



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: April 2017**

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	295	12081
3	Number of Unique Borrowers Denied Assistance	135	9165
4	Number of Unique Borrowers Withdrawn from Program	193	5773
5	Number of Unique Borrowers in Process	N/A	381
6	Total Number of Unique Borrower Applicants	N/A	27,400
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$7,733,858	\$199,063,391
9	Total Spent on Administrative Support, Outreach, and Counseling	\$991,862	\$35,702,000
10	<b>Geographic Breakdown (by county)</b>		
11	Abbeville	0	41
12	Aiken	6	259
13	Allendale	0	19
14	Anderson	5	298
15	Bamberg	1	33
16	Barnwell	3	39
17	Beaufort	2	271
18	Berkeley	13	543
19	Calhoun	1	30
20	Charleston	17	787
21	Cherokee	3	135
22	Chester	2	104
23	Chesterfield	0	51
24	Clarendon	3	71
25	Colleton	2	60
26	Darlington	6	125
27	Dillon	1	41
28	Dorchester	10	428
29	Edgefield	0	29
30	Fairfield	0	71
31	Florence	3	360
32	Georgetown	2	126
33	Greenville	39	1169
34	Greenwood	1	154
35	Hampton	2	40
36	Horry	11	604
37	Jasper	0	40
38	Kershaw	4	239
39	Lancaster	10	270
40	Laurens	5	112
41	Lee	1	31
42	Lexington	24	864
43	Marion	1	85
44	Marlboro	3	43
45	McCormick	2	20
46	Newberry	3	62
47	Oconee	0	88
48	Orangeburg	6	250
49	Pickens	7	180
50	Richland	30	1740
51	Saluda	0	25
52	Spartanburg	21	890
53	Sumter	16	331
54	Union	1	56
55	Williamsburg	1	45
56	York	27	822

South Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
57	<b>Home Mortgage Disclosure Act (HMDA)</b>	
58	<b>Borrower</b>	
59	<b>Race</b>	
60	American Indian or Alaskan Native	0 45
61	Asian	1 64
62	Black or African American	151 6048
63	Native Hawaiian or other Pacific Islander	0 16
64	White	133 5501
65	Information Not Provided by Borrower	10 407
66	<b>Ethnicity</b>	
67	Hispanic or Latino	6 285
68	Not Hispanic or Latino	289 11796
69	Information Not Provided by Borrower	0 0
70	<b>Sex</b>	
71	Male	123 5158
72	Female	172 6923
73	Information Not Provided by Borrower	0 0
74	<b>Co-Borrower</b>	
75	<b>Race</b>	
76	American Indian or Alaskan Native	1 20
77	Asian	2 40
78	Black or African American	43 1660
79	Native Hawaiian or other Pacific Islander	0 5
80	White	52 2389
81	Information Not Provided by Borrower	6 206
82	<b>Ethnicity</b>	
83	Hispanic or Latino	5 147
84	Not Hispanic or Latino	98 4145
85	Information Not Provided by Borrower	1 28
86	<b>Sex</b>	
87	Male	35 1380
88	Female	68 2912
89	Information Not Provided by Borrower	1 28

Line 1, 3, 4 : 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. Variance of **31** for Denied and **38** for Withdrawn.

Line 8 & 9 - Totals may not sum quarter to quarter due to rounding,

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	164	6762
4	% of Total Number of Applications	N/A	33.69%
5	<i>Denied</i>		
6	Number of Borrowers Denied	133	8015
7	% of Total Number of Applications	N/A	39.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	189	5293
10	% of Total Number of Applications	N/A	26.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	20070
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	162	6619
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	836	807
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	19
22	Median Assistance Amount	2178	13478
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$3,385,206	\$94,306,383
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	45	2124
28	%	27.44%	31.40%
29	<i>Delinquent (30+)</i>		
30	Number	20	724
31	%	12.20%	10.71%
32	<i>Delinquent (60+)</i>		
33	Number	21	939
34	%	12.80%	13.89%
35	<i>Delinquent (90+)</i>		
36	Number	78	2975
37	%	47.56%	44.00%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	0.60%
40	\$70,000- \$89,000	2.50%	0.80%
41	\$50,000- \$69,000	4.90%	3.40%
42	Below \$50,000	92.60%	95.20%
43	<b>Hardship</b>		
44	Unemployment	84	4,499
45	Underemployment	63	1,284
46	Divorce	2	94
47	Medical Condition	4	167
48	Death	3	94
49	Other	8	624

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	232	5465
51			
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	2
55	%	0.00%	0.04%
56	<i>Cancelled</i>		
57	Number	0	4
58	%	0.00%	0.07%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	1
64	%	0.00%	0.02%
65	<b>Program Completion/ Transition</b>		
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	49	2778
71	%	21.12%	50.83%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	183	2680
77	%	78.88%	49.04%

Line 6 & 9 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion. Variance of 33 for Denied and **38** for Withdrawn.

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	259	11337
4	% of Total Number of Applications	N/A	47.72%
5	<i>Denied</i>		
6	Number of Borrowers Denied	119	7055
7	% of Total Number of Applications	N/A	29.69%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	192	5367
10	% of Total Number of Applications	N/A	22.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23759
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	168	6648
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	5156	5403
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$2,110,419	\$91,058,749
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	44	2091
25	%	16.99%	18.44%
26	<i>Delinquent (30+)</i>		
27	Number	23	994
28	%	8.88%	8.77%
29	<i>Delinquent (60+)</i>		
30	Number	38	1592
31	%	14.67%	14.04%
32	<i>Delinquent (90+)</i>		
33	Number	154	6660
34	%	59.46%	58.75%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	1.16%	2.36%
37	\$70,000- \$89,000	6.98%	4.33%
38	\$50,000- \$69,000	12.79%	10.64%
39	Below \$50,000	79.07%	82.67%
40	<b>Hardship</b>		
41	Unemployment	99	5,983
42	Underemployment	116	2,667
43	Divorce	15	419
44	Medical Condition	9	586
45	Death	8	209
46	Other	11	1,472

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	258	11336
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	2
55	%	0.00%	0.02%
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	<b>Program Completion/ Transition</b>		
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	258	11334
71	%	100.00%	99.98%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A

Line 6 & 9 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion. Variance of **27** for Denied and **38** for Withdrawn.

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

## South Carolina

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	26	308
3	% of Total Number of Applications	N/A	91.63%
<i>Denied</i>			
4	Number of Borrowers Denied	1	12
5	% of Total Number of Applications	N/A	5.29%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	7
7	% of Total Number of Applications	N/A	3.08%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	N/A
9	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	327
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	22
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
12	Median 1st Lien Housing Payment Before Assistance	627	619
13	Median 1st Lien Housing Payment After Assistance	520	395
14	Median 2nd Lien Housing Payment Before Assistance	142	0
15	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
16	Median 1st Lien UPB Before Program Entry	54080	56892
17	Median 1st Lien UPB After Program Entry	41022	32900
18	Median 2nd Lien UPB Before Program Entry	49407	0
19	Median 2nd Lien UPB After Program Entry	N/A	N/A
20	Median Principal Forgiveness	0	0
21	Median Assistance Amount	36000	32189
<b>29 Assistance Characteristics</b>			
22	Assistance Provided to Date	\$745,326	<b>\$8,733,391</b>
<b>31 Other Characteristics</b>			
<i>Current</i>			
23	Number	9	114
24	%	34.61%	37.01%
<i>Delinquent (30+)</i>			
25	Number	2	27
26	%	7.69%	8.77%
<i>Delinquent (60+)</i>			
27	Number	1	36
28	%	3.85%	11.69%
<i>Delinquent (90+)</i>			
29	Number	14	131
30	%	53.85%	42.53%
<b>44 Current Combined Loan to Value Ratio (CLTV)</b>			
31	<100%	64.00%	66.22%
32	100%-119%	12.00%	12.16%
33	120%-139%	12.00%	9.46%
34	140%-159%	4.00%	3.38%
35	>=160%	8.00%	8.78%

## South Carolina

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

		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.32%
52	\$70,000- \$89,000	0.00%	0.97%
53	\$50,000- \$69,000	0.00%	1.62%
54	Below \$50,000	100.00%	97.09%
55	<b>Hardship</b>		
56	Unemployment	5	44
57	Underemployment	8	148
58	Divorce	2	13
59	Medical Condition	7	35
60	Death	4	67
61	Other	0	1
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	26	308
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	19	261
80	%	73.08%	84.74%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	7	47
86	%	26.92%	15.26%

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

## South Carolina

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	15	355
3	% of Total Number of Applications	N/A	86.17%
<i>Denied</i>			
4	Number of Borrowers Denied	0	36
5	% of Total Number of Applications	N/A	8.74%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	21
7	% of Total Number of Applications	N/A	5.09%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	N/A
9	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	412
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	4	46
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median Assistance Amount	5000	5000
<b>20 Assistance Characteristics</b>			
21	Assistance Provided to Date	\$75,000	<b>\$1,770,504</b>
<b>22 Other Characteristics</b>			
<i>Current</i>			
23	Number	1	21
24	%	6.67%	5.92%
<i>Delinquent (30+)</i>			
25	Number	0	4
26	%	0.00%	1.13%
<i>Delinquent (60+)</i>			
27	Number	1	10
28	%	6.67%	2.82%
<i>Delinquent (90+)</i>			
29	Number	13	320
30	%	86.66%	90.13%
<b>35 Borrower Income (\$)</b>			
31	Above \$90,000	0.00%	6.76%
32	\$70,000- \$89,000	6.67%	6.20%
33	\$50,000- \$69,000	20.00%	11.83%
34	Below \$50,000	73.33%	75.21%
<b>40 Hardship</b>			
36	Unemployment	0	96
37	Underemployment	9	126
38	Divorce	3	49
39	Medical Condition	1	23
40	Death	0	12

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Property Disposition Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
46	Other	2	49
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	355
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	1
52	%	0.00%	0.28%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	12	248
59	%	80.00%	69.86%
60	<i>Deed in Lieu</i>		
61	Number	3	106
62	%	20.00%	29.86%

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

# South Carolina

## HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program

	QTD	Cumulative
<b>1 Program Evaluation</b>		
<i>Approved/Funded</i>		
2		
3	46	136
4	N/A	12.70%
<i>Denied/Cancelled</i>		
5		
6	1	10
7	N/A	0.93%
<i>Withdrawn</i>		
8		
9	82	167
10	N/A	15.59%
<i>In Process</i>		
11		
12	N/A	758
13	N/A	70.78%
<i>Total</i>		
14		
15	N/A	1071
<b>16 Program Characteristics</b>		
<i>Assistance Characteristics</i>		
17		
18	\$1,417,907	\$3,194,364
19	\$7,769	\$6,810
20	\$14,515	\$11,216
21	\$800	\$1,100
22	N/A	\$26,805,636
<b>23 Geographic Breakdown (by city/county)</b>		
<i>Approved/Funded Number of Structures</i>		
24		
25	0	7
26	0	0
27	0	0
28	0	3
29	0	3
30	0	0
31	0	0
32	4	21
33	0	0
34	3	17
35	0	0
36	0	0
37	3	3
38	15	15
39	0	3
40	6	27
41	4	23
42	0	0
43	11	14

Line 18 - Totals may not sum quarter to quarter due to rounding.

## 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 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 <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 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Geographic Breakdown (by County)

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

<i>Borrower</i>	
<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.
<i>Co-Borrower</i>	
<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.

### HFA Performance Data Reporting - Program Performance

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

#### Program Intake/Evaluation

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

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

##### General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
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##### Assistance Characteristics

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

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

##### Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

##### 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.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<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 <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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 mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
<b>Alternative Outcomes</b>		
	<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.
<b>Program Completion/ Transition</b>		
	<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<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.
<b>Program Completion/ Transition</b>		
	<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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.
<b>Current Combined Loan to Value Ratio (CLTV)</b>		

<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 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.