

Second Quarter 2017 Performance Report

HomeSafe Georgia is a statewide program designed to prevent foreclosure due to unemployment, under-employment, underwater 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 June 2017, 9,600 individuals and families in 134 of Georgia's 159 counties have received \$221 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: July 2017

Georgia				
HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative	
1	Unique Borrower Count			
2		Number of Unique Borrowers Receiving Assistance	530	9591
3		Number of Unique Borrowers Denied Assistance	710	12565
4		Number of Unique Borrowers Withdrawn from Program	167	8237
5		Number of Unique Borrowers in Process	N/A	968
6		Total Number of Unique Borrower Applicants	N/A	31361
7	Program Expenditures (\$)			
8		Total Assistance Provided to Date	\$15,348,923	\$189,162,290
9		Total Spent on Administrative Support, Outreach, and Counseling	\$1,499,932	\$33,866,672
10	Geographic Breakdown (by county)			
11		Appling	0	1
12		Atkinson	0	0
13		Bacon	0	1
14		Baker	0	0
15		Baldwin	0	13
16		Banks	1	9
17		Barrow	2	78
18		Bartow	0	34
19		Ben Hill	1	3
20		Berrien	0	2
21		Bibb	4	76
22		Bleckley	0	1
23		Brantley	0	0
24		Brooks	0	1
25		Bryan	3	16
26		Bulloch	1	20
27		Burke	0	6
28		Butts	0	13
29		Calhoun	0	0
30		Camden	4	20
31		Candler	0	0
32		Carroll	1	63
33		Catoosa	2	20
34		Charlton	0	4
35		Chatham	5	146
36		Chattahoochee	0	1
37		Chattooga	2	6
38		Cherokee	7	188
39		Clarke	1	29
40		Clay	0	1
41		Clayton	63	735
42		Clinch	0	1
43		Cobb	32	920
44		Coffee	0	3
45		Colquitt	0	10
46		Columbia	0	48
47		Cook	0	1
48		Coweta	3	101
49		Crawford	0	7
50		Crisp	0	2
51		Dade	0	2
52		Dawson	0	17
53		Decatur	1	6

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
54	DeKalb	119	1490
55	Dodge	0	2
56	Dooly	0	0
57	Dougherty	1	42
58	Douglas	13	264
59	Early	0	3
60	Echols	0	0
61	Effingham	0	21
62	Elbert	0	5
63	Emanuel	0	2
64	Evans	0	5
65	Fannin	0	6
66	Fayette	4	111
67	Floyd	0	35
68	Forsyth	3	130
69	Franklin	0	9
70	Fulton	130	1381
71	Gilmer	2	12
72	Glascock	0	0
73	Glynn	0	30
74	Gordon	0	8
75	Grady	0	5
76	Greene	0	9
77	Gwinnett	40	1303
78	Habersham	0	11
79	Hall	3	77
80	Hancock	0	1
81	Haralson	0	5
82	Harris	1	14
83	Hart	0	8
84	Heard	0	3
85	Henry	20	405
86	Houston	0	65
87	Irwin	0	0
88	Jackson	0	51
89	Jasper	0	8
90	Jeff Davis	0	3
91	Jefferson	0	1
92	Jenkins	0	2
93	Johnson	0	0
94	Jones	0	11
95	Lamar	0	15
96	Lanier	0	0
97	Laurens	1	9
98	Lee	0	12
99	Liberty	1	53
100	Lincoln	0	2
101	Long	0	8
102	Lowndes	1	31
103	Lumpkin	0	8
104	Macon	0	1
105	Madison	0	8
106	Marion	0	2

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
107	McDuffie	0	7
108	McIntosh	0	1
109	Meriwether	0	3
110	Miller	0	2
111	Mitchell	0	4
112	Monroe	1	8
113	Montgomery	0	1
114	Morgan	0	7
115	Murray	0	13
116	Muscogee	7	113
117	Newton	14	216
118	Oconee	0	16
119	Oglethorpe	0	9
120	Paulding	10	225
121	Peach	2	19
122	Pickens	0	16
123	Pierce	0	0
124	Pike	0	12
125	Polk	0	12
126	Pulaski	0	2
127	Putnam	0	10
128	Quitman	0	0
129	Rabun	0	6
130	Randolph	0	2
131	Richmond	1	87
132	Rockdale	10	207
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	3	64
137	Stephens	1	7
138	Stewart	0	0
139	Sumter	1	13
140	Talbot	0	1
141	Taliaferro	0	0
142	Tattnall	0	0
143	Taylor	0	1
144	Telfair	0	0
145	Terrell	0	2
146	Thomas	0	15
147	Tift	0	5
148	Toombs	1	1
149	Towns	0	3
150	Treutlen	0	0
151	Troup	0	21
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upton	0	8
156	Walker	1	15
157	Walton	4	82
158	Ware	0	4
159	Warren	0	0

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
160	Washington	0	0
161	Wayne	0	5
162	Webster	0	0
163	Wheeler	0	2
164	White	0	5
165	Whitfield	2	21
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	1	31
174	Asian	6	132
175	Black or African American	415	6570
176	Native Hawaiian or other Pacific Islander	1	17
177	White	82	2414
178	Information not provided by borrower	25	427
179	Ethnicity		
180	Hispanic or Latino	14	275
181	Not Hispanic or Latino	516	9316
182	Information not provided by borrower	0	0
183	Sex		
184	Male	192	3376
185	Female	338	6215
186	Information not provided by borrower	0	0
187	Co-Borrower		
188	Race		
189	American Indian or Alaskan Native	2	12
190	Asian	5	82
191	Black or African American	124	1461
192	Native Hawaiian or other Pacific Islander	1	10
193	White	51	982
194	Information not provided by borrower	14	171
195	Ethnicity		
196	Hispanic or Latino	5	99
197	Not Hispanic or Latino	192	2619
198	Information not provided by borrower	0	0
199	Sex		
200	Male	60	895
201	Female	137	1823
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.			

Georgia			
HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	189	8528
4	% of Total Number of Applications	N/A	29.04%
5	<i>Denied</i>		
6	Number of Borrowers Denied	677	12432
7	% of Total Number of Applications	N/A	42.34%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	157	8147
10	% of Total Number of Applications	N/A	27.74%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	259
13	% of Total Number of Applications	N/A	0.88%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	29366
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	1010	949
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	2769	17976
23	Assistance Characteristics		
24	Assistance Provided to Date	\$5,110,347	\$168,534,117
25	Other Characteristics		
26	<i>Current</i>		
27	Number	61	3663
28	%	32.28%	42.95%
29	<i>Delinquent (30+)</i>		
30	Number	30	1001
31	%	15.87%	11.74%
32	<i>Delinquent (60+)</i>		
33	Number	22	1000
34	%	11.64%	11.73%
35	<i>Delinquent (90+)</i>		
36	Number	76	2864
37	%	40.21%	33.58%
38	Borrower Income (\$)		
39	Above \$90,000	1.06%	0.70%
40	\$70,000- \$89,000	1.59%	1.45%
41	\$50,000- \$69,000	7.40%	5.20%
42	Below \$50,000	89.95%	92.65%
43	Hardship		
44	Unemployment	161	7,134
45	Underemployment	28	1,394
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)	274	7,160
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	36
55	%	0.00%	0.50%
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	1	33
64	%	0.36%	0.46%
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	69	1170
71	%	25.18%	16.34%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	2	440
74	%	0.74%	6.15%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	202	5480
77	%	73.72%	76.54%
Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some Line 24: Cumulative amount over by 1 due to rounding. Line 54: Cumulative count increased by 2 moved from another category. Line 70: Cumulative count decreased by 1 moved to another category. Line 76: Cumulative count decreased by 1 moved to another category.			

Georgia			
HFA Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	57	601
4	% of Total Number of Applications	N/A	81.88%
5	<i>Denied</i>		
6	Number of Borrowers Denied	8	45
7	% of Total Number of Applications	N/A	6.13%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	6	61
10	% of Total Number of Applications	N/A	8.31%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	27
13	% of Total Number of Applications	N/A	3.68%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	734
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	12194	9600
20	Assistance Characteristics		
21	Assistance Provided to Date	\$759,842	\$6,574,092
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	4
25	%	0.00%	0.67%
26	<i>Delinquent (30+)</i>		
27	Number	1	3
28	%	1.75%	0.50%
29	<i>Delinquent (60+)</i>		
30	Number	0	29
31	%	0.00%	4.82%
32	<i>Delinquent (90+)</i>		
33	Number	56	565
34	%	98.25%	94.01%
35	Borrower Income (\$)		
36	Above \$90,000	8.77%	10.98%
37	\$70,000- \$89,000	22.81%	13.31%
38	\$50,000- \$69,000	33.33%	25.29%
39	Below \$50,000	35.09%	50.42%
40	Hardship		
41	Unemployment	21	217
42	Underemployment	11	165
43	Divorce	3	8
44	Medical Condition	19	190
45	Death	3	21
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)	47	578
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	1
52	%	0.00%	0.17%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	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	47	577
71	%	100.00%	99.83%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
<p>Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.</p> <p>Line 51: Cumulative count increased by 1 moved from another category.</p> <p>Line 70: Cumulative count decreased by 1 moved to another category.</p>			

Georgia			
HFA Performance Data Reporting- Program Performance Recast/Modification			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	284	465
4	% of Total Number of Applications	N/A	37.47%
5	<i>Denied</i>		
6	Number of Borrowers Denied	25	88
7	% of Total Number of Applications	N/A	7.09%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	4	29
10	% of Total Number of Applications	N/A	2.34%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	659
13	% of Total Number of Applications	N/A	53.10%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1241
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	830	831
20	Median 1st Lien Housing Payment After Assistance	829	815
21	Median 2nd Lien Housing Payment Before Assistance	201	198
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	115403	117407
24	Median 1st Lien UPB After Program Entry	82569	87900
25	Median 2nd Lien UPB Before Program Entry	21533	23151
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	32081	30411
28	Median Assistance Amount	26610	30756
29	Assistance Characteristics		
30	Assistance Provided to Date	\$9,478,734	\$14,054,081
31	Other Characteristics		
32	<i>Current</i>		
33	Number	232	338
34	%	81.69%	72.69%
35	<i>Delinquent (30+)</i>		
36	Number	43	74
37	%	15.14%	15.91%
38	<i>Delinquent (60+)</i>		
39	Number	8	17
40	%	2.82%	3.66%
41	<i>Delinquent (90+)</i>		
42	Number	1	36
43	%	0.35%	7.74%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.36%	2.58%
46	100%-119%	20.77%	26.45%
47	120%-139%	42.25%	36.56%
48	140%-159%	23.94%	23.87%
49	>=160%	12.68%	10.54%
50	Borrower Income (\$)		
51	Above \$90,000	3.17%	3.01%
52	\$70,000- \$89,000	15.85%	15.27%
53	\$50,000- \$69,000	30.98%	28.39%
54	Below \$50,000	50.00%	53.33%
55	Hardship		
56	Unemployment	0	6
57	Underemployment	0	10
58	Divorce	0	0
59	Medical Condition	0	19
60	Death	1	19
61	Other	283	411
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)	101	175
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	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	Loan Modification Program		
79	Number	1	54
80	%	0.99%	30.86%
81	Reinstatement/Current/Payoff		
82	Number	N/A	N/A
83	%	N/A	N/A
84	Other - Borrower Still Owns Home		
85	Number	100	121
86	%	99.01%	69.14%
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	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	23
13	% of Total Number of Submissions	N/A	100.00%
14			
15	Total Number of Borrowers Submitted for Assistance	N/A	23
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	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$0	\$0
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	0.00%
28	\$50,000- \$69,000	0.00%	0.00%
29	Below \$50,000	0.00%	0.00%
30	Home Mortgage Disclosure Act (HMDA)		

Georgia			
HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
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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>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.
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.
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 <i>approved and funded</i> , 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.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the 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
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who-received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
	<i>Short Sale</i>	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
	<i>Approved/Funded</i>	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	<i>Denied/Cancelled</i>	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	<i>Withdrawn</i>	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	<i>In Process</i>	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been 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.
	<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 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		
	<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>i.e.</i> , 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.
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.