**Fourth 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 and is administered by the Georgia Department of Community Affairs (DCA).

As of the December 2016, 8,853 individuals and families in 134 of Georgia's 159 counties have received $191 million in temporary mortgage assistance through HomeSafe Georgia.

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

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

**Template Version Date: January 2017**

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

| | | QTD | Cumulative |
|---|---|---|---|
| 1 | **Unique Borrower Count** | | |
| 2 | Number of Unique Borrowers Receiving Assistance | 313 | 8728 |
| 3 | Number of Unique Borrowers Denied Assistance | 353 | 11438 |
| 4 | Number of Unique Borrowers Withdrawn from Program | 222 | 7952 |
| 5 | Number of Unique Borrowers in Process | 642 | N/A |
| 6 | Total Number of Unique Borrower Applicants | N/A | 28760 |
| 7 | **Program Expenditures ($)** | | |
| 8 | Total Assistance Provided to Date | $6,973,441 | $164,997,736 |
| 9 | Total Spent on Administrative Support, Outreach, and Counseling | $1,367,812 | $31,110,637 |
| 10 | **Borrower Income ($)** | | |
| 11 | Above $90,000 | N/A | N/A |
| 12 | $70,000- $89,000 | N/A | N/A |
| 13 | $50,000- $69,000 | N/A | N/A |
| 14 | Below $50,000 | N/A | N/A |
| 15 | **Borrower Income as Percent of Area Median Income (AMI)** | | |
| 16 | Above 120% | N/A | N/A |
| 17 | 110%-119% | N/A | N/A |
| 18 | 100%- 109% | N/A | N/A |
| 19 | 90%- 99% | N/A | N/A |
| 20 | 80%- 89% | N/A | N/A |
| 21 | Below 80% | N/A | N/A |
| 22 | **Geographic Breakdown (by county)** | | |
| 23 | Appling | 0 | 2 |
| 24 | Atkinson | 0 | 0 |
| 25 | Bacon | 0 | 1 |
| 26 | Baker | 0 | 0 |
| 27 | Baldwin | 0 | 13 |
| 28 | Banks | 0 | 8 |
| 29 | Barrow | 3 | 74 |
| 30 | Bartow | 0 | 33 |
| 31 | Ben Hill | 0 | 2 |
| 32 | Berrien | 0 | 2 |
| 33 | Bibb | 4 | 70 |
| 34 | Bleckley | 0 | 1 |
| 35 | Brantley | 0 | 0 |
| 36 | Brooks | 0 | 1 |
| 37 | Bryan | 1 | 13 |
| 38 | Bulloch | 2 | 18 |
| 39 | Burke | 0 | 5 |
| 40 | Butts | 1 | 13 |
| 41 | Calhoun | 0 | 0 |
| 42 | Camden | 0 | 16 |
| 43 | Candler | 0 | 0 |
| 44 | Carroll | 4 | 61 |
| 45 | Catoosa | 0 | 18 |
| 46 | Charlton | 0 | 4 |
| 47 | Chatham | 7 | 139 |
| 48 | Chattahoochee | 0 | 1 |
| 49 | Chattooga | 0 | 4 |
| 50 | Cherokee | 7 | 177 |
| 51 | Clarke | 0 | 27 |
| 52 | Clay | 0 | 1 |
| 53 | Clayton | 25 | 631 |

| | | Georgia | | |
|---|---|---|---|---|
| | | **HFA Performance Data Reporting- Borrower Characteristics** | | |
| | | | **QTD** | **Cumulative** |
| 54 | | Clinch | 0 | 1 |
| 55 | | Cobb | 35 | 858 |
| 56 | | Coffee | 0 | 3 |
| 57 | | Colquitt | 0 | 10 |
| 58 | | Columbia | 3 | 47 |
| 59 | | Cook | 0 | 1 |
| 60 | | Coweta | 2 | 96 |
| 61 | | Crawford | 0 | 7 |
| 62 | | Crisp | 1 | 2 |
| 63 | | Dade | 0 | 2 |
| 64 | | Dawson | 0 | 17 |
| 65 | | Decatur | 0 | 5 |
| 66 | | DeKalb | 40 | 1308 |
| 67 | | Dodge | 0 | 2 |
| 68 | | Dooly | 0 | 0 |
| 69 | | Dougherty | 2 | 41 |
| 70 | | Douglas | 11 | 244 |
| 71 | | Early | 0 | 3 |
| 72 | | Echols | 0 | 0 |
| 73 | | Effingham | 0 | 20 |
| 74 | | Elbert | 1 | 5 |
| 75 | | Emanuel | 0 | 2 |
| 76 | | Evans | 1 | 5 |
| 77 | | Fannin | 0 | 5 |
| 78 | | Fayette | 1 | 105 |
| 79 | | Floyd | 1 | 34 |
| 80 | | Forsyth | 2 | 125 |
| 81 | | Franklin | 1 | 8 |
| 82 | | Fulton | 45 | 1191 |
| 83 | | Gilmer | 0 | 10 |
| 84 | | Glascock | 0 | 0 |
| 85 | | Glynn | 0 | 27 |
| 86 | | Gordon | 0 | 7 |
| 87 | | Grady | 0 | 5 |
| 88 | | Greene | 0 | 9 |
| 89 | | Gwinnett | 44 | 1229 |
| 90 | | Habersham | 1 | 11 |
| 91 | | Hall | 2 | 70 |
| 92 | | Hancock | 1 | 1 |
| 93 | | Haralson | 1 | 5 |
| 94 | | Harris | 0 | 13 |
| 95 | | Hart | 0 | 8 |
| 96 | | Heard | 1 | 3 |
| 97 | | Henry | 10 | 369 |
| 98 | | Houston | 2 | 65 |
| 99 | | Irwin | 0 | 0 |
| 100 | | Jackson | 4 | 51 |
| 101 | | Jasper | 0 | 8 |
| 102 | | Jeff Davis | 0 | 3 |
| 103 | | Jefferson | 0 | 1 |
| 104 | | Jenkins | 0 | 2 |
| 105 | | Johnson | 0 | 0 |
| 106 | | Jones | 1 | 11 |
| 107 | | Lamar | 0 | 15 |

| | | QTD | Cumulative |
|---|---|---|---|
| 108 | Lanier | 0 | 0 |
| 109 | Laurens | 1 | 8 |
| 110 | Lee | 0 | 12 |
| 111 | Liberty | 2 | 52 |
| 112 | Lincoln | 0 | 2 |
| 113 | Long | 1 | 8 |
| 114 | Lowndes | 0 | 30 |
| 115 | Lumpkin | 0 | 8 |
| 116 | Macon | 0 | 1 |
| 117 | Madison | 0 | 7 |
| 118 | Marion | 0 | 2 |
| 119 | McDuffie | 0 | 7 |
| 120 | McIntosh | 0 | 1 |
| 121 | Meriwether | 0 | 3 |
| 122 | Miller | 0 | 2 |
| 123 | Mitchell | 0 | 4 |
| 124 | Monroe | 0 | 7 |
| 125 | Montgomery | 0 | 1 |
| 126 | Morgan | 0 | 7 |
| 127 | Murray | 0 | 13 |
| 128 | Muscogee | 4 | 102 |
| 129 | Newton | 7 | 193 |
| 130 | Oconee | 0 | 15 |
| 131 | Oglethorpe | 0 | 9 |
| 132 | Paulding | 9 | 206 |
| 133 | Peach | 0 | 17 |
| 134 | Pickens | 1 | 16 |
| 135 | Pierce | 0 | 0 |
| 136 | Pike | 0 | 12 |
| 137 | Polk | 0 | 12 |
| 138 | Pulaski | 0 | 2 |
| 139 | Putnam | 0 | 10 |
| 140 | Quitman | 0 | 0 |
| 141 | Rabun | 0 | 6 |
| 142 | Randolph | 0 | 2 |
| 143 | Richmond | 5 | 81 |
| 144 | Rockdale | 8 | 186 |
| 145 | Schley | 0 | 0 |
| 146 | Screven | 0 | 0 |
| 147 | Seminole | 0 | 1 |
| 148 | Spalding | 0 | 61 |
| 149 | Stephens | 1 | 6 |
| 150 | Stewart | 0 | 0 |
| 151 | Sumter | 0 | 12 |
| 152 | Talbot | 0 | 1 |
| 153 | Taliaferro | 0 | 0 |
| 154 | Tattnall | 0 | 0 |
| 155 | Taylor | 0 | 1 |
| 156 | Telfair | 0 | 0 |
| 157 | Terrell | 0 | 2 |
| 158 | Thomas | 0 | 14 |
| 159 | Tift | 0 | 4 |
| 160 | Toombs | 0 | 0 |
| 161 | Towns | 0 | 3 |

| | | QTD | Cumulative |
|---|---|---|---|
| 162 | Treutlen | 0 | 0 |
| 163 | Troup | 0 | 20 |
| 164 | Turner | 0 | 1 |
| 165 | Twiggs | 0 | 3 |
| 166 | Union | 0 | 9 |
| 167 | Upson | 0 | 8 |
| 168 | Walker | 0 | 12 |
| 169 | Walton | 4 | 75 |
| 170 | Ware | 0 | 4 |
| 171 | Warren | 0 | 0 |
| 172 | Washington | 0 | 0 |
| 173 | Wayne | 1 | 5 |
| 174 | Webster | 0 | 0 |
| 175 | Wheeler | 1 | 2 |
| 176 | White | 0 | 5 |
| 177 | Whitfield | 0 | 19 |
| 178 | Wilcox | 1 | 2 |
| 179 | Wilkes | 0 | 5 |
| 180 | Wilkinson | 0 | 0 |
| 181 | Worth | 0 | 4 |
| 182 | **Home Mortgage Disclosure Act (HMDA)** | | |
| 183 | *Borrower* | | |
| 184 | *Race* | | |
| 185 | American Indian or Alaskan Native | 0 | 30 |
| 186 | Asian | 3 | 125 |
| 187 | Black or African American | 238 | 5896 |
| 188 | Native Hawaiian or other Pacific Islander | 0 | 16 |
| 189 | White | 56 | 2272 |
| 190 | Information not provided by borrower | 16 | 389 |
| 191 | *Ethnicity* | | |
| 192 | Hispanic or Latino | 12 | 251 |
| 193 | Not Hispanic or Latino | 301 | 8477 |
| 194 | Information not provided by borrower | 0 | 0 |
| 195 | *Sex* | | |
| 196 | Male | 103 | 3083 |
| 197 | Female | 210 | 5645 |
| 198 | Information not provided by borrower | 0 | 0 |
| 199 | *Co-Borrower* | | |
| 200 | *Race* | | |
| 201 | American Indian or Alaskan Native | 0 | 10 |
| 202 | Asian | 2 | 75 |
| 203 | Black or African American | 72 | 1266 |
| 204 | Native Hawaiian or other Pacific Islander | 0 | 9 |
| 205 | White | 22 | 902 |
| 206 | Information not provided by borrower | 7 | 151 |
| 207 | *Ethnicity* | | |
| 208 | Hispanic or Latino | 5 | 89 |
| 209 | Not Hispanic or Latino | 98 | 2324 |
| 210 | Information not provided by borrower | 0 | 0 |
| 211 | *Sex* | | |
| 212 | Male | 28 | 787 |
| 213 | Female | 75 | 1626 |
| 214 | Information not provided by borrower | 0 | 0 |

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

| | | QTD | Cumulative |
|---|---|---|---|
| **Georgia** | | | |
| **HFA Performance Data Reporting- Borrower Characteristics** | | | |
| **215 Hardship** | | | |
| 216 | Unemployment | N/A | N/A |
| 217 | Underemployment | N/A | N/A |
| 218 | Divorce | N/A | N/A |
| 219 | Medical Condition | N/A | N/A |
| 220 | Death | N/A | N/A |
| 221 | Other | N/A | N/A |
| **222 Current Loan to Value Ratio (LTV)** | | | |
| 223 | <100% | N/A | N/A |
| 224 | 100%-109% | N/A | N/A |
| 225 | 110%-120% | N/A | N/A |
| 226 | >120% | N/A | N/A |
| **227 Current Combined Loan to Value Ratio (CLTV)** | | | |
| 228 | <100% | N/A | N/A |
| 229 | 100%-119% | N/A | N/A |
| 230 | 120%-139% | N/A | N/A |
| 231 | 140%-159% | N/A | N/A |
| 232 | >=160% | N/A | N/A |
| **233 Delinquency Status (%)** | | | |
| 234 | Current | N/A | N/A |
| 235 | 30+ | N/A | N/A |
| 236 | 60+ | N/A | N/A |
| 237 | 90+ | N/A | N/A |
| **238 Household Size** | | | |
| 239 | 1 | N/A | N/A |
| 240 | 2 | N/A | N/A |
| 241 | 3 | N/A | N/A |
| 242 | 4 | N/A | N/A |
| 243 | 5+ | 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.

Line 187: Cumulative number increased by 1 due to update of HMDA race information.

Line 190: Cumulative number decreased by 1 due to update of HMDA race information.

Line 203: Cumulative number decreased by 1 due to removal of co-borrower data.

Line 206: Cumulative number decreased by 1 due to removal of co-borrower data.

Line 209: Cumulative number decreased by 2 due to removal of co-borrower data.

Line 212: Cumulative number decreased by 1 due to removal of co-borrower data.

Line 213: Cumulative number decreased by 1 due to removal of co-borrower data.

# Georgia

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

| | | QTD | Cumulative |
|---|---|---|---|
| 1 | **Program Intake/Evaluation** | | |
| 2 | *Approved* | | |
| 3 | Number of Borrowers Receiving Assistance | 240 | 8170 |
| 4 | % of Total Number of Applications | N/A | 29.19% |
| 5 | *Denied* | | |
| 6 | Number of Borrowers Denied | 341 | 11357 |
| 7 | % of Total Number of Applications | N/A | 40.58% |
| 8 | *Withdrawn* | | |
| 9 | Number of Borrowers Withdrawn | 231 | 7886 |
| 10 | % of Total Number of Applications | N/A | 28.18% |
| 11 | *In Process* | | |
| 12 | Number of Borrowers In Process | 575 | N/A |
| 13 | % of Total Number of Applications | N/A | N/A |
| 14 | *Total* | | |
| 15 | Total Number of Borrowers Applied | N/A | 27988 |
| 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 | 1012 | 947 |
| 20 | Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| 21 | Median 2nd Lien Housing Payment Before Assistance | N/A | N/A |
| 22 | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| 23 | Median 1st Lien UPB Before Program Entry | N/A | N/A |
| 24 | Median 1st Lien UPB After Program Entry | N/A | N/A |
| 25 | Median 2nd Lien UPB Before Program Entry | N/A | N/A |
| 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 | 2836 | 17582 |
| 30 | **Assistance Characteristics** | | |
| 31 | Assistance Provided to Date | $5,991,062 | **$157,893,674** |
| 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 | **Other Characteristics** | | |
| 36 | Median Length of Time from Initial Request to Assistance Granted | N/A | N/A |
| 37 | *Current* | | |
| 38 | Number | 62 | 3560 |
| 39 | % | 25.83% | 43.57% |
| 40 | *Delinquent (30+)* | | |
| 41 | Number | 43 | 946 |
| 42 | % | 17.92% | 11.58% |
| 43 | *Delinquent (60+)* | | |
| 44 | Number | 38 | 966 |
| 45 | % | 15.83% | 11.82% |
| 46 | *Delinquent (90+)* | | |
| 47 | Number | 97 | 2698 |
| 48 | % | 40.42% | 33.03% |

# Georgia

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

| | | QTD | Cumulative |
|---|---|---|---|
| 49 | **Program Outcomes** | | |
| 50 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 314 | 6549 |
| 51 | **Alternative Outcomes** | | |
| 52 | *Foreclosure Sale* | | |
| 53 | Number | 0 | 34 |
| 54 | % | 0.00% | 0.52% |
| 55 | *Cancelled* | | |
| 56 | Number | 0 | 1 |
| 57 | % | 0.00% | 0.02% |
| 58 | *Deed in Lieu* | | |
| 59 | Number | 0 | 0 |
| 60 | % | 0.00% | 0.00% |
| 61 | *Short Sale* | | |
| 62 | Number | 0 | 32 |
| 63 | % | 0.00% | 0.49% |
| 64 | **Program Completion/ Transition** | | |
| 65 | *Loan Modification Program* | | |
| 66 | Number | N/A | N/A |
| 67 | % | N/A | N/A |
| 68 | *Re-employed/ Regain Appropriate Employment Level* | | |
| 69 | Number | 87 | 1034 |
| 70 | % | 27.71% | 15.79% |
| 71 | *Reinstatement/Current/Payoff* | | |
| 72 | Number | 2 | 438 |
| 73 | % | 0.64% | 6.68% |
| 74 | *Short Sale* | | |
| 75 | Number | N/A | N/A |
| 76 | % | N/A | N/A |
| 77 | *Deed in Lieu* | | |
| 78 | Number | N/A | N/A |
| 79 | % | N/A | N/A |
| 80 | *Other - Borrower Still Owns Home* | | |
| 81 | Number | 225 | 5010 |
| 82 | % | 71.66% | 76.50% |
| 83 | **Homeownership Retention** | | |
| 84 | Six Months Number | N/A | N/A |
| 85 | Six Months % | N/A | N/A |
| 86 | Twelve Months Number | N/A | N/A |
| 87 | Twelve Months % | N/A | N/A |
| 88 | Twenty-four Months Number | N/A | 5809 |
| 89 | Twenty-four Months % | N/A | 98.89% |
| 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 81: Cumulative number decreased by 1 due to reopening of loan.

## Georgia

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

| | | QTD | Cumulative |
|---|---|---|---|
| 1 | **Program Intake/Evaluation** | | |
| 2 | *Approved* | | |
| 3 | Number of Borrowers Receiving Assistance | 70 | 506 |
| 4 | % of Total Number of Applications | N/A | 83.77% |
| 5 | *Denied* | | |
| 6 | Number of Borrowers Denied | 4 | 32 |
| 7 | % of Total Number of Applications | N/A | 5.30% |
| 8 | *Withdrawn* | | |
| 9 | Number of Borrowers Withdrawn | 8 | 46 |
| 10 | % of Total Number of Applications | N/A | 7.62% |
| 11 | *In Process* | | |
| 12 | Number of Borrowers In Process | 20 | N/A |
| 13 | % of Total Number of Applications | N/A | N/A |
| 14 | *Total* | | |
| 15 | Total Number of Borrowers Applied | N/A | 604 |
| 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 | N/A | N/A |
| 20 | Median 1st Lien Housing Payment After Assistance | N/A | N/A |
| 21 | Median 2nd Lien Housing Payment Before Assistance | N/A | N/A |
| 22 | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| 23 | Median 1st Lien UPB Before Program Entry | N/A | N/A |
| 24 | Median 1st Lien UPB After Program Entry | N/A | N/A |
| 25 | Median 2nd Lien UPB Before Program Entry | N/A | N/A |
| 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 | 10071 | 9242 |
| 30 | **Assistance Characteristics** | | |
| 31 | Assistance Provided to Date | $886,957 | **$5,403,350** |
| 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 | **Other Characteristics** | | |
| 36 | Median Length of Time from Initial Request to Assistance Granted | N/A | N/A |
| 37 | *Current* | | |
| 38 | Number | 0 | 4 |
| 39 | % | 0.00% | 0.79% |
| 40 | *Delinquent (30+)* | | |
| 41 | Number | 0 | 2 |
| 42 | % | 0.00% | 0.40% |
| 43 | *Delinquent (60+)* | | |
| 44 | Number | 4 | 28 |
| 45 | % | 5.71% | 5.53% |
| 46 | *Delinquent (90+)* | | |
| 47 | Number | 66 | 472 |
| 48 | % | 94.29% | 93.28% |

# Georgia

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

| | | QTD | Cumulative |
|---|---|---|---|
| 49 | **Program Outcomes** | | |
| 50 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 74 | 480 |
| 51 | **Alternative Outcomes** | | |
| 52 | *Foreclosure Sale* | | |
| 53 | Number | 0 | 0 |
| 54 | % | 0.00% | 0.00% |
| 55 | *Cancelled* | | |
| 56 | Number | 0 | 0 |
| 57 | % | 0.00% | 0.00% |
| 58 | *Deed in Lieu* | | |
| 59 | Number | 0 | 0 |
| 60 | % | 0.00% | 0.00% |
| 61 | *Short Sale* | | |
| 62 | Number | 0 | 0 |
| 63 | % | 0.00% | 0.00% |
| 64 | **Program Completion/ Transition** | | |
| 65 | *Loan Modification Program* | | |
| 66 | Number | N/A | N/A |
| 67 | % | N/A | N/A |
| 68 | *Re-employed/ Regain Appropriate Employment Level* | | |
| 69 | Number | N/A | N/A |
| 70 | % | N/A | N/A |
| 71 | *Reinstatement/Current/Payoff* | | |
| 72 | Number | 74 | 480 |
| 73 | % | 100.00% | 100.00% |
| 74 | *Short Sale* | | |
| 75 | Number | N/A | N/A |
| 76 | % | N/A | N/A |
| 77 | *Deed in Lieu* | | |
| 78 | Number | N/A | N/A |
| 79 | % | N/A | N/A |
| 80 | *Other - Borrower Still Owns Home* | | |
| 81 | Number | N/A | N/A |
| 82 | % | N/A | N/A |
| 83 | **Homeownership Retention** | | |
| 84 | Six Months Number | N/A | 371 |
| 85 | Six Months % | N/A | 100.00% |
| 86 | Twelve Months Number | N/A | 240 |
| 87 | Twelve Months % | N/A | 100.00% |
| 88 | Twenty-four Months Number | N/A | 30 |
| 89 | Twenty-four Months % | N/A | 100.00% |
| 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.

# Georgia

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

| | | QTD | Cumulative |
|---|---|---|---|
| 1 | **Program Intake/Evaluation** | | |
| 2 | *Approved* | | |
| 3 | Number of Borrowers Receiving Assistance | 3 | 55 |
| 4 | % of Total Number of Applications | N/A | 32.16% |
| 5 | *Denied* | | |
| 6 | Number of Borrowers Denied | 8 | 49 |
| 7 | % of Total Number of Applications | N/A | 28.65% |
| 8 | *Withdrawn* | | |
| 9 | Number of Borrowers Withdrawn | 1 | 20 |
| 10 | % of Total Number of Applications | N/A | 11.70% |
| 11 | *In Process* | | |
| 12 | Number of Borrowers In Process | 47 | N/A |
| 13 | % of Total Number of Applications | N/A | N/A |
| 14 | *Total* | | |
| 15 | Total Number of Borrowers Applied | N/A | 171 |
| 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 | 775 | 838 |
| 20 | Median 1st Lien Housing Payment After Assistance | 740 | 680 |
| 21 | Median 2nd Lien Housing Payment Before Assistance | 76 | 103 |
| 22 | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| 23 | Median 1st Lien UPB Before Program Entry | 116388 | 120407 |
| 24 | Median 1st Lien UPB After Program Entry | 75530 | 85235 |
| 25 | Median 2nd Lien UPB Before Program Entry | 14605 | 21115 |
| 26 | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| 27 | Median Principal Forgiveness | 23221 | 30963 |
| 28 | Median Length of Time Borrower Receives Assistance | N/A | N/A |
| 29 | Median Assistance Amount | 30500 | 31000 |
| 30 | **Assistance Characteristics** | | |
| 31 | Assistance Provided to Date | $95,422 | **$1,700,713** |
| 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 | **Other Characteristics** | | |
| 36 | Median Length of Time from Initial Request to Assistance Granted | N/A | N/A |
| 37 | *Current* | | |
| 38 | Number | 2 | 6 |
| 39 | % | 66.67% | 10.91% |
| 40 | *Delinquent (30+)* | | |
| 41 | Number | 0 | 6 |
| 42 | % | 0.00% | 10.91% |
| 43 | *Delinquent (60+)* | | |
| 44 | Number | 0 | 8 |
| 45 | % | 0.00% | 14.54% |
| 46 | *Delinquent (90+)* | | |
| 47 | Number | 1 | 35 |
| 48 | % | 33.33% | 63.64% |
| 49 | **Program Outcomes** | | |

| Georgia | | |
|---|---|---|
| **HFA Performance Data Reporting- Program Performance** **Recast/Modification** | | |
| | **QTD** | **Cumulative** |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 7 | 51 |
| **Alternative Outcomes** | | |
| *Foreclosure Sale* | | |
| Number | 0 | 0 |
| % | 0.00% | 0.00% |
| *Cancelled* | | |
| Number | 0 | 0 |
| % | 0.00% | 0.00% |
| *Deed in Lieu* | | |
| Number | 0 | 0 |
| % | 0.00% | 0.00% |
| *Short Sale* | | |
| Number | 0 | 0 |
| % | 0.00% | 0.00% |
| **Program Completion/ Transition** | | |
| *Loan Modification Program* | | |
| Number | 7 | 51 |
| % | 100.00% | 100.00% |
| *Re-employed/ Regain Appropriate Employment Level* | | |
| Number | N/A | N/A |
| % | N/A | N/A |
| *Reinstatement/Current/Payoff* | | |
| Number | N/A | N/A |
| % | N/A | N/A |
| *Short Sale* | | |
| Number | N/A | N/A |
| % | N/A | N/A |
| *Deed in Lieu* | | |
| Number | N/A | N/A |
| % | N/A | N/A |
| *Other - Borrower Still Owns Home* | | |
| Number | 0 | 0 |
| % | 0.00% | 0.00% |
| **Homeownership Retention** | | |
| Six Months Number | N/A | 45 |
| Six Months % | N/A | 100.00% |
| Twelve Months Number | N/A | 33 |
| Twelve Months % | N/A | 100.00% |
| Twenty-four Months Number | N/A | 8 |
| Twenty-four Months % | N/A | 100.00% |
| Unreachable Number | N/A | 0 |
| 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.

## 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 number of borrowers represented in the other "Borrower Characteristics" 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 QTD column only. |
| | Total Number of Unique Applicants | Total number of *unique* 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 | **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). |

### 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)

| | | |
|---|---|---|
| | **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. |

### 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

| | | |
|---|---|---|
| | *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 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. |
| | *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 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 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 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.e.*, funded borrowers only). |

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

| | | |
|---|---|---|
| | Median 1st Lien Housing Payment Before Assistance | Median first lien housing payment *paid by homeowner* 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 **paid by homeowner** 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 **paid by homeowner** 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 **paid by homeowner** 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. |
| | *Current* | |
| | Number | Number of borrowers current at the time assistance is received. |
| | % | 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 assistance is received. |
| | % | 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 assistance is received. |
| | % | 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 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. |

**Alternative Outcomes**

| | | |
|---|---|---|
| | *Foreclosure Sale* | |
| | 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. |
| | *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 assistance under this program. |
| | *Deed-in-Lieu* | |
| | 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. |
| | *Short Sale* | |
| | 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**

| | | |
|---|---|---|
| | *Loan Modification Program* | |
| | 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. |
| | *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 re-employed/appropriately employed borrowers 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 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. |

| | | |
|---|---|---|
| | *Short Sale* | |
| | Number | Number of borrowers who transitioned out of the program into a short sale *as the desired outcome of the program*. |
| | % | 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. |
| | *Deed-in-Lieu* | |
| | Number | Number of borrowers who transitioned out of the program into a deed-in-lieu *as the desired 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. |
| | *Other - Borrower Still Owns Home* | |
| | 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). |