



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon 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: June 2012**

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	678	5,133
	Number of Unique Borrowers Denied Assistance	589	5,134
	Number of Unique Borrowers Withdrawn from Program	480	2,160
	Number of Unique Borrowers in Process	1,073	N/A
	Total Number of Unique Borrower Applicants	2,820	13,500
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	11,212,258.08	59,310,191.45
	Total Spent on Administrative Support, Outreach, and Counseling	1,750,164.52	12,469,372.05
<b>Borrower Income (\$)</b>			
	Above \$90,000	2.51%	1.93%
	\$70,000- \$89,000	5.46%	3.82%
	\$50,000- \$69,000	12.98%	10.83%
	Below \$50,000	79.05%	83.42%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	8.70%	6.31%
	110%- 119%	2.06%	2.42%
	100%- 109%	3.10%	3.39%
	90%- 99%	5.60%	3.60%
	80%- 89%	5.17%	4.52%
	Below 80%	75.37%	79.76%
<b>Geographic Breakdown (by county)</b>			
	Abbeville	2	12
	Aiken	14	94
	Allendale	1	10
	Anderson	10	124
	Bamberg	5	16
	Barnwell	5	21
	Beaufort	17	119
	Berkeley	36	232
	Calhoun	-	9
	Charleston	61	349
	Cherokee	7	75
	Chester	9	40
	Chesterfield	1	19
	Clarendon	4	36
	Colleton	4	32
	Darlington	8	43
	Dillon	1	15
	Dorchester	36	170
	Edgefield	2	12
	Fairfield	4	42
	Florence	22	121
	Georgetown	12	52
	Greenville	60	483
	Greenwood	4	58
	Hampton	4	19
	Horry	40	266
	Jasper	2	20
	Kershaw	15	97
	Lancaster	19	117
	Laurens	4	46
	Lee	1	14
	Lexington	43	346
	Marion	3	40
	Marlboro	1	11
	McCormick	-	3
	Newberry	3	22
	Oconee	5	43
	Orangeburg	20	102
	Pickens	8	62
	Richland	82	779
	Saluda	3	10
	Spartanburg	27	411
	Sumter	19	140
	Union	3	30
	Williamsburg	4	24
	York	47	347

## South Carolina

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		2	20
Asian		4	23
Black or African American		326	2,683
Native Hawaiian or other Pacific Islander		4	10
White		319	2,226
Information Not Provided by Borrower		23	171
<b>Ethnicity</b>			
Hispanic or Latino		20	148
Not Hispanic or Latino		658	4,985
Information Not Provided by Borrower		-	-
<b>Sex</b>			
Male		300	2,172
Female		378	2,961
Information Not Provided by Borrower		-	-
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		1	10
Asian		2	9
Black or African American		93	621
Native Hawaiian or other Pacific Islander		1	3
White		141	874
Information Not Provided by Borrower		9	65
<b>Ethnicity</b>			
Hispanic or Latino		6	62
Not Hispanic or Latino		241	1,519
Information Not Provided by Borrower		-	1
<b>Sex</b>			
Male		95	548
Female		152	1,033
Information Not Provided by Borrower		-	1
<b>Hardship</b>			
Unemployment		376	2,925
Underemployment		192	1,374
Divorce		21	123
Medical Condition		77	648
Death		12	63
Other		-	-
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		63.42%	65.21%
100%-109%		13.42%	12.90%
110%-120%		7.37%	7.31%
>120%		15.79%	14.58%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		60.47%	62.19%
100%-119%		23.16%	21.88%
120%-139%		7.96%	8.16%
140%-159%		4.28%	3.25%
>=160%		4.13%	4.52%
<b>Delinquency Status (%)</b>			
Current		13.42%	15.88%
30+		7.67%	7.19%
60+		12.54%	16.11%
90+		66.37%	60.82%
<b>Household Size</b>			
1		162	1278
2		181	1491
3		139	1022
4		109	782
5+		87	560

- Cumulative "Number of Unique Borrowers Denied Assistance" and "Number of Unique Borrowers Withdrawn from Program" will not balance to previous Cumulative plus current QTD figures due to borrowers who were previously denied or withdrawn, who were later approved under appeal or reconsideration.

- Cumulative "Number of Unique Borrowers Receiving Assistance" was reduced by one (1) borrower due to a previously approved borrower withdrawing from the program and all funds being returned by the loan servicer.

- Cumulative "Total Spent on Administrative Support" was reduced by \$0.18 to correct a previous rounding error.

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Monthly Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		342	2,815
% of Total Number of Applications		14.22%	28.68%
<i>Denied</i>			
Number of Borrowers Denied		529	4,110
% of Total Number of Applications		22.00%	41.88%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		461	1,816
% of Total Number of Applications		19.16%	18.50%
<i>In Process</i>			
Number of Borrowers In Process		1,073	N/A
% of Total Number of Applications		44.62%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,405	9,814
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		342	2,701
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		824	797
Median 1st Lien Housing Payment After Assistance		-	-
Median 2nd Lien Housing Payment Before Assistance		129	149
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		102,380	99,834
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		10,514	15,961
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	7
Median Assistance Amount		2,200	6,477
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4,959,794.38	21,492,805.21
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		140	130
<i>Current</i>			
Number		89	765
%		26.02%	27.18%
<i>Delinquent (30+)</i>			
Number		30	255
%		8.78%	9.06%
<i>Delinquent (60+)</i>			
Number		51	457
%		14.91%	16.23%
<i>Delinquent (90+)</i>			
Number		172	1,338
%		50.29%	47.53%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		149	862

## South Carolina

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

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		-	4
%		0.00%	0.46%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Short Sale</i>			
Number		-	-
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		-	1
%		0.00%	0.12%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		141	726
%		94.63%	84.22%
<i>Reinstatement/Current/Payoff</i>			
Number		7	113
%		4.70%	13.11%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		1	18
%		0.67%	2.09%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	2,122
Six Months %		N/A	99.95%
Twelve Months Number		N/A	780
Twelve Months %		N/A	99.49%
Twenty-four Months Number		N/A	-
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	-
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- Cumulative "Program Outcomes" and sub-categories will not balance quarter-to-quarter due to borrowers who were previously closed out who later reopened with new or extended hardships.

- Cumulative "Number of Borrowers Receiving Assistance" was reduced by one (1) borrower due to a previously approved/cancelled borrower withdrawing from the program with all funds being returned by the loan servicer.

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Direct Loan Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		662	4,963
% of Total Number of Applications		24.01%	43.94%
<i>Denied</i>			
Number of Borrowers Denied		548	3,502
% of Total Number of Applications		19.88%	31.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		474	1,757
% of Total Number of Applications		17.19%	15.56%
<i>In Process</i>			
Number of Borrowers In Process		1,073	N/A
% of Total Number of Applications		38.92%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,757	11,295
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		341	2,700
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		795	789
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		101	159
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		100,839	98,286
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		9,661	17,514
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5,570	5,410
<b>Assistance Characteristics</b>			
Assistance Provided to Date		6,172,463.70	37,541,882.50
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		141	131
<i>Current</i>			
Number		91	734
%		13.75%	14.79%
<i>Delinquent (30+)</i>			
Number		52	361
%		7.85%	7.27%
<i>Delinquent (60+)</i>			
Number		85	816
%		12.84%	16.44%
<i>Delinquent (90+)</i>			
Number		434	3,052
%		65.56%	61.50%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		662	4,963

## South Carolina

### HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		-	-
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Short Sale</i>			
Number		-	-
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		-	-
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		-	-
%		0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
Number		662	4,963
%		100.00%	100.00%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		-	-
%		0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	3,557
Six Months %		N/A	99.92%
Twelve Months Number		N/A	2,107
Twelve Months %		N/A	99.67%
Twenty-four Months Number		N/A	23
Twenty-four Months %		N/A	100.00%
Unreachable Number		N/A	-
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- Cumulative "Number of Borrowers Receiving Assistance" was reduced by one (1) borrower due to a previously approved/cancelled borrower withdrawing from the program with all funds being returned by the loan servicer.

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>HAMP Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		-	-
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Borrowers Denied		-	-
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		-	-
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		-	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		-	-
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		-	-
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		-	-
Median 1st Lien Housing Payment After Assistance		-	-
Median 2nd Lien Housing Payment Before Assistance		-	-
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		-	-
Median 1st Lien UPB After Program Entry		-	-
Median 2nd Lien UPB Before Program Entry		-	-
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		-	-
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		-	-
<b>Assistance Characteristics</b>			
Assistance Provided to Date		-	-
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		-	-
<i>Current</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		-	-
%		0.00%	0.00%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		-	-

## South Carolina

### HFA Performance Data Reporting- Program Performance HAMP Assistance Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		-	-
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Short Sale</i>			
Number		-	-
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		-	-
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		-	-
%		0.00%	0.00%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		-	-
%		0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	-
Six Months %		N/A	0.00%
Twelve Months Number		N/A	-
Twelve Months %		N/A	0.00%
Twenty-four Months Number		N/A	-
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	-
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Property Disposition Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		16	56
% of Total Number of Applications		1.46%	4.85%
<i>Denied</i>			
Number of Borrowers Denied		2	11
% of Total Number of Applications		0.18%	0.95%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		4	15
% of Total Number of Applications		0.37%	1.30%
<i>In Process</i>			
Number of Borrowers In Process		1,073	N/A
% of Total Number of Applications		97.99%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1,095	1,155
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	2
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		997	1,011
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		-	-
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		168,902	138,757
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		-	-
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5,000	5,000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		80,000.00	275,503.74
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		286	111
<i>Current</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		-	1
%		0.00%	1.79%
<i>Delinquent (60+)</i>			
Number		1	2
%		6.25%	3.57%
<i>Delinquent (90+)</i>			
Number		15	53
%		93.75%	94.64%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		16	56

## South Carolina

### HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		-	1
%		0.00%	1.79%
<i>Cancelled</i>			
Number		-	-
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		13	45
%		81.25%	80.36%
<i>Deed in Lieu</i>			
Number		3	10
%		18.75%	17.85%
<i>Other - Borrower Still Owns Home</i>			
Number		N/A	N/A
%		N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	N/A
Six Months %		N/A	N/A
Twelve Months Number		N/A	N/A
Twelve Months %		N/A	N/A
Twenty-four Months Number		N/A	N/A
Twenty-four Months %		N/A	N/A
Unreachable Number		N/A	N/A
Unreachable %		N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> 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	<b>Total</b> amount of assistance provided to borrowers through HHF program(s)
	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)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
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 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**

<b>Program Intake/Evaluation</b>		
<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 have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 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 have applied for the specific program.
<i>In Process</i>		
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the 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 have applied for the specific program.
<i>Total</i>		
Total Number of Borrowers Applied		Total number of borrowers who have 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 households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants 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 <b>paid by homeowner</b> for 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 <b>paid by homeowner</b> for all approved applicants 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 <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment 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 (\$).
<b>Assistance Characteristics</b>		
Assistance Provided		assistance).
Total Lender/Service Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)

Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).	
<i>Current</i>		
Number	Number of households current at the time assistance is received.	
%	Percent of current households divided by the total number of approved applicants.	
<i>Delinquent (30+)</i>		
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.	
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.	
<i>Delinquent (60+)</i>		
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.	
%	number of approved applicants.	
<i>Delinquent (90+)</i>		
Number	Number of households 90+ Days delinquent at the time assistance is received.	
%	Percent of 90+ days delinquent households 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 households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.	
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.	
%	Percent of transitioned households that resulted in foreclosure.	
<i>Cancelled</i>		
Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.	
%	Percent of transitioned households that were cancelled from the program.	
<i>Deed in Lieu</i>		
Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.	
%	Percent of transitioned households that resulted in deed in lieu.	
<i>Short Sale</i>		
Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.	
%	Percent of transitioned households that resulted in short sale.	
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)	
%	Percent of transitioned households entering a loan modification program.	
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.	
%	Percent of transitioned households that resulted in re-employment or regained employment levels.	
<i>Reinstatement/Current/Payoff</i>		
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.	
%	Percent of transitioned households that resulted in reinstatement/current or payoff.	
<i>Short Sale</i>		
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.	
%	Percent of transitioned households that resulted in short sale.	
<i>Deed in Lieu</i>		
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.	
%	Percent of transitioned households that resulted in a deed in lieu	
<i>Other - Borrower Still Owns Home</i>		
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.	
%	Percent of transitioned households in this category	

**Homeownership Retention<sup>1</sup>**

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post 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 households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post 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 households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)