



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: July 2014**

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	531	7,956
	Number of Unique Borrowers Denied Assistance	372	7,212
	Number of Unique Borrowers Withdrawn from Program	315	3,864
	Number of Unique Borrowers in Process	554	N/A
	Total Number of Unique Borrower Applicants	1,772	19,586
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$7,912,991.28	\$109,596,788.19
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,813,490.30	\$20,631,841.04
<b>Borrower Income (\$)</b>			
	Above \$90,000	3.38%	2.34%
	\$70,000- \$89,000	3.76%	4.18%
	\$50,000- \$69,000	12.41%	10.95%
	Below \$50,000	80.45%	82.53%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	8.08%	7.00%
	110%- 119%	1.50%	2.32%
	100%- 109%	4.70%	3.38%
	90%- 99%	3.57%	3.68%
	80%- 89%	6.20%	4.88%
	Below 80%	75.95%	78.74%
<b>Geographic Breakdown (by county)</b>			
	Abbeville	-	21
	Aiken	17	171
	Allendale	2	16
	Anderson	11	192
	Bamberg	2	22
	Barnwell	-	27
	Beaufort	6	186
	Berkeley	23	369
	Calhoun	4	19
	Charleston	31	546
	Cherokee	6	98
	Chester	7	66
	Chesterfield	2	32
	Clarendon	4	48
	Colleton	5	49
	Darlington	4	74
	Dillon	3	23
	Dorchester	16	272
	Edgefield	1	18
	Fairfield	4	60
	Florence	18	216
	Georgetown	4	84
	Greenville	53	728
	Greenwood	5	103
	Hampton	1	23
	Horry	24	416
	Jasper	-	25
	Kershaw	6	156
	Lancaster	12	180
	Laurens	7	74
	Lee	1	21
	Lexington	43	540
	Marion	3	61
	Marlboro	2	20
	McCormick	2	11
	Newberry	3	37
	Oconee	2	59
	Orangeburg	7	163
	Pickens	11	105
	Richland	74	1,159
	Saluda	1	19
	Spartanburg	42	614
	Sumter	19	213
	Union	2	40
	Williamsburg	1	34
	York	40	546

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		1	29
Asian		3	41
Black or African American		244	4,029
Native Hawaiian or other Pacific Islander		-	12
White		269	3,581
Information Not Provided by Borrower		14	264
<b>Ethnicity</b>			
Hispanic or Latino		11	208
Not Hispanic or Latino		520	7,748
Information Not Provided by Borrower		-	-
<b>Sex</b>			
Male		253	3,454
Female		278	4,502
Information Not Provided by Borrower		-	-
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		-	14
Asian		3	20
Black or African American		82	1,037
Native Hawaiian or other Pacific Islander		-	3
White		143	1,516
Information Not Provided by Borrower		9	125
<b>Ethnicity</b>			
Hispanic or Latino		4	92
Not Hispanic or Latino		232	2,606
Information Not Provided by Borrower		1	17
<b>Sex</b>			
Male		67	893
Female		169	1,805
Information Not Provided by Borrower		1	17
<b>Hardship</b>			
Unemployment		289	4,437
Underemployment		29	1,728
Divorce		24	243
Medical Condition		61	958
Death		11	120
Other		117	470
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		66.35%	66.14%
100%-109%		12.41%	12.43%
110%-120%		7.14%	7.18%
>120%		14.10%	14.25%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		62.41%	63.00%
100%-119%		20.86%	21.33%
120%-139%		8.08%	7.89%
140%-159%		4.70%	3.47%
>=160%		3.95%	4.31%
<b>Delinquency Status (%)</b>			
Current		19.17%	16.48%
30+		6.95%	7.99%
60+		9.78%	14.97%
90+		64.10%	60.56%
<b>Household Size</b>			
1		131	2,010
2		151	2,276
3		118	1,605
4		77	1,224
5+		54	841

\* 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.

## South Carolina

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		294	4,408
% of Total Number of Applications		30.91%	31.71%
<i>Denied</i>			
Number of Borrowers Denied		355	6,066
% of Total Number of Applications		37.33%	43.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		302	3,429
% of Total Number of Applications		31.76%	24.66%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		951	13,903
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		295	4,296
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$841.33	\$801.69
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$109.24
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$107,174.15	\$100,825.86
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$12,999.80
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	\$12.00
Median Assistance Amount		\$2,148.96	\$10,143.31
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$3,621,694.24	\$48,488,287.08
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		203	139
<i>Current</i>			
Number		99	1,246
%		33.67%	28.26%
<i>Delinquent (30+)</i>			
Number		28	460
%		9.53%	10.44%
<i>Delinquent (60+)</i>			
Number		32	670
%		10.88%	15.20%
<i>Delinquent (90+)</i>			
Number		135	2,032
%		45.92%	46.10%

## South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	356	2,205
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	5
	%	0.00%	0.23%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	1
	%	0.00%	0.05%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	-	2
	%	0.00%	0.09%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	349	1,997
	%	98.03%	90.57%
	<i>Reinstatement/Current/Payoff</i>		
	Number	6	167
	%	1.69%	7.56%
	<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	33
	%	0.28%	1.50%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,714
	Six Months %	N/A	99.89%
	Twelve Months Number	N/A	3,076
	Twelve Months %	N/A	99.74%
	Twenty-four Months Number	N/A	1,731
	Twenty-four Months %	N/A	98.24%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- 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.

- 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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		505	7,680
% of Total Number of Applications		44.22%	46.52%
<i>Denied</i>			
Number of Borrowers Denied		324	5,369
% of Total Number of Applications		28.37%	32.52%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		313	3,461
% of Total Number of Applications		27.41%	20.96%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1,142	16,510
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		296	4,298
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$814.77	\$794.01
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$121.51
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$101,404.00	\$98,964.99
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$1,387.81	\$13,813.20
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$6,223.71	\$5,480.18
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$4,107,381.09	\$60,224,081.42
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		196	135
<i>Current</i>			
Number		100	1,222
%		19.80%	15.91%
<i>Delinquent (30+)</i>			
Number		37	628
%		7.33%	8.18%
<i>Delinquent (60+)</i>			
Number		51	1,178
%		10.10%	15.34%
<i>Delinquent (90+)</i>			
Number		317	4,652
%		62.77%	60.57%

## South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	505	7,680
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	505	7,678
	%	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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	6,606
	Six Months %	N/A	99.88%
	Twelve Months Number	N/A	5,421
	Twelve Months %	N/A	99.71%
	Twenty-four Months Number	N/A	2,781
	Twenty-four Months %	N/A	96.70%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- 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.

- 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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1	1
% of Total Number of Applications		100.00%	100.00%
<i>Denied</i>			
Number of Borrowers Denied		-	-
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		-	-
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1	1
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		-	-
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		547	547
Median 1st Lien Housing Payment After Assistance		239	239
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		47,543	47,543
Median 1st Lien UPB After Program Entry		25,000	25,000
Median 2nd Lien UPB Before Program Entry		-	-
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		-	-
Median Assistance Amount		28,916	28,916
<b>Assistance Characteristics</b>			
Assistance Provided to Date		28,915.95	<b>28,915.95</b>
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		667.00	667.00
<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		1.00	1.00
%		100.00%	100.00%

## South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	-	-
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	-
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	-	-
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	-
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	-
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	-
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- 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>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		28	172
% of Total Number of Applications		90.32%	78.54%
<i>Denied</i>			
Number of Borrowers Denied		3	28
% of Total Number of Applications		9.68%	12.79%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		-	19
% of Total Number of Applications		0.00%	8.68%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		31	219
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	10
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$972.64	\$1,074.06
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		\$139,722.40	\$151,294.07
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 <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$155,000.00	\$855,503.74
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		168	183
<i>Current</i>			
Number		2	7
%		7.14%	4.07%
<i>Delinquent (30+)</i>			
Number		-	1
%		0.00%	0.58%
<i>Delinquent (60+)</i>			
Number		2	6
%		7.14%	3.49%
<i>Delinquent (90+)</i>			
Number		24	158
%		85.72%	91.86%

## South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	28	172
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	-	1
	%	0.00%	0.58%
	<i>Cancelled</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	16	119
	%	57.14%	69.19%
	<i>Deed in Lieu</i>		
	Number	12	52
	%	42.86%	30.23%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

- 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.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been 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 <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Program Expenditures

Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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)

<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.

#### 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 for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		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 <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program 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.

<b>Program Completion/ Transition</b>		
<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.
<b>Homeownership Retention<sup>1</sup></b>		
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.
<sup>1</sup> Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		