



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 15th of the month 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 2012

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	774	3008
	Number of Unique Borrowers Denied Assistance	728	3170
	Number of Unique Borrowers Withdrawn from Program	254	715
	Number of Unique Borrowers in Process	1691	N/A
	Total Number of Unique Borrower Applicants	3447	8584
Borrower Income (\$)			
	Above \$90,000	1.68%	1.76%
	\$70,000- \$89,000	2.71%	3.38%
	\$50,000- \$69,000	9.56%	9.99%
	Below \$50,000	86.05%	84.87%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5.68%	5.81%
	110%- 119%	1.81%	2.36%
	100%- 109%	3.62%	3.28%
	90%- 99%	2.84%	2.75%
	80%- 89%	4.78%	4.48%
	Below 80%	81.27%	81.32%
Geographic Breakdown (by county)			
	Abbeville	2	6
	Aiken	18	44
	Allendale	2	7
	Anderson	21	82
	Bamberg	2	6
	Barnwell	5	14
	Beaufort	25	72
	Berkeley	29	114
	Calhoun	3	4
	Charleston	56	182
	Cherokee	9	47
	Chester	11	23
	Chesterfield	6	15
	Clarendon	9	24
	Colleton	3	17
	Darlington	3	19
	Dillon	2	9
	Dorchester	28	77
	Edgefield	1	6
	Fairfield	5	25
	Florence	16	66
	Georgetown	7	27
	Greenville	65	299
	Greenwood	10	34
	Hampton	3	13
	Horry	38	159
	Jasper	1	9
	Kershaw	18	62
	Lancaster	11	55
	Laurens	6	24
	Lee	3	9
	Lexington	66	230
	Marion	7	19
	Marlboro	3	7
	McCormick	0	0
	Newberry	4	14
	Oconee	7	26
	Orangeburg	18	55
	Pickens	12	40
	Richland	107	502
	Saluda	2	5
	Spartanburg	42	276
	Sumter	21	81
	Union	8	17
	Williamsburg	7	10
	York	52	176

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	3		14
Asian	5		14
Black or African American	397		1600
Native Hawaiian or other Pacific Islander	2		4
White	338		1284
Information Not Provided by Borrower		29	92
Ethnicity			
Hispanic or Latino	30		84
Not Hispanic or Latino	744		2924
Information Not Provided by Borrower	0		0
Sex			
Male	330		1260
Female	444		1748
Information Not Provided by Borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	0		5
Asian	3		5
Black or African American	105		357
Native Hawaiian or other Pacific Islander	0		2
White	131		462
Information Not Provided by Borrower	9		35
Ethnicity			
Hispanic or Latino	13		42
Not Hispanic or Latino	235		824
Information Not Provided by Borrower	0		0
Sex			
Male	82		287
Female	166		579
Information Not Provided by Borrower	0		0
Hardship			
Unemployment	428		1779
Underemployment	217		757
Divorce	20		62
Medical Condition	98		377
Death	11		33
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	61.63%		65.79%
100%-109%	15.63%		12.61%
110%-120%	6.98%		7.00%
>120%	15.76%		14.60%
Current Combined Loan to Value Ratio (CLTV)			
<100%		59.17%	63.07%
100%-119%		23.13%	20.77%
120%-139%		10.34%	8.36%
140%-159%		2.84%	3.09%
>=160%		4.52%	4.71%
Delinquency Status (%)			
Current	16.15%		17.52%
30+	7.88%		7.47%
60+	12.92%		17.41%
90+	63.05%		57.60%
Household Size			
1	218		762
2	231		908
3	135		590
4	107		435
5+	83		313

- One approved transaction was previously reported in error as "Withdrawn", so quarter-to-quarter "Unique Borrowers Receiving Assistance" does not balance to current cumulative total.

- 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.

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		450	1847
% of Total Number of Applications		15.12%	29.04%
<i>Denied</i>			
Number of Borrowers Denied		620	2331
% of Total Number of Applications		20.83%	36.65%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		215	491
% of Total Number of Applications		7.23%	7.72%
<i>In Process</i>			
Number of Borrowers In Process		1691	N/A
% of Total Number of Applications		56.82%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2976	6360
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		368	1650
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		842.13	796
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		158	150
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		103188.04	99125
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		20750	19225
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	5
Median Assistance Amount		2438.4	4804.6
Assistance Characteristics			
Assistance Provided to Date		3524053	8915285
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	122
<i>Current</i>			
Number		112	528
%		24.89%	28.58%
<i>Delinquent (30+)</i>			
Number		40	168
%		8.89%	9.10%
<i>Delinquent (60+)</i>			
Number		55	308
%		12.22%	16.68%
<i>Delinquent (90+)</i>			
Number		243	843
%		54.00%	45.64%

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)	291	362
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	4
	%	0.00%	1.10%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	1
	%	0.35%	0.28%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	190	243
	%	65.29%	67.13%
	<i>Reinstatement/Current/Payoff</i>		
	Number	100	100
	%	34.36%	27.62%
	<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	14
	%	0.00%	3.87%
Homeownership Retention²			
	Six Months Number	N/A	805
	Six Months %	N/A	99.63%
	Twelve Months Number	N/A	184
	Twelve Months %	N/A	98.40%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Increase in "Median Length of Time from Initial Request to Assistance Granted" is due to several servicers finally executing SPA's which allowed us to fund a significant number of homeowners who had been pending for months.

- 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			
Direct Loan Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		766	2882
% of Total Number of Applications		24.13%	43.75%
<i>Denied</i>			
Number of Borrowers Denied		587	1673
% of Total Number of Applications		18.49%	25.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		131	342
% of Total Number of Applications		4.13%	5.19%
<i>In Process</i>			
Number of Borrowers In Process		1691	N/A
% of Total Number of Applications		53.25%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3175	6588
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		368	1650
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		779.7	792.96
Median 1st Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		148	160
Median 2nd Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 1st Lien UPB Before Program Entry		98733.5	98588.88
Median 1st Lien UPB After Program Entry	N/A	N/A	N/A
Median 2nd Lien UPB Before Program Entry		18341.5	19570.45
Median 2nd Lien UPB After Program Entry	N/A	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A	N/A
Median Assistance Amount		5455.82	5164.56
Assistance Characteristics			
Assistance Provided to Date		5477298	19800124
Total Lender/Servicer Assistance Amount	N/A	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		132	128
<i>Current</i>			
Number		127	448
%		16.58%	15.54%
<i>Delinquent (30+)</i>			
Number		61	217
%		7.96%	7.53%
<i>Delinquent (60+)</i>			
Number		99	511
%		12.92%	17.73%
<i>Delinquent (90+)</i>			
Number		479	1706
%		62.54%	59.20%

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)	763	2888
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	763	2888
	%	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	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	1074
	Six Months %	N/A	99.81%
	Twelve Months Number	N/A	67
	Twelve Months %	N/A	98.53%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- One approved transaction was previously reported in error as "Withdrawn", so quarter-to-quarter "Unique Borrowers Receiving Assistance" does not balance to current cumulative total.

- 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 HAMP Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided to Date		0	0
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		0	0
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%

South Carolina

HFA Performance Data Reporting- Program Performance HAMP Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	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	0
	%	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	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	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		11	14
% of Total Number of Applications		0.65%	0.82%
<i>Denied</i>			
Number of Borrowers Denied		0	6
% of Total Number of Applications		0.00%	0.35%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	6
% of Total Number of Applications		0.18%	0.35%
<i>In Process</i>			
Number of Borrowers In Process		1691	N/A
% of Total Number of Applications		99.17%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1705	1717
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		961.66	986.17
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		140514.17	128102.63
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
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		5000	5000
Assistance Characteristics			
Assistance Provided to Date		55000	65504
Total Lender/Service Assistance Amount		N/A	N/A
Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		69	92
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		1	1
%		9.09%	7.14%
<i>Delinquent (90+)</i>			
Number		10	13
%		90.91%	92.86%

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)	11	14
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	7.14%
<i>Cancelled</i>			
	Number	0	0
	%	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	8	10
	%	72.73%	71.43%
<i>Deed in Lieu</i>			
	Number	3	3
	%	27.27%	21.43%
<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 decided 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).

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)

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

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 applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of applications 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 applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of applications 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 applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of applications for the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of applications received 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.

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		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 (\$).
Assistance Characteristics		
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 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.
<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 ¹	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%	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.
%	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)	