



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: March 2014

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	581	7,425
	Number of Unique Borrowers Denied Assistance	371	6,908
	Number of Unique Borrowers Withdrawn from Program	717	3,590
	Number of Unique Borrowers in Process	950	N/A
	Total Number of Unique Borrower Applicants	2,619	18,873
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$11,786,730.10	\$101,683,796.91
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,485,869.31	\$18,818,350.74
Borrower Income (\$)			
	Above \$90,000	3.78%	2.30%
	\$70,000- \$89,000	4.65%	4.22%
	\$50,000- \$69,000	11.02%	10.84%
	Below \$50,000	80.55%	82.64%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	9.46%	6.96%
	110%- 119%	1.89%	2.40%
	100%- 109%	2.24%	3.27%
	90%- 99%	4.13%	3.68%
	80%- 89%	4.48%	4.82%
	Below 80%	77.80%	78.87%
Geographic Breakdown (by county)			
	Abbeville	3	21
	Aiken	20	154
	Allendale	-	14
	Anderson	14	181
	Bamberg	1	20
	Barnwell	2	27
	Beaufort	11	180
	Berkeley	39	346
	Calhoun	1	15
	Charleston	40	515
	Cherokee	6	92
	Chester	4	59
	Chesterfield	4	30
	Clarendon	-	44
	Colleton	3	44
	Darlington	4	70
	Dillon	-	20
	Dorchester	23	256
	Edgefield	1	17
	Fairfield	1	56
	Florence	23	198
	Georgetown	4	80
	Greenville	59	675
	Greenwood	9	98
	Hampton	-	22
	Horry	30	392
	Jasper	2	25
	Kershaw	15	150
	Lancaster	4	168
	Laurens	8	67
	Lee	2	20
	Lexington	39	497
	Marion	3	58
	Marlboro	2	18
	McCormick	3	9
	Newberry	1	34
	Oconee	4	57
	Orangeburg	16	156
	Pickens	12	94
	Richland	71	1,085
	Saluda	2	18
	Spartanburg	38	572
	Sumter	12	194
	Union	1	38
	Williamsburg	3	33
	York	41	506

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		2	28
Asian		6	38
Black or African American		266	3,785
Native Hawaiian or other Pacific Islander		-	12
White		287	3,312
Information Not Provided by Borrower		20	250
Ethnicity			
Hispanic or Latino		10	197
Not Hispanic or Latino		571	7,228
Information Not Provided by Borrower		-	-
Sex			
Male		272	3,200
Female		309	4,225
Information Not Provided by Borrower		-	-
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		1	14
Asian		2	17
Black or African American		90	954
Native Hawaiian or other Pacific Islander		-	3
White		137	1,374
Information Not Provided by Borrower		8	116
Ethnicity			
Hispanic or Latino		9	88
Not Hispanic or Latino		228	2,374
Information Not Provided by Borrower		1	16
Sex			
Male		69	828
Female		168	1,634
Information Not Provided by Borrower		1	16
Hardship			
Unemployment		316	4,148
Underemployment		29	1,699
Divorce		22	219
Medical Condition		66	897
Death		12	109
Other		136	353
Current Loan to Value Ratio (LTV)			
<100%		68.50%	66.11%
100%-109%		12.05%	12.44%
110%-120%		4.82%	7.21%
>120%		14.63%	14.24%
Current Combined Loan to Value Ratio (CLTV)			
<100%		64.37%	63.04%
100%-119%		19.28%	21.39%
120%-139%		7.23%	7.87%
140%-159%		3.96%	3.35%
>=160%		5.16%	4.35%
Delinquency Status (%)			
Current		17.90%	16.28%
30+		10.33%	8.07%
60+		12.39%	15.34%
90+		59.38%	60.31%
Household Size			
1		147	1,879
2		175	2,126
3		121	1,487
4		83	1,146
5+		55	787

South Carolina

HFA Performance Data Reporting- Program Performance Monthly Payment Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		396	4,114
% of Total Number of Applications		16.55%	29.38%
<i>Denied</i>			
Number of Borrowers Denied		354	5,776
% of Total Number of Applications		14.80%	41.25%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		692	3,164
% of Total Number of Applications		28.93%	22.59%
<i>In Process</i>			
Number of Borrowers In Process		950	N/A
% of Total Number of Applications		39.72%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,392	14,004
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		395	4,001
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$835.05	\$797.64
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$84.99	\$116.15
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$104,530.54	\$100,172.50
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$9,254.50	\$14,097.92
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	\$12.00
Median Assistance Amount		\$2,821.56	\$9,567.79
Assistance Characteristics			
Assistance Provided to Date		\$7,284,344.11	\$44,866,592.84
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		164	136
<i>Current</i>			
Number		121	1,147
%		30.55%	27.88%
<i>Delinquent (30+)</i>			
Number		58	432
%		14.65%	10.50%
<i>Delinquent (60+)</i>			
Number		40	638
%		10.10%	15.51%
<i>Delinquent (90+)</i>			
Number		177	1,897
%		44.70%	46.11%

South Carolina

HFA Performance Data Reporting- Program Performance Monthly Payment Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	452	1,864
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	1	6
	%	0.22%	0.32%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	1
	%	0.00%	0.05%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	-	2
	%	0.00%	0.11%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	448	1,655
	%	99.12%	88.79%
	<i>Reinstatement/Current/Payoff</i>		
	Number	2	168
	%	0.44%	9.01%
	<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	32
	%	0.22%	1.72%
Homeownership Retention²			
	Six Months Number	N/A	3,458
	Six Months %	N/A	99.94%
	Twelve Months Number	N/A	2,805
	Twelve Months %	N/A	99.68%
	Twenty-four Months Number	N/A	1,293
	Twenty-four Months %	N/A	97.81%
	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.

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		561	7,175
% of Total Number of Applications		21.91%	43.73%
<i>Denied</i>			
Number of Borrowers Denied		336	5,098
% of Total Number of Applications		13.12%	31.07%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		714	3,186
% of Total Number of Applications		27.88%	19.42%
<i>In Process</i>			
Number of Borrowers In Process		950	N/A
% of Total Number of Applications		37.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,561	16,409
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		272	4,002
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$799.26	\$793.02
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$58.21	\$129.84
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$98,964.23	\$98,809.53
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$7,945.00	\$14,458.09
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$2,863.20	\$5,402.59
Assistance Characteristics			
Assistance Provided to Date		\$4,397,385.99	\$56,116,700.33
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		157	133
<i>Current</i>			
Number		102	1,122
%		18.18%	15.64%
<i>Delinquent (30+)</i>			
Number		60	591
%		10.70%	8.24%
<i>Delinquent (60+)</i>			
Number		72	1,127
%		12.83%	15.71%
<i>Delinquent (90+)</i>			
Number		327	4,335
%		58.29%	60.41%

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	561	7,175
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	2
	%	0.00%	0.03%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	-
	%	0.00%	0.00%
Program Completion/ Transition			
	<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	561	7,173
	%	100.00%	99.97%
	<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%
Homeownership Retention²			
	Six Months Number	N/A	6,056
	Six Months %	N/A	99.87%
	Twelve Months Number	N/A	4,945
	Twelve Months %	N/A	99.64%
	Twenty-four Months Number	N/A	2,050
	Twenty-four Months %	N/A	96.97%
	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.

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<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		7	N/A
% of Total Number of Applications		100.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		7	7
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		-	-
Program Characteristics			
General Characteristics			
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 ¹		-	-
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		-	-
Assistance Characteristics			
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
Other Characteristics			
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%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	-	-
Alternative Outcomes			
	<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%
Program Completion/ Transition			
	<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%
Homeownership Retention²			
	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

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		24	144
% of Total Number of Applications		2.44%	12.64%
<i>Denied</i>			
Number of Borrowers Denied		5	25
% of Total Number of Applications		0.51%	2.19%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		4	20
% of Total Number of Applications		0.41%	1.76%
<i>In Process</i>			
Number of Borrowers In Process		950	N/A
% of Total Number of Applications		96.64%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		983	1,139
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	8
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,223.43	\$1,102.54
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$160,000.00	\$155,345.85
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		\$105,000.00	\$700,503.74
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		221	183
<i>Current</i>			
Number		1	5
%		4.17%	3.47%
<i>Delinquent (30+)</i>			
Number		-	1
%		0.00%	0.69%
<i>Delinquent (60+)</i>			
Number		1	4
%		4.17%	2.78%
<i>Delinquent (90+)</i>			
Number		22	134
%		91.66%	93.06%

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	24	144
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	1
	%	0.00%	0.69%
	<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
Program Completion/ Transition			
	<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	17	103
	%	70.83%	71.53%
	<i>Deed in Lieu</i>		
	Number	7	40
	%	29.17%	27.78%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	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 unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
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.
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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.
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Geographic Breakdown (by County)

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

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

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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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.
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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.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All 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 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 from 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 HHH Programs or Program Components	Number of borrowers participating in other HFA sponsored HHH programs or other HHH program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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	behalf of the borrower and the amount (\$) provided by the lender/servicer. 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	Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
	Median Lender/Servicer 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 borrowers current at the time assistance is received.
	%	Percent 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 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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of borrowers 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers 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 borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<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.
	%	Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Deed in Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention¹	
Six Months	Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	