



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: October 2017

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	288	12657
3	Number of Unique Borrowers Denied Assistance	204	9423
4	Number of Unique Borrowers Withdrawn from Program	154	5983
5	Number of Unique Borrowers in Process	N/A	483
6	Total Number of Unique Borrower Applicants	N/A	28,546
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,203,383	\$215,510,768
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,299,649	\$37,991,321
10	Geographic Breakdown (by county)		
11	Abbeville	0	46
12	Aiken	8	273
13	Allendale	0	19
14	Anderson	14	320
15	Bamberg	0	34
16	Barnwell	4	45
17	Beaufort	9	291
18	Berkeley	12	570
19	Calhoun	2	33
20	Charleston	19	821
21	Cherokee	4	143
22	Chester	1	106
23	Chesterfield	2	56
24	Clarendon	1	74
25	Colleton	2	63
26	Darlington	3	129
27	Dillon	1	42
28	Dorchester	15	455
29	Edgefield	1	32
30	Fairfield	0	72
31	Florence	4	368
32	Georgetown	3	132
33	Greenville	35	1237
34	Greenwood	2	159
35	Hampton	0	41
36	Horry	8	621
37	Jasper	0	41
38	Kershaw	6	248
39	Lancaster	4	277
40	Laurens	1	116
41	Lee	2	34
42	Lexington	17	903
43	Marion	1	87
44	Marlboro	0	45
45	McCormick	1	22
46	Newberry	1	66
47	Oconee	4	94
48	Orangeburg	3	256
49	Pickens	10	193
50	Richland	40	1827
51	Saluda	0	26
52	Spartanburg	25	942
53	Sumter	8	345
54	Union	0	57
55	Williamsburg	1	46
56	York	14	850

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	2	47
61	Asian	1	67
62	Black or African American	141	6344
63	Native Hawaiian or other Pacific Islander	1	17
64	White	131	5752
65	Information Not Provided by Borrower	12	430
66	Ethnicity		
67	Hispanic or Latino	9	302
68	Not Hispanic or Latino	279	12355
69	Information Not Provided by Borrower	0	0
70	Sex		
71	Male	132	5403
72	Female	156	7254
73	Information Not Provided by Borrower	0	0
74	Co-Borrower		
75	Race		
76	American Indian or Alaskan Native	1	21
77	Asian	1	44
78	Black or African American	49	1755
79	Native Hawaiian or other Pacific Islander	0	6
80	White	64	2503
81	Information Not Provided by Borrower	9	217
82	Ethnicity		
83	Hispanic or Latino	3	153
84	Not Hispanic or Latino	118	4362
85	Information Not Provided by Borrower	3	31
86	Sex		
87	Male	34	1451
88	Female	87	3064
89	Information Not Provided by Borrower	3	31

Line 1, 3, 4 : Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. Variance of **31** for Denied and **38** for Withdrawn.

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

Line 9 - Cumulative amount includes a late accrual of \$3906 that was not reflected in Q2 2017.

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	148	7052
4	% of Total Number of Applications	N/A	33.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	202	8275
7	% of Total Number of Applications	N/A	39.74%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	149	5498
10	% of Total Number of Applications	N/A	26.40%
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	20825
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	84	6905
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	858	809
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	2193	13811
23	Assistance Characteristics		
24	Assistance Provided to Date	\$3,027,705	\$100,569,238
25	Other Characteristics		
26	<i>Current</i>		
27	Number	53	2228
28	%	35.81%	31.59%
29	<i>Delinquent (30+)</i>		
30	Number	21	755
31	%	14.19%	10.71%
32	<i>Delinquent (60+)</i>		
33	Number	16	972
34	%	10.81%	13.78%
35	<i>Delinquent (90+)</i>		
36	Number	58	3097
37	%	39.19%	43.92%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	0.50%
40	\$70,000- \$89,000	2.03%	0.81%
41	\$50,000- \$69,000	4.05%	3.37%
42	Below \$50,000	93.92%	95.32%
43	Hardship		
44	Unemployment	68	4,632
45	Underemployment	64	1,411
46	Divorce	3	102
47	Medical Condition	3	172
48	Death	4	100
49	Other	6	636

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)	226	5888
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	27	2825
71	%	11.95%	47.98%
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	199	3056
77	%	88.05%	51.90%

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 32 for Denied and 27 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	258	11836
4	% of Total Number of Applications	N/A	47.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	156	7248
7	% of Total Number of Applications	N/A	29.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	152	5579
10	% of Total Number of Applications	N/A	22.62%
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	24663
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	85	6941
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	5754	5434
20	Assistance Characteristics		
21	Assistance Provided to Date	\$2,280,157	\$95,622,143
22	Other Characteristics		
23	<i>Current</i>		
24	Number	57	2200
25	%	22.09%	18.59%
26	<i>Delinquent (30+)</i>		
27	Number	29	1039
28	%	11.24%	8.78%
29	<i>Delinquent (60+)</i>		
30	Number	33	1655
31	%	12.79%	13.98%
32	<i>Delinquent (90+)</i>		
33	Number	139	6942
34	%	53.88%	58.65%
35	Borrower Income (\$)		
36	Above \$90,000	3.49%	2.36%
37	\$70,000- \$89,000	7.75%	4.39%
38	\$50,000- \$69,000	15.12%	10.73%
39	Below \$50,000	73.64%	82.52%
40	Hardship		
41	Unemployment	110	6,188
42	Underemployment	103	2,887
43	Divorce	22	452
44	Medical Condition	9	603
45	Death	6	222
46	Other	8	1,484

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)	258	11836
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	258	11834
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 **28** for Denied and **27** 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	23	369
4	% of Total Number of Applications	N/A	94.37%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	13
7	% of Total Number of Applications	N/A	3.32%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	9
10	% of Total Number of Applications	N/A	2.31%
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	391
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	610	619
20	Median 1st Lien Housing Payment After Assistance	528	376
21	Median 2nd Lien Housing Payment Before Assistance	100	71
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	44704	56734
24	Median 1st Lien UPB After Program Entry	44592	31435
25	Median 2nd Lien UPB Before Program Entry	5216	3654
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	32603	34144
29	Assistance Characteristics		
30	Assistance Provided to Date	\$730,170	\$10,729,379
31	Other Characteristics		
32	<i>Current</i>		
33	Number	8	135
34	%	34.78%	36.59%
35	<i>Delinquent (30+)</i>		
36	Number	0	31
37	%	0.00%	8.40%
38	<i>Delinquent (60+)</i>		
39	Number	1	39
40	%	4.35%	10.57%
41	<i>Delinquent (90+)</i>		
42	Number	14	164
43	%	60.87%	44.44%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	73.91%	67.76%
46	100%-119%	4.35%	11.92%
47	120%-139%	4.35%	8.67%
48	140%-159%	4.35%	2.71%
49	>=160%	13.04%	8.94%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.26%
52	\$70,000- \$89,000	0.00%	0.79%
53	\$50,000- \$69,000	0.00%	1.59%
54	Below \$50,000	100.00%	97.36%
55	Hardship		
56	Unemployment	1	46
57	Underemployment	13	180
58	Divorce	0	17
59	Medical Condition	1	41
60	Death	6	81
61	Other	2	4
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	23	369
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	13	303
80	%	56.52%	82.11%
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	10	66
86	%	43.48%	17.89%

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	9	381
4	% of Total Number of Applications	N/A	86.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	36
7	% of Total Number of Applications	N/A	8.22%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	21
10	% of Total Number of Applications	N/A	4.79%
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	438
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	56
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	5000	5000
20	Assistance Characteristics		
21	Assistance Provided to Date	\$45,000	\$1,900,504
22	Other Characteristics		
23	<i>Current</i>		
24	Number	1	22
25	%	11.11%	5.77%
26	<i>Delinquent (30+)</i>		
27	Number	0	4
28	%	0.00%	1.05%
29	<i>Delinquent (60+)</i>		
30	Number	0	10
31	%	0.00%	2.62%
32	<i>Delinquent (90+)</i>		
33	Number	8	345
34	%	88.89%	90.56%
35	Borrower Income (\$)		
36	Above \$90,000	22.23%	6.82%
37	\$70,000- \$89,000	11.11%	6.30%
38	\$50,000- \$69,000	33.33%	12.08%
39	Below \$50,000	33.33%	74.80%
40	Hardship		
41	Unemployment	1	101
42	Underemployment	6	137
43	Divorce	2	53
44	Medical Condition	0	24
45	Death	0	12
46	Other	0	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)	9	381
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	1
52	%	0.00%	0.26%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	Program Completion/ Transition		
57	<i>Short Sale</i>		
58	Number	7	271
59	%	77.78%	71.13%
60	<i>Deed in Lieu</i>		
61	Number	2	109
62	%	22.22%	28.61%

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		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	70	263
4	% of Total Number of Submissions	N/A	22.56%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	1	13
7	% of Total Number of Submissions	N/A	1.11%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	76	302
10	% of Total Number of Submissions	N/A	25.90%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	588
13	% of Total Number of Submissions	N/A	50.43%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	1166
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$2,120,350	\$6,689,504
19	Median Assistance Spent on Acquisition	\$6,730	\$6,602
20	Median Assistance Spent on Demolition	\$17,759	\$12,831
21	Median Assistance Spent on Greening	\$950	\$800
22	Total Assistance Reserved	N/A	\$15,222,711
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aiken County	3	10
26	Allendale County	0	0
27	Anderson County	5	6
28	Bamberg County	0	3
29	Barnwell County	0	3
30	Charleston County	0	0
31	Chester County	0	9
32	Chesterfield County	1	24
33	Florence County	2	2
34	Greenville County	3	24
35	Hampton County	0	0
36	Horry County	1	1
37	Kershaw County	18	24
38	Lancaster County	6	35
39	Richland County	20	24
40	Spartanburg County	3	37
41	Sumter County	6	37
42	Union County	2	10
43	York County	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.