.69%
<b>43 Hardship</b>			
29	Unemployment	4	7,320
30	Underemployment	0	1,431
31	Divorce	0	0
32	Medical Condition	0	0
33	Death	0	0
34	Other	0	0

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	182	8,089
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	36
55	%	0.00%	0.45%
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%	0.42%
65	<b>Program Completion/ Transition</b>		
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	13	1,319
71	%	7.14%	16.31%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	1	450
74	%	0.55%	5.56%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	168	6,249
77	%	92.31%	77.25%
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 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		68	745
4	% of Total Number of Applications		N/A	78.59%
5	<i>Denied</i>			
6	Number of Borrowers Denied		12	66
7	% of Total Number of Applications		N/A	6.96%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		8	76
10	% of Total Number of Applications		N/A	8.02%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	61
13	% of Total Number of Applications		N/A	6.43%
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	948
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 Assistance Amount		11784	9749
20	<b>Assistance Characteristics</b>			
21	Assistance Provided to Date		\$947,564	<b>\$8,505,743</b>
22	<b>Other Characteristics</b>			
23	<i>Current</i>			
24	Number		0	4
25	%		0.00%	0.54%
26	<i>Delinquent (30+)</i>			
27	Number		0	3
28	%		0.00%	0.40%
29	<i>Delinquent (60+)</i>			
30	Number		2	34
31	%		2.94%	4.56%
32	<i>Delinquent (90+)</i>			
33	Number		66	704
34	%		97.06%	94.50%
35	<b>Borrower Income (\$)</b>			
36	Above \$90,000		17.39%	11.41%
37	\$70,000- \$89,000		1.45%	11.95%
38	\$50,000- \$69,000		33.33%	26.84%
39	Below \$50,000		47.83%	49.80%
40	<b>Hardship</b>			
41	Unemployment		22	265
42	Underemployment		18	204
43	Divorce		0	11
44	Medical Condition		23	234
45	Death		5	31
46	Other		0	0

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Reinstatement Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	30	701
49	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	30	700
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>			

<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	43	1209
4	% of Total Number of Applications	N/A	84.31%
5	<i>Denied</i>		
6	Number of Borrowers Denied	7	144
7	% of Total Number of Applications	N/A	10.04%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	55
10	% of Total Number of Applications	N/A	3.84%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	26
13	% of Total Number of Applications	N/A	1.81%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1434
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	801	813
20	Median 1st Lien Housing Payment After Assistance	801	808
21	Median 2nd Lien Housing Payment Before Assistance	0	135
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	116952	114308
24	Median 1st Lien UPB After Program Entry	82900	83792
25	Median 2nd Lien UPB Before Program Entry	20575	20732
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	32294	29761
28	Median Assistance Amount	33085	30000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$1,431,994	<b>\$37,240,319</b>
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	24	873
34	%	55.81%	72.21%
35	<i>Delinquent (30+)</i>		
36	Number	4	229
37	%	9.30%	18.94%
38	<i>Delinquent (60+)</i>		
39	Number	5	54
40	%	11.63%	4.47%
41	<i>Delinquent (90+)</i>		
42	Number	10	53
43	%	23.26%	4.38%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.99%
46	100%-119%	32.56%	24.81%
47	120%-139%	39.54%	38.31%
48	140%-159%	9.30%	20.51%
49	>=160%	18.60%	15.38%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	3.31%
52	\$70,000- \$89,000	18.60%	15.47%
53	\$50,000- \$69,000	18.61%	24.56%
54	Below \$50,000	62.79%	56.66%
55	<b>Hardship</b>		
56	Unemployment	1	8
57	Underemployment	0	10
58	Divorce	0	0
59	Medical Condition	1	23
60	Death	0	22
61	Other	41	1,146
62	<b>Program Outcomes</b>		

## Georgia

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

		QTD	Cumulative
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	119	1190
64	<b>Alternative Outcomes</b>		
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%	0.08%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	6	62
80	%	5.04%	5.21%
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	113	1127
86	%	94.96%	94.71%

# Georgia

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

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	405	1415
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	1415
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	144000	138000
20	Median Credit Score	706	702
21	Median DTI	35%	34%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$6,075,000	<b>\$21,225,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	5.43%	4.81%
28	\$50,000- \$69,000	36.79%	32.93%
29	Below \$50,000	57.78%	62.26%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

# Georgia

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

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	0	1
32	Asian	15	28
33	Black or African American	208	800
34	Native Hawaiian or other Pacific Islander	0	0
35	White	123	429
36	Information not provided by borrower	59	157
37	<b>Ethnicity</b>		
38	Hispanic or Latino	20	69
39	Not Hispanic or Latino	346	1258
40	Information not provided by borrower	39	88
41	<b>Sex</b>		
42	Male	190	606
43	Female	215	809
44	Information not provided by borrower	0	0
45	<b>Co-Borrower</b>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	0
48	Asian	0	0
49	Black or African American	0	0
50	Native Hawaiian or other Pacific Islander	0	0
51	White	0	0
52	Information not provided by borrower	40	121
53	<b>Ethnicity</b>		
54	Hispanic or Latino	0	0
55	Not Hispanic or Latino	0	4
56	Information not provided by borrower	40	117
57	<b>Sex</b>		
58	Male	13	41
59	Female	27	80
60	Information not provided by borrower	0	0
61	<b>Geographic Breakdown (by Targeted Area)</b>		
62	Bibb	13	51
63	Chatham	19	49
64	Clayton	42	140
65	DeKalb	68	256
66	Douglas	26	98
67	Fulton	62	197
68	Gwinnett	75	272
69	Henry	34	137
70	Muscogee	25	90
71	Paulding	41	125

## 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 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the 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	<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).

#### Geographic Breakdown (by County)

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

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

### 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.
<b>Borrower Income</b>		
	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
<b>Hardship</b>		
	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.
<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.
	%	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
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<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.
<b>Program Completion/ Transition</b>		
	<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<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.
<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 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.e., 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)

<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.

#### 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.