



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 2017

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	288	12369
3	Number of Unique Borrowers Denied Assistance	147	9256
4	Number of Unique Borrowers Withdrawn from Program	145	5859
5	Number of Unique Borrowers in Process	N/A	363
6	Total Number of Unique Borrower Applicants	N/A	27,847
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,243,995	\$207,307,386
9	Total Spent on Administrative Support, Outreach, and Counseling	\$985,766	\$36,687,766
10	Geographic Breakdown (by county)		
11	Abbeville	5	46
12	Aiken	6	265
13	Allendale	0	19
14	Anderson	8	306
15	Bamberg	1	34
16	Barnwell	2	41
17	Beaufort	11	282
18	Berkeley	15	558
19	Calhoun	1	31
20	Charleston	15	802
21	Cherokee	4	139
22	Chester	1	105
23	Chesterfield	3	54
24	Clarendon	2	73
25	Colleton	1	61
26	Darlington	1	126
27	Dillon	0	41
28	Dorchester	12	440
29	Edgefield	2	31
30	Fairfield	1	72
31	Florence	4	364
32	Georgetown	3	129
33	Greenville	33	1202
34	Greenwood	3	157
35	Hampton	1	41
36	Horry	9	613
37	Jasper	1	41
38	Kershaw	3	242
39	Lancaster	3	273
40	Laurens	3	115
41	Lee	1	32
42	Lexington	22	886
43	Marion	1	86
44	Marlboro	2	45
45	McCormick	1	21
46	Newberry	3	65
47	Oconee	2	90
48	Orangeburg	3	253
49	Pickens	3	183
50	Richland	47	1787
51	Saluda	1	26
52	Spartanburg	27	917
53	Sumter	6	337
54	Union	1	57
55	Williamsburg	0	45
56	York	14	836

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
57	Home Mortgage Disclosure Act (HMDA)		
58	Borrower		
59	Race		
60	American Indian or Alaskan Native	0	45
61	Asian	2	66
62	Black or African American	155	6203
63	Native Hawaiian or other Pacific Islander	0	16
64	White	120	5621
65	Information Not Provided by Borrower	11	418
66	Ethnicity		
67	Hispanic or Latino	8	293
68	Not Hispanic or Latino	280	12076
69	Information Not Provided by Borrower	0	0
70	Sex		
71	Male	113	5271
72	Female	175	7098
73	Information Not Provided by Borrower	0	0
74	Co-Borrower		
75	Race		
76	American Indian or Alaskan Native	0	20
77	Asian	3	43
78	Black or African American	46	1706
79	Native Hawaiian or other Pacific Islander	1	6
80	White	50	2439
81	Information Not Provided by Borrower	2	208
82	Ethnicity		
83	Hispanic or Latino	3	150
84	Not Hispanic or Latino	99	4244
85	Information Not Provided by Borrower	0	28
86	Sex		
87	Male	37	1417
88	Female	65	2977
89	Information Not Provided by Borrower	0	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 56 for Denied and 59 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	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	142	6904
4	% of Total Number of Applications	N/A	33.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	144	8105
7	% of Total Number of Applications	N/A	39.76%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	142	5376
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	20385
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	202	6821
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	832	808
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	20
22	Median Assistance Amount	2184	13642
23	Assistance Characteristics		
24	Assistance Provided to Date	\$3,235,150	\$97,541,533
25	Other Characteristics		
26	<i>Current</i>		
27	Number	47	2175
28	%	33.10%	31.50%
29	<i>Delinquent (30+)</i>		
30	Number	10	734
31	%	7.04%	10.63%
32	<i>Delinquent (60+)</i>		
33	Number	21	956
34	%	14.79%	13.85%
35	<i>Delinquent (90+)</i>		
36	Number	64	3039
37	%	45.07%	44.02%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	0.51%
40	\$70,000- \$89,000	0.70%	0.77%
41	\$50,000- \$69,000	4.23%	3.36%
42	Below \$50,000	95.07%	95.36%
43	Hardship		
44	Unemployment	65	4,564
45	Underemployment	63	1,393
46	Divorce	5	99
47	Medical Condition	2	169
48	Death	2	96
49	Other	5	584

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	220	5674
52	Alternative Outcomes		
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	Program Completion/ Transition		
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	30	2798
71	%	13.64%	49.31%
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	190	2869
77	%	86.36%	50.56%

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 54 for Denied and 59 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.

Line 50 - May not sum quarter to quarter dues to borrowers re-entering the program for additional assistance.

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	241	11578
4	% of Total Number of Applications	N/A	47.94%
5	<i>Denied</i>		
6	Number of Borrowers Denied	114	7120
7	% of Total Number of Applications	N/A	29.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	144	5454
10	% of Total Number of Applications	N/A	22.58%
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	24152
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	208	6856
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	6378	5421
20	Assistance Characteristics		
21	Assistance Provided to Date	\$2,283,237	\$93,341,986
22	Other Characteristics		
23	<i>Current</i>		
24	Number	52	2143
25	%	21.58%	18.51%
26	<i>Delinquent (30+)</i>		
27	Number	16	1010
28	%	6.64%	8.72%
29	<i>Delinquent (60+)</i>		
30	Number	30	1622
31	%	12.45%	14.01%
32	<i>Delinquent (90+)</i>		
33	Number	143	6803
34	%	59.33%	58.76%
35	Borrower Income (\$)		
36	Above \$90,000	2.07%	2.33%
37	\$70,000- \$89,000	4.56%	4.34%
38	\$50,000- \$69,000	10.38%	10.63%
39	Below \$50,000	82.99%	82.70%
40	Hardship		
41	Unemployment	94	6,078
42	Underemployment	117	2,784
43	Divorce	11	430
44	Medical Condition	8	594
45	Death	7	216
46	Other	4	1,476

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	241	11578
49	Alternative Outcomes		
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	Program Completion/ Transition		
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	241	11576
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 **49** for Denied and **57** 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
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	38	346
4	% of Total Number of Applications	N/A	94.79%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	12
7	% of Total Number of Applications	N/A	3.29%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	7
10	% of Total Number of Applications	N/A	1.92%
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	365
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	22
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	639	619
20	Median 1st Lien Housing Payment After Assistance	535	404
21	Median 2nd Lien Housing Payment Before Assistance	120	50
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	64698	57104
24	Median 1st Lien UPB After Program Entry	54874	33788
25	Median 2nd Lien UPB Before Program Entry	13753	3037
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	36000	33933
29	Assistance Characteristics		
30	Assistance Provided to Date	\$1,265,818	\$9,999,209
31	Other Characteristics		
32	<i>Current</i>		
33	Number	13	127
34	%	34.21%	36.71%
35	<i>Delinquent (30+)</i>		
36	Number	4	31
37	%	10.53%	8.96%
38	<i>Delinquent (60+)</i>		
39	Number	2	38
40	%	5.26%	10.98%
41	<i>Delinquent (90+)</i>		
42	Number	19	150
43	%	50.00%	43.35%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	71.06%	69.08%
46	100%-119%	15.79%	12.14%
47	120%-139%	5.26%	7.80%
48	140%-159%	0.00%	2.89%
49	>=160%	7.89%	8.09%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.29%
52	\$70,000- \$89,000	0.00%	0.87%
53	\$50,000- \$69,000	2.63%	1.73%
54	Below \$50,000	97.37%	97.11%
55	Hardship		
56	Unemployment	1	45
57	Underemployment	19	167
58	Divorce	4	17
59	Medical Condition	5	40
60	Death	8	75
61	Other	1	2
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	38	346
64	Alternative Outcomes		
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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	29	290
80	%	76.32%	83.82%
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	9	56
86	%	23.68%	16.18%

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
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	17	372
4	% of Total Number of Applications	N/A	86.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	36
7	% of Total Number of Applications	N/A	8.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	21
10	% of Total Number of Applications	N/A	4.90%
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	429
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	55
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	5000	5000
20	Assistance Characteristics		
21	Assistance Provided to Date	\$85,000	\$1,855,504
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	21
25	%	0.00%	5.65%
26	<i>Delinquent (30+)</i>		
27	Number	0	4
28	%	0.00%	1.08%
29	<i>Delinquent (60+)</i>		
30	Number	0	10
31	%	0.00%	2.69%
32	<i>Delinquent (90+)</i>		
33	Number	17	337
34	%	100.00%	90.58%
35	Borrower Income (\$)		
36	Above \$90,000	0.00%	6.45%
37	\$70,000- \$89,000	5.88%	6.18%
38	\$50,000- \$69,000	5.88%	11.56%
39	Below \$50,000	88.24%	75.81%
40	Hardship		
41	Unemployment	4	100
42	Underemployment	5	131
43	Divorce	2	51
44	Medical Condition	1	24
45	Death	0	12
46	Other	5	54

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	17	372
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	1
52	%	0.00%	0.27%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	Program Completion/ Transition		
57	<i>Short Sale</i>		
58	Number	16	264
59	%	94.12%	70.97%
60	<i>Deed in Lieu</i>		
61	Number	1	107
62	%	5.88%	28.76%

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
1 Program Evaluation		
<i>Approved/Funded</i>		
2		
3	57	193
4	N/A	17.47%
<i>Denied/Cancelled</i>		
5		
6	2	12
7	N/A	1.09%
<i>Withdrawn</i>		
8		
9	59	226
10	N/A	20.45%
<i>In Process</i>		
11		
12	N/A	674
13	N/A	60.99%
<i>Total</i>		
14		
15	N/A	1105
16 Program Characteristics		
<i>Assistance Characteristics</i>		
17		
18	\$1,374,790	\$4,569,154
19	\$6,029	\$6,513
20	\$14,595	\$12,223
21	\$377	\$700
22	N/A	\$19,569,323
23 Geographic Breakdown (by city/county)		
<i>Approved/Funded Number of Structures</i>		
24		
25	0	7
26	0	0
27	1	1
28	0	3
29	0	3
30	0	0
31	9	9
32	2	23
33	0	0
34	4	21
35	0	0
36	0	0
37	3	6
38	14	29
39	1	4
40	7	34
41	8	31
42	8	8
43	0	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 unique 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 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 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	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total 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>	
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.

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. This field may be calculated differently for unemployment assistance programs.
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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.

Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
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Alternative Outcomes

Foreclosure Sale

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 approved and funded , 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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance 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, 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.

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 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.

HFA Performance Data Reporting - Program Performance

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

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 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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction 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 refinancing), 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 reduction provided 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 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.