



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	624	13,388
3	Number of Unique Borrowers Denied Assistance	22	13,275
4	Number of Unique Borrowers Withdrawn from Program	41	8,767
5	Number of Unique Borrowers in Process	N/A	122
6	Total Number of Unique Borrower Applicants	N/A	35,552
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$10,940,206	\$272,115,211
9	Total Spent on Administrative Support, Outreach, and Counseling	\$720,290	\$38,804,838
10 Geographic Breakdown (by county)			
11	Appling	0	1
12	Atkinson	0	0
13	Bacon	0	1
14	Baker	0	0
15	Baldwin	1	16
16	Banks	1	10
17	Barrow	2	86
18	Bartow	3	40
19	Ben Hill	0	3
20	Berrien	0	2
21	Bibb	15	184
22	Bleckley	0	1
23	Brantley	1	1
24	Brooks	0	1
25	Bryan	1	18
26	Bulloch	1	22
27	Burke	0	6
28	Butts	0	14
29	Calhoun	0	0
30	Camden	1	22
31	Candler	0	0
32	Carroll	1	69
33	Catoosa	1	22
34	Charlton	0	4
35	Chatham	23	253
36	Chattahoochee	0	1
37	Chattooga	0	8
38	Cherokee	5	198
39	Clarke	1	30
40	Clay	0	1
41	Clayton	66	1201
42	Clinch	0	1
43	Cobb	8	974
44	Coffee	1	5
45	Colquitt	0	12
46	Columbia	0	53
47	Cook	1	2
48	Coweta	5	121
49	Crawford	1	9
50	Crisp	0	4
51	Dade	0	2
52	Dawson	0	17
53	Decatur	2	11
54	DeKalb	83	2174
55	Dodge	0	2
56	Dooly	0	0
57	Dougherty	0	50
58	Douglas	42	485
59	Early	0	3

Geographic Breakdown (by county)		
60	Echols	0
61	Effingham	25
62	Elbert	6
63	Emanuel	2
64	Evans	6
65	Fannin	7
66	Fayette	123
67	Floyd	37
68	Forsyth	144
69	Franklin	9
70	Fulton	1981
71	Gilmer	14
72	Glascocock	0
73	Glynn	34
74	Gordon	8
75	Grady	5
76	Greene	10
77	Gwinnett	1832
78	Habersham	11
79	Hall	81
80	Hancock	1
81	Haralson	6
82	Harris	17
83	Hart	8
84	Heard	3
85	Henry	686
86	Houston	77
87	Irwin	0
88	Jackson	54
89	Jasper	9
90	Jeff Davis	3
91	Jefferson	1
92	Jenkins	2
93	Johnson	0
94	Jones	16
95	Lamar	16
96	Lanier	1
97	Laurens	9
98	Lee	14
99	Liberty	59
100	Lincoln	3
101	Long	9
102	Lowndes	37
103	Lumpkin	9
104	Macon	1
105	Madison	9
106	Marion	3
107	McDuffie	8
108	McIntosh	1
109	Meriwether	6
110	Miller	2
111	Mitchell	5
112	Monroe	10
113	Montgomery	1
114	Morgan	7
115	Murray	15
116	Muscogee	283
117	Newton	260
118	Oconee	16
119	Oglethorpe	11
120	Paulding	471
121	Peach	25
122	Pickens	17

Geographic Breakdown (by county)

123	Pierce	0	0
124	Pike	0	12
125	Polk	1	13
126	Pulaski	0	3
127	Putnam	1	12
128	Quitman	0	0
129	Rabun	0	7
130	Randolph	0	2
131	Richmond	2	95
132	Rockdale	8	246
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	1	68
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	1	1
145	Terrell	0	2
146	Thomas	0	16
147	Tift	0	6
148	Toombs	0	2
149	Towns	1	4
150	Treutlen	0	0
151	Troup	0	24
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upson	2	10
156	Walker	2	18
157	Walton	1	89
158	Ware	0	4
159	Warren	0	0
160	Washington	0	0
161	Wayne	1	6
162	Webster	0	0
163	Wheeler	0	2
164	White	0	7
165	Whitfield	1	23
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	4 39
174	Asian	23 209
175	Black or African American	354 9,002
176	Native Hawaiian or other Pacific Islander	1 18
177	White	180 3,344
178	Information not provided by borrower	62 776
179	Ethnicity	
180	Hispanic or Latino	29 439
181	Not Hispanic or Latino	525 12,760
182	Information not provided by borrower	70 189
183	Sex	
184	Male	286 4,874
185	Female	338 8,514
186	Information not provided by borrower	0 0
187	Co-Borrower	
188	Race	
189	American Indian or Alaskan Native	0 13
190	Asian	0 88
191	Black or African American	60 1,846
192	Native Hawaiian or other Pacific Islander	0 9
193	White	35 1,108
194	Information not provided by borrower	56 446
195	Ethnicity	
196	Hispanic or Latino	7 120
197	Not Hispanic or Latino	95 3,153
198	Information not provided by borrower	49 237
199	Sex	
200	Male	42 1,197
201	Female	109 2,313
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 8: QTD Assistance Increased by 1 due to rounding.

Line 191: Cuml count decreased by 1.

Line 197: Cuml count decreased by 1.

Line 201: Cuml count decreased by 1..

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	0	8,751
4	% of Total Number of Applications	N/A	28.82%
<i>Denied</i>			
6	Number of Borrowers Denied	0	13,034
7	% of Total Number of Applications	N/A	42.93%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	0	8,578
10	% of Total Number of Applications	N/A	28.25%
<i>In Process</i>			
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
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	2,810	19,312
23 Assistance Characteristics			
24	Assistance Provided to Date	\$1,187,537	\$184,960,992
25 Other Characteristics			
<i>Current</i>			
27	Number	0	3,731
28	%	0.00%	42.64%
<i>Delinquent (30+)</i>			
30	Number	0	1,026
31	%	0.00%	11.72%
<i>Delinquent (60+)</i>			
33	Number	0	1,022
34	%	0.00%	11.68%
<i>Delinquent (90+)</i>			
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
50 Program Outcomes			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	117	8,395

52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	36
55	%	0.00%	0.42%
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%	0.41%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	1	1,332
71	%	0.85%	15.87%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	451
74	%	0.00%	5.37%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	116	6,541
77	%	99.15%	77.92%

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		
<i>Approved</i>		
3	202	1,084
4	N/A	76.88%
<i>Denied</i>		
6	18	94
7	N/A	6.67%
<i>Withdrawn</i>		
9	37	124
10	N/A	8.79%
<i>In Process</i>		
12	N/A	108
13	N/A	7.66%
<i>Total</i>		
15	N/A	1,410
16	0	3
17 Program Characteristics		
18 General Characteristics		
19	11075	10165
20 Assistance Characteristics		
21	\$2,614,073	\$13,004,519
22 Other Characteristics		
<i>Current</i>		
24	0	4
25	0.00%	0.37%
<i>Delinquent (30+)</i>		
27	0	3
28	0.00%	0.28%
<i>Delinquent (60+)</i>		
30	9	48
31	4.46%	4.42%
<i>Delinquent (90+)</i>		
33	193	1029
34	95.54%	94.93%
35 Borrower Income (\$)		
36	10.89%	11.44%
37	7.92%	10.98%
38	21.29%	25.37%
39	59.90%	52.21%
40 Hardship		
41	73	385
42	65	316
43	12	33
44	46	309
45	6	41
46	0	0
47 Program Outcomes		
48	119	918
49 Alternative Outcomes		
<i>Foreclosure Sale</i>		
51	0	1
52	0.00%	0.11%
<i>Cancelled</i>		
54	0	0

55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	119	917
71	%	100.00%	99.89%
72	<i>Other - Borrower Still Owns Home</i>		
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		
<i>Approved</i>		
3	40	1294
4	N/A	85.13%
<i>Denied</i>		
6	4	147
7	N/A	9.67%
<i>Withdrawn</i>		
9	4	65
10	N/A	4.28%
<i>In Process</i>		
12	N/A	14
13	N/A	0.92%
<i>Total</i>		
15	N/A	1520
16	0	3
17 Program Characteristics		
18 General Characteristics		
19	902	814
20	902	811
21	0	133
22	N/A	N/A
23	138653	114772
24	113055	84800
25	27977	21074
26	N/A	N/A
27	25564	29567
28	36004	30772
29 Assistance Characteristics		
30	\$1,408,595	\$40,219,700
31 Other Characteristics		
<i>Current</i>		
33	9	897
34	22.50%	69.32%
<i>Delinquent (30+)</i>		
36	4	237
37	10.00%	18.32%
<i>Delinquent (60+)</i>		
39	3	58
40	7.50%	4.48%
<i>Delinquent (90+)</i>		
42	24	102
43	60.00%	7.88%
44 Current Combined Loan to Value Ratio (CLTV)		
45	2.50%	1.16%
46	25.00%	25.04%
47	35.00%	38.41%
48	27.50%	20.32%
49	10.00%	15.07%
50 Borrower Income (\$)		
51	5.00%	3.40%
52	15.00%	15.46%
53	17.50%	24.18%
54	62.50%	56.96%

55	Hardship		
56	Unemployment	0	8
57	Underemployment	0	11
58	Divorce	0	0
59	Medical Condition	0	24
60	Death	1	24
61	Other	39	1,227
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	36	1261
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.08%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	3	67
80	%	8.33%	5.31%
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	33	1193
86	%	91.67%	94.61%
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		
<i>Funded</i>		
3	382	2262
4	N/A	100.00%
<i>Denied</i>		
6	0	0
7	N/A	0.00%
<i>Withdrawn</i>		
9	0	0
10	N/A	0.00%
<i>In Process</i>		
12	N/A	0
13	N/A	0.00%
<i>Total</i>		
15	N/A	2262
16	0	0
17 Program Characteristics		
18 Loan Characteristics at Origination		
19	142750	139975
20	706	703
21	37%	35%
22 Assistance Characteristics		
23	\$5,730,000	\$33,930,000
24 Borrower Characteristics		
25 Borrower Income (\$)		
26	0.00%	0.00%
27	3.93%	5.26%
28	34.55%	32.67%
29	61.52%	62.07%
30 Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
33	1	2
34	22	67
35	188	1216
36	0	0
37	122	704
38	49	273
Ethnicity		
40	22	127
41	290	1946
42	70	189
Sex		
44	188	1011
45	194	1251
46	0	0
<i>Co-Borrower</i>		
Race		
49	0	0
50	0	0
51	0	0
52	0	0
53	0	0
54	49	241

55	Ethnicity		
56	Hispanic or Latino	0	0
57	Not Hispanic or Latino	0	4
58	Information not provided by borrower	49	237
59	Sex		
60	Male	14	80
61	Female	35	161
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	Bibb	12	86
65	Chatham	18	85
66	Clayton	41	219
67	DeKalb	62	393
68	Douglas	29	164
69	Fulton	43	299
70	Gwinnett	60	417
71	Henry	39	225
72	Muscogee	36	156
73	Paulding	42	218

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 decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

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

Geographic Breakdown (by County)

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

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

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

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

Program Characteristics (For All Approved Applicants)

General Characteristics

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

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

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

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

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
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 refinace), 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

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 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.
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 refinace), 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)

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

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.