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**
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	647	12,764
3	Number of Unique Borrowers Denied Assistance	17	13,259
4	Number of Unique Borrowers Withdrawn from Program	22	8,728
5	Number of Unique Borrowers in Process	N/A	153
6	Total Number of Unique Borrower Applicants	N/A	34,904
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$12,100,580	$261,175,005
9	Total Spent on Administrative Support, Outreach, and Counseling	$649,262	$38,084,548
10	**Geographic Breakdown (by county)**		
11	Appling	0	1
12	Atkinson	0	0
13	Bacon	0	1
14	Baker	0	0
15	Baldwin	0	15
16	Banks	0	9
17	Barrow	5	84
18	Bartow	1	37
19	Ben Hill	0	3
20	Berrien	0	2
21	Bibb	26	169
22	Bleckley	0	1
23	Brantley	0	0
24	Brooks	0	1
25	Bryan	1	17
26	Bulloch	0	21
27	Burke	0	6
28	Butts	0	14
29	Calhoun	0	0
30	Camden	1	21
31	Candler	0	0
32	Carroll	0	68
33	Catoosa	0	21
34	Charlton	0	4
35	Chatham	19	230
36	Chattahoochee	0	1
37	Chattooga	1	8
38	Cherokee	0	193
39	Clarke	0	29
40	Clay	0	1
41	Clayton	56	1135

			QTD	Cumulative
42		Clinch	0	1
43		Cobb	16	966
44		Coffee	1	4
45		Colquitt	1	12
46		Columbia	2	53
47		Cook	0	1
48		Coweta	2	116
49		Crawford	0	8
50		Crisp	0	4
51		Dade	0	2
52		Dawson	0	17
53		Decatur	0	9
54		DeKalb	99	2091
55		Dodge	0	2
56		Dooly	0	0
57		Dougherty	1	50
58		Douglas	43	443
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	0	120
67		Floyd	0	36
68		Forsyth	3	140
69		Franklin	0	9
70		Fulton	81	1912
71		Gilmer	0	13
72		Glascock	0	0
73		Glynn	2	33
74		Gordon	0	8
75		Grady	0	5
76		Greene	0	10
77		Gwinnett	105	1745
78		Habersham	0	11
79		Hall	0	79
80		Hancock	0	1
81		Haralson	0	6
82		Harris	2	16
83		Hart	0	8
84		Heard	0	3
85		Henry	56	633
86		Houston	3	74
87		Irwin	0	0
88		Jackson	1	53
89		Jasper	0	8
90		Jeff Davis	0	3
91		Jefferson	0	1
92		Jenkins	0	2
93		Johnson	0	0
94		Jones	1	15
95		Lamar	0	16

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
96	Lanier	0	1
97	Laurens	0	9
98	Lee	0	14
99	Liberty	1	56
100	Lincoln	1	3
101	Long	0	9
102	Lowndes	1	37
103	Lumpkin	0	9
104	Macon	0	1
105	Madison	1	9
106	Marion	0	3
107	McDuffie	1	8
108	McIntosh	0	1
109	Meriwether	0	4
110	Miller	0	2
111	Mitchell	0	5
112	Monroe	1	9
113	Montgomery	0	1
114	Morgan	0	7
115	Murray	0	15
116	Muscogee	32	244
117	Newton	7	250
118	Oconee	0	16
119	Oglethorpe	1	11
120	Paulding	56	421
121	Peach	1	23
122	Pickens	1	17
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	0	7
130	Randolph	0	2
131	Richmond	3	93
132	Rockdale	6	238
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	1	67
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	0	16
147	Tift	0	6
148	Toombs	0	2
149	Towns	0	3

		QTD	Cumulative
	Georgia		
	HFA Performance Data Reporting- Borrower Characteristics		
150	Treutlen	0	0
151	Troup	1	24
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upson	0	8
156	Walker	0	16
157	Walton	2	88
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	0	7
165	Whitfield	1	22
166	Wilcox	0	2
167	Wilkes	0	5
168	Wilkinson	0	0
169	Worth	0	4
170	**Home Mortgage Disclosure Act (HMDA)**		
171	*Borrower*		
172	*Race*		
173	American Indian or Alaskan Native	2	35
174	Asian	19	186
175	Black or African American	365	8,648
176	Native Hawaiian or other Pacific Islander	0	17
177	White	188	3,164
178	Information not provided by borrower	73	714
179	*Ethnicity*		
180	Hispanic or Latino	40	410
181	Not Hispanic or Latino	576	12,235
182	Information not provided by borrower	31	119
183	*Sex*		
184	Male	280	4,588
185	Female	367	8,176
186	Information not provided by borrower	0	0
187	*Co-Borrower*		
188	*Race*		
189	American Indian or Alaskan Native	1	13
190	Asian	0	88
191	Black or African American	59	1,787
192	Native Hawaiian or other Pacific Islander	0	9
193	White	23	1,073
194	Information not provided by borrower	75	390
195	*Ethnicity*		
196	Hispanic or Latino	1	113
197	Not Hispanic or Latino	86	3,059
198	Information not provided by borrower	71	188
199	*Sex*		
200	Male	64	1,155
201	Female	94	2,205
202	Information not provided by borrower	0	0

Georgia		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	**Cumulative**

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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 53: Cuml count decreased by 6 due to move to another county.

Line 54: Cuml count increased by 6 moved from another county.

Line 191: Cuml count increased by 1 addition of co-borrower.

Line 192: Cuml count decreased by removal of co-borrower.

Line 193: Cuml count decreased by removal of co-borrower.

Line 197: Cuml count decreased by removal of co-borrower.

Line 200: Cuml count decreased by removal of co-borrower.

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Georgia

HFA Performance Data Reporting- Program Performance
Mortgage Payment Assistance

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	8,751
4	% of Total Number of Applications	N/A	28.82%
5	*Denied*		
6	Number of Borrowers Denied	0	13,034
7	% of Total Number of Applications	N/A	42.93%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	8,578
10	% of Total Number of Applications	N/A	28.25%
11	*In Process*		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	*Total*		
15	Total Number of Borrowers Applied	N/A	30,363
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	0	953
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	2,868	19,140
23	**Assistance Characteristics**		
24	Assistance Provided to Date	$1,670,092	$183,773,455
25	**Other Characteristics**		
26	*Current*		
27	Number	0	3,731
28	%	0.00%	42.64%
29	*Delinquent (30+)*		
30	Number	0	1,026
31	%	0.00%	11.72%
32	*Delinquent (60+)*		
33	Number	0	1,022
34	%	0.00%	11.68%
35	*Delinquent (90+)*		
36	Number	0	2,972
37	%	0.00%	33.96%
38	**Borrower Income ($)**		
39	Above $90,000	0.00%	0.73%
40	$70,000- $89,000	0.00%	1.45%
41	$50,000- $69,000	0.00%	5.13%
42	Below $50,000	0.00%	92.69%
43	**Hardship**		
44	Unemployment	0	7,320
45	Underemployment	0	1,431
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)	189	8,278
52	**Alternative Outcomes**			
53		*Foreclosure Sale*		
54		Number	0	36
55		%	0.00%	0.43%
56		*Cancelled*		
57		Number	0	1
58		%	0.00%	0.01%
59		*Deed in Lieu*		
60		Number	0	0
61		%	0.00%	0.00%
62		*Short Sale*		
63		Number	0	34
64		%	0.00%	0.41%
65	**Program Completion/ Transition**			
66		*Loan Modification Program*		
67		Number	N/A	N/A
68		%	N/A	N/A
69		*Re-employed/ Regain Appropriate Employment Level*		
70		Number	12	1,331
71		%	6.35%	16.08%
72		*Reinstatement/Current/Payoff*		
73		Number	1	451
74		%	0.53%	5.45%
75		*Other - Borrower Still Owns Home*		
76		Number	176	6,425
77		%	93.12%	77.62%

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		*Approved*		
3		Number of Borrowers Receiving Assistance	137	882
4		% of Total Number of Applications	N/A	75.38%
5		*Denied*		
6		Number of Borrowers Denied	98	77
7		% of Total Number of Applications	N/A	6.58%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	11	89
10		% of Total Number of Applications	N/A	7.61%
11		*In Process*		
12		Number of Borrowers In Process	N/A	122
13		% of Total Number of Applications	N/A	10.43%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	1,170
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	11107	9976
20	**Assistance Characteristics**			
21		Assistance Provided to Date	$1,884,703	**$10,390,446**
22	**Other Characteristics**			
23		*Current*		
24		Number	0	4
25		%	0.00%	0.45%
26		*Delinquent (30+)*		
27		Number	0	3
28		%	0.00%	0.34%
29		*Delinquent (60+)*		
30		Number	5	39
31		%	3.65%	4.42%
32		*Delinquent (90+)*		
33		Number	132	836
34		%	96.35%	94.79%
35	**Borrower Income ($)**			
36		Above $90,000	12.41%	11.56%
37		$70,000- $89,000	10.22%	11.68%
38		$50,000- $69,000	23.36%	26.30%
39		Below $50,000	54.01%	50.46%
40	**Hardship**			
41		Unemployment	47	312
42		Underemployment	47	251
43		Divorce	10	21
44		Medical Condition	29	263
45		Death	4	35
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)	98	799
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	1
52		%	0.00%	0.13%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56		*Deed in Lieu*		
57		Number	0	0
58		%	0.00%	0.00%
59		*Short Sale*		
60		Number	0	0
61		%	0.00%	0.00%
62	**Program Completion/ Transition**			
63		*Loan Modification Program*		
64		Number	N/A	N/A
65		%	N/A	N/A
66		*Re-employed/ Regain Appropriate Employment Level*		
67		Number	N/A	N/A
68		%	N/A	N/A
69		*Reinstatement/Current/Payoff*		
70		Number	98	798
71		%	100.00%	99.87%
72		*Other - Borrower Still Owns Home*		
73		Number	N/A	N/A
74		%	N/A	N/A

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
Recast/Modification

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	45	1,254
4		% of Total Number of Applications	N/A	83.94%
5		*Denied*		
6		Number of Borrowers Denied	6	148
7		% of Total Number of Applications	N/A	9.91%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	8	61
10		% of Total Number of Applications	N/A	4.08%
11		*In Process*		
12		Number of Borrowers In Process	N/A	31
13		% of Total Number of Applications	N/A	2.07%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	1,494
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	875	813
20		Median 1st Lien Housing Payment After Assistance	852	809
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	126387	114452
24		Median 1st Lien UPB After Program Entry	95000	84000
25		Median 2nd Lien UPB Before Program Entry	34162	21026
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	27047	29567
28		Median Assistance Amount	39645	30006
29	**Assistance Characteristics**			
30		Assistance Provided to Date	$1,570,785	**$38,811,105**
31	**Other Characteristics**			
32		*Current*		
33		Number	15	888
34		%	33.33%	70.81%
35		*Delinquent (30+)*		
36		Number	4	233
37		%	8.89%	18.58%
38		*Delinquent (60+)*		
39		Number	1	55
40		%	2.22%	4.39%
41		*Delinquent (90+)*		
42		Number	25	78
43		%	55.56%	6.22%
44	**Current Combined Loan to Value Ratio (CLTV)**			
45		<100%	4.44%	1.12%
46		100%-119%	28.89%	24.96%
47		120%-139%	40.00%	38.36%
48		140%-159%	15.56%	20.33%
49		>=160%	11.11%	15.23%
50	**Borrower Income ($)**			
51		Above $90,000	4.44%	3.35%
52		$70,000- $89,000	15.56%	15.47%
53		$50,000- $69,000	20.00%	24.40%
54		Below $50,000	60.00%	56.78%
55	**Hardship**			
56		Unemployment	0	8
57		Underemployment	1	11
58		Divorce	0	0
59		Medical Condition	1	24
60		Death	1	23
61		Other	42	1,188
62	**Program Outcomes**			

	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)	35	1225
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	1
76	%	0.00%	0.08%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	2	64
80	%	5.71%	5.22%
81	*Reinstatement/Current/Payoff*		
82	Number	N/A	N/A
83	%	N/A	N/A
84	*Other - Borrower Still Owns Home*		
85	Number	33	1160
86	%	94.29%	94.69%

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		*Funded*		
3		Number of Borrowers Receiving Assistance	465	1,880
4		% of Total Number of Submissions	N/A	100.00%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Submissions	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Submissions	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	0
13		% of Total Number of Submissions	N/A	0.00%
14		*Total*		
15		Total Number of Borrowers Submitted for Assistance	N/A	1,880
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	145000	139900
20		Median Credit Score	705	703
21		Median DTI	36%	34%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$6,975,000	**$28,200,000**
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	0.00%	0.00%
27		$70,000- $89,000	7.74%	5.53%
28		$50,000- $69,000	30.32%	32.29%
29		Below $50,000	61.94%	62.18%
30	**Home Mortgage Disclosure Act (HMDA)**			

		QTD	Cumulative
Georgia			
HFA Performance Data Reporting- Program Performance **Down Payment Assistance**			
Borrower			
Race			
American Indian or Alaskan Native		0	1
Asian		17	45
Black or African American		228	1028
Native Hawaiian or other Pacific Islander		0	0
White		153	582
Information not provided by borrower		67	224
Ethnicity			
Hispanic or Latino		36	105
Not Hispanic or Latino		398	1656
Information not provided by borrower		31	119
Sex			
Male		217	823
Female		248	1057
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		71	192
Ethnicity			
Hispanic or Latino		0	0
Not Hispanic or Latino		0	4
Information not provided by borrower		71	188
Sex			
Male		25	66
Female		46	126
Information not provided by borrower		0	0
Geographic Breakdown (by Targeted Area)			
Bibb		23	74
Chatham		18	67
Clayton		38	178
DeKalb		75	331
Douglas		37	135
Fulton		59	256
Gwinnett		85	357
Henry		49	186
Muscogee		30	120
Paulding		51	176

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.
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.
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		
	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	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.
	In Process	
	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.
	Total	
	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.e.*, 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.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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.

	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

	Foreclosure Sale	
	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.
	Cancelled	
	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

	Deed-in-Lieu	
	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.
	Short Sale	
	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

	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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

	Deed-in-Lieu	
	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.
	Short Sale	
	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

	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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

	Deed-in-Lieu	
	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.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF 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

	Loan Modification Program	
	Number	Number of borrowers who received a recast/reamortization of the prinicipal 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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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		
	Short Sale	
	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.
	Deed-in-Lieu	
	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		
	Approved/Funded	
	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.
	Denied/Cancelled	
	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.
	Withdrawn	
	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.
	In Process	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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 decisioned divided by the total number of structures that have been submitted for eligibility review.
	Total	
	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 decisioned 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.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation		
	Funded	
	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.
	Denied	

	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.
	Withdrawn	
	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.
	In Process	
	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.
	Total	
	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		
	Loan Characteristics at Origination	
	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).
	Assistance Characteristics	
	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.
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.