



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: June 2012

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	693	3,701
	Number of Unique Borrowers Denied Assistance	737	3,809
	Number of Unique Borrowers Withdrawn from Program	229	1,006
	Number of Unique Borrowers in Process	1,916	N/A
	Total Number of Unique Borrower Applicants	3,575	10,432
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$8,891,603.30	\$38,090,152.83
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,028,588.98	\$8,850,028.01
Borrower Income (\$)			
	Above \$90,000	1.87%	1.78%
	\$70,000- \$89,000	4.34%	3.56%
	\$50,000- \$69,000	11.42%	10.20%
	Below \$50,000	82.37%	84.46%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	6.94%	5.99%
	110%- 119%	3.32%	2.54%
	100%- 109%	3.76%	3.35%
	90%- 99%	4.19%	3.02%
	80%- 89%	3.76%	4.34%
	Below 80%	78.03%	80.76%
Geographic Breakdown (by county)			
	Abbeville	1	7
	Aiken	14	58
	Allendale	2	9
	Anderson	15	97
	Bamberg	3	9
	Barnwell	-	14
	Beaufort	15	87
	Berkeley	37	151
	Calhoun	2	6
	Charleston	50	232
	Cherokee	12	59
	Chester	4	27
	Chesterfield	1	16
	Clarendon	4	28
	Colleton	5	22
	Darlington	7	26
	Dillon	2	11
	Dorchester	29	106
	Edgefield	2	8
	Fairfield	8	33
	Florence	15	81
	Georgetown	6	33
	Greenville	60	359
	Greenwood	5	39
	Hampton	1	14
	Horry	29	188
	Jasper	6	15
	Kershaw	13	75
	Lancaster	18	73
	Laurens	7	31
	Lee	2	11
	Lexington	30	260
	Marion	13	32
	Marlboro	3	10
	McCormick	1	1
	Newberry	3	17
	Oconee	3	29
	Orangeburg	13	68
	Pickens	8	48
	Richland	84	586
	Saluda	1	6
	Spartanburg	58	334
	Sumter	20	101
	Union	2	19
	Williamsburg	5	15
	York	74	250

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		1	15
Asian		2	16
Black or African American		361	1,961
Native Hawaiian or other Pacific Islander		2	6
White		300	1,584
Information Not Provided by Borrower		27	119
Ethnicity			
Hispanic or Latino		25	109
Not Hispanic or Latino		668	3,592
Information Not Provided by Borrower		-	-
Sex			
Male		285	1,545
Female		408	2,156
Information Not Provided by Borrower		-	-
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		1	6
Asian		1	6
Black or African American		80	437
Native Hawaiian or other Pacific Islander		-	2
White		133	595
Information Not Provided by Borrower		10	45
Ethnicity			
Hispanic or Latino		10	52
Not Hispanic or Latino		215	1,039
Information Not Provided by Borrower		-	-
Sex			
Male		76	363
Female		149	728
Information Not Provided by Borrower		-	-
Hardship			
Unemployment		371	2,150
Underemployment		209	966
Divorce		18	80
Medical Condition		88	465
Death		7	40
Other		-	-
Current Loan to Value Ratio (LTV)			
<100%		67.05%	66.06%
100%-109%		11.13%	12.33%
110%-120%		8.67%	7.31%
>120%		13.15%	14.30%
Current Combined Loan to Value Ratio (CLTV)			
<100%		62.43%	63.03%
100%-119%		22.83%	21.18%
120%-139%		7.95%	8.28%
140%-159%		3.32%	3.08%
>=160%		3.47%	4.43%
Delinquency Status (%)			
Current		13.15%	16.70%
30+		6.36%	7.26%
60+		13.44%	16.68%
90+		67.05%	59.36%
Household Size			
1		157	919
2		205	1,113
3		133	723
4		114	549
5+		84	397
<p>- 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.</p> <p>- Due to a data mapping error that goes back through Q4-2011, cumulative "Number of Unique Borrowers Withdrawn from Program" was understated by a total of 79 borrowers through Q2-2012. The error has been corrected, and the cumulative total is accurate for this report.</p>			

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		361	2,124
% of Total Number of Applications		11.72%	27.67%
<i>Denied</i>			
Number of Borrowers Denied		632	2,908
% of Total Number of Applications		20.51%	37.88%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		172	729
% of Total Number of Applications		5.58%	9.50%
<i>In Process</i>			
Number of Borrowers In Process		1,916	N/A
% of Total Number of Applications		62.19%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3,081	7,677
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		286	2,005
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$804.04	\$797.64
Median 1st Lien Housing Payment After Assistance		\$796.48	\$797.27
Median 2nd Lien Housing Payment Before Assistance		\$180.17	\$151.32
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$101,825.75	\$99,816.40
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$15,004.61	\$18,103.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	\$5.00
Median Assistance Amount		\$1,960.65	\$5,450.26
Assistance Characteristics			
Assistance Provided to Date		\$3,502,136.10	\$12,417,420.64
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	126
<i>Current</i>			
Number		91	589
%		25.28%	27.75%
<i>Delinquent (30+)</i>			
Number		30	191
%		8.43%	9.01%
<i>Delinquent (60+)</i>			
Number		45	347
%		12.64%	16.28%
<i>Delinquent (90+)</i>			
Number		193	997
%		53.65%	46.96%

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)	327	682
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	5
	%	0.00%	0.73%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	-
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	-	1
	%	0.00%	0.15%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	320	557
	%	97.86%	81.67%
	<i>Reinstatement/Current/Payoff</i>		
	Number	5	103
	%	1.53%	15.10%
	<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	2	16
	%	0.61%	2.35%
Homeownership Retention²			
	Six Months Number	N/A	1,322
	Six Months %	N/A	99.92%
	Twelve Months Number	N/A	322
	Twelve Months %	N/A	98.77%
	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

- 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.

- Due to a data mapping error that goes back through Q4-2011, cumulative "Number of Borrowers Receiving Assistance" was overstated by a total of 84 borrowers through Q2-2012. The error has been corrected, and the cumulative total is accurate for this report.

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		684	3,561
% of Total Number of Applications		19.83%	42.47%
<i>Denied</i>			
Number of Borrowers Denied		645	2,292
% of Total Number of Applications		18.70%	27.34%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		204	615
% of Total Number of Applications		5.91%	7.34%
<i>In Process</i>			
Number of Borrowers In Process		1,916	N/A
% of Total Number of Applications		55.56%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3,449	8,384
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		286	2,005
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$786.57	\$791.85
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$174.00	\$165.32
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$99,592.45	\$98,813.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$15,961.39	\$18,810.56
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,906.66	\$5,357.65
Assistance Characteristics			
Assistance Provided to Date		\$5,344,467.20	\$25,562,228.45
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		139	130
<i>Current</i>			
Number		91	537
%		13.30%	15.08%
<i>Delinquent (30+)</i>			
Number		44	260
%		6.43%	7.30%
<i>Delinquent (60+)</i>			
Number		93	606
%		13.60%	17.02%
<i>Delinquent (90+)</i>			
Number		456	2,158
%		66.67%	60.60%

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)	684	3,561
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	-	-
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	-	1
	%	0.00%	0.03%
<i>Deed in Lieu</i>			
	Number	-	-
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	-	-
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	-	-
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	-	-
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	684	3,560
	%	100.00%	99.97%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	-	-
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	2,111
	Six Months %	N/A	99.86%
	Twelve Months Number	N/A	186
	Twelve Months %	N/A	97.38%
	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

- Cumulative "Assistance Provided to Date" will not balance to previous cumulative plus current QTD activity due to a reversal of a prior accrual. The reversal of the accrual results in a net decrease of \$417,676.73.

- 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 "Alternative Outcomes - Cancelled" and "Program Completion/Transition - Reinstatement" will not balance to previous cumulative plus current QTD activity due to one (1) borrower cancelling the transaction after being approved, funded, and closed out.

- Due to a data mapping error that goes back through Q4-2011, cumulative "Number of Borrowers Receiving Assistance" was overstated by a total of five (5) borrowers through Q2-2012. The error has been corrected, and the cumulative total is accurate for this report.

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

South Carolina

HFA Performance Data Reporting- Program Performance HAMP Assistance Program

		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	-	-
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	-
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	-	-
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	-
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	-
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	-
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		9	23
% of Total Number of Applications		0.47%	1.18%
<i>Denied</i>			
Number of Borrowers Denied		2	8
% of Total Number of Applications		0.10%	0.41%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	7
% of Total Number of Applications		0.05%	0.36%
<i>In Process</i>			
Number of Borrowers In Process		1,916	N/A
% of Total Number of Applications		99.38%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1,928	1,954
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		-	-
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,451.61	\$1,220.54
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$251.00	\$410.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$165,047.80	\$148,000.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$45,000.00	\$75,828.91
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		\$45,000.00	\$110,503.74
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		91	92
<i>Current</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		-	1
%		0.00%	4.35%
<i>Delinquent (90+)</i>			
Number		9	22
%		100.00%	95.65%
Program Outcomes			

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		9	23
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		-	1
%		0.00%	4.35%
<i>Cancelled</i>			
Number		-	-
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		7	17
%		77.78%	73.91%
<i>Deed in Lieu</i>			
Number		2	5
%		22.22%	21.74%
<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).
Program Expenditures		
	Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
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.
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.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
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 decided 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 decided 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 households 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 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. (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 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. (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 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)	