



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: January 2016

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	417	10373
3	Number of Unique Borrowers Denied Assistance	259	8547
4	Number of Unique Borrowers Withdrawn from Program	228	4883
5	Number of Unique Borrowers in Process	640	N/A
6	Total Number of Unique Borrower Applicants	1544	24,443
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,208,111	\$159,907,838
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,903,389	\$29,036,962
10	Borrower Income (\$)		
11	Above \$90,000	2.16%	2.44%
12	\$70,000- \$89,000	6.47%	4.31%
13	\$50,000- \$69,000	9.11%	10.54%
14	Below \$50,000	82.26%	82.71%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	7.43%	7.05%
17	110%- 119%	3.36%	2.49%
18	100%- 109%	3.12%	3.17%
19	90%- 99%	3.83%	3.67%
20	80%- 89%	4.56%	4.69%
21	Below 80%	77.70%	78.93%
22	Geographic Breakdown (by county)		
23	Abbeville	2	35
24	Aiken	11	221
25	Allendale	0	17
26	Anderson	12	249
27	Bamberg	0	25
28	Barnwell	0	36
29	Beaufort	4	241
30	Berkeley	22	476
31	Calhoun	2	27
32	Charleston	22	696
33	Cherokee	3	116
34	Chester	1	95
35	Chesterfield	2	45
36	Clarendon	1	64
37	Colleton	2	54
38	Darlington	4	102
39	Dillon	1	33
40	Dorchester	12	359
41	Edgefield	0	23
42	Fairfield	0	67
43	Florence	10	309
44	Georgetown	8	105
45	Greenville	39	967
46	Greenwood	4	139
47	Hampton	3	37
48	Horry	16	533
49	Jasper	2	37
50	Kershaw	14	207
51	Lancaster	12	228
52	Laurens	3	96
53	Lee	1	24
54	Lexington	37	725
55	Marion	1	76
56	Marlboro	2	30
57	McCormick	1	15
58	Newberry	5	53
59	Oconee	2	79
60	Orangeburg	8	214
61	Pickens	5	145
62	Richland	68	1501
63	Saluda	0	21
64	Spartanburg	34	770
65	Sumter	8	271
66	Union	0	51
67	Williamsburg	2	41
68	York	31	718

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
69	Home Mortgage Disclosure Act (HMDA)		
70	<i>Borrower</i>		
71	Race		
72	American Indian or Alaskan Native	3	40
73	Asian	3	55
74	Black or African American	213	5191
75	Native Hawaiian or other Pacific Islander	1	15
76	White	181	4726
77	Information Not Provided by Borrower	16	346
78	Ethnicity		
79	Hispanic or Latino	8	249
80	Not Hispanic or Latino	409	10124
81	Information Not Provided by Borrower	0	0
82	Sex		
83	Male	164	4486
84	Female	253	5887
85	Information Not Provided by Borrower	0	0
86	<i>Co-Borrower</i>		
87	Race		
88	American Indian or Alaskan Native	1	19
89	Asian	3	32
90	Black or African American	60	1409
91	Native Hawaiian or other Pacific Islander	0	5
92	White	81	2053
93	Information Not Provided by Borrower	9	171
94	Ethnicity		
95	Hispanic or Latino	2	124
96	Not Hispanic or Latino	149	3543
97	Information Not Provided by Borrower	3	22
98	Sex		
99	Male	53	1175
100	Female	98	2492
101	Information Not Provided by Borrower	3	22
102	Hardship		
103	Unemployment	187	5569
104	Underemployment	12	1808
105	Divorce	22	387
106	Medical Condition	61	1276
107	Death	17	200
108	Other	118	1133
109	Current Loan to Value Ratio (LTV)		
110	<100%	67.15%	66.05%
111	100%-109%	9.59%	12.20%
112	110%-120%	9.35%	7.42%
113	>120%	13.91%	14.33%
114	Current Combined Loan to Value Ratio (CLTV)		
115	<100%	64.02%	62.98%
116	100%-119%	21.34%	21.34%
117	120%-139%	5.76%	7.82%
118	140%-159%	3.12%	3.38%
119	>=160%	5.76%	4.48%
120	Delinquency Status (%)		
121	Current	24.22%	17.94%
122	30+	7.68%	8.45%
123	60+	10.07%	14.19%
124	90+	58.03%	59.42%
125	Household Size		
126	1	124	2722
127	2	115	2978
128	3	79	2069
129	4	59	1539
130	5+	40	1065
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 79 for Denied and 35 for Withdrawn.			
Line 8 & 9: May not total 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	199	5741
4	% of Total Number of Applications	29.35%	32.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	255	7393
7	% of Total Number of Applications	37.61%	42.12%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	224	4418
10	% of Total Number of Applications	33.04%	25.17%
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	678	17552
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	199	5636
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	788	804
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	0	83
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	97777	101807
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	9649
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	2185	12436
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,015,942	\$76,058,001
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	146	143
37	<i>Current</i>		
38	Number	73	1717
39	%	36.68%	29.91%
40	<i>Delinquent (30+)</i>		
41	Number	20	620
42	%	10.05%	10.80%
43	<i>Delinquent (60+)</i>		
44	Number	19	824
45	%	9.55%	14.35%
46	<i>Delinquent (90+)</i>		
47	Number	87	2580
48	%	43.72%	44.94%

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	289	4180
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	2
54	%	0.00%	0.05%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.10%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.02%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	2
67	%	0.00%	0.05%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	37	2590
70	%	12.80%	61.96%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	242	1443
73	%	83.74%	34.52%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	10	138
82	%	3.46%	3.30%
83	Homeownership Retention		
84	Six Months Number	N/A	5,322
85	Six Months %	N/A	99.85%
86	Twelve Months Number	N/A	4,851
87	Twelve Months %	N/A	99.61%
88	Twenty-four Months Number	N/A	3,663
89	Twenty-four Months %	N/A	98.57%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 74 for Denied and 34 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 36: Median application processing times may be affected by applicants reapplying for assistance.

Line 49 - 82 - Cumulative "Program Outcomes" and sub-categories will not balance quarter-to-quarter due to 15 borrowers who were previously closed out who later reopened with new or extended hardships.

Line 84 - 90 - Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	371	9877
4	% of Total Number of Applications	46.38%	47.30%
5	<i>Denied</i>		
6	Number of Borrowers Denied	206	6515
7	% of Total Number of Applications	25.75%	31.21%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	223	4483
10	% of Total Number of Applications	27.88%	21.48%
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	800	20875
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	202	5655
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	801	796
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	62	85
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	102151	99909
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3936	9527
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	4844	5405
30	Assistance Characteristics		
31	Assistance Provided to Date	\$3,148,336	\$78,793,083
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	142	138
37	<i>Current</i>		
38	Number	87	1721
39	%	23.45%	17.42%
40	<i>Delinquent (30+)</i>		
41	Number	30	855
42	%	8.09%	8.66%
43	<i>Delinquent (60+)</i>		
44	Number	39	1446
45	%	10.51%	14.64%
46	<i>Delinquent (90+)</i>		
47	Number	215	5855
48	%	57.95%	59.28%

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	371	9877
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	2
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	371	9875
73	%	100.00%	99.98%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	9,194
85	Six Months %	N/A	99.87%
86	Twelve Months Number	N/A	8,429
87	Twelve Months %	N/A	99.61%
88	Twenty-four Months Number	N/A	6,448.00
89	Twenty-four Months %	N/A	97%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 62 for Denied and 32 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 36: Median application processing times may be affected by applicants reapplying for assistance.

Line 84 - 90 - Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	32	149
3	% of Total Number of Applications	94.12%	92.55%
<i>Denied</i>			
4	Number of Borrowers Denied	1	8
5	% of Total Number of Applications	2.94%	4.97%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	1	4
7	% of Total Number of Applications	2.94%	2.48%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	N/A
9	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	34	161
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	14
17 Program Characteristics			
18 General Characteristics			
12	Median 1st Lien Housing Payment Before Assistance	642	638
13	Median 1st Lien Housing Payment After Assistance	491	501
14	Median 2nd Lien Housing Payment Before Assistance	0	0
15	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
16	Median 1st Lien UPB Before Program Entry	44034	64123
17	Median 1st Lien UPB After Program Entry	43614	46589
18	Median 2nd Lien UPB Before Program Entry	0	0
19	Median 2nd Lien UPB After Program Entry	N/A	N/A
20	Median Principal Forgiveness	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	N/A
22	Median Assistance Amount	36000	23722
30 Assistance Characteristics			
23	Assistance Provided to Date	\$943,833	\$3,616,249
24	Total Lender/Servicer Assistance Amount	N/A	N/A
25	Lender/Servicer Match (%)	N/A	N/A
26	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35 Other Characteristics			
27	Median Length of Time from Initial Request to Assistance Granted	117	161
<i>Current</i>			
28	Number	13	57
29	%	40.62%	38.25%
<i>Delinquent (30+)</i>			
30	Number	2	16
31	%	6.25%	10.74%
<i>Delinquent (60+)</i>			
32	Number	3	14
33	%	9.38%	9.40%
<i>Delinquent (90+)</i>			
34	Number	14	62
35	%	43.75%	41.61%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	90
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	4	90
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	90
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	38
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 49 - 82 - A coding error in a previous quarter resulted in the Cumulative "Program Outcomes" and sub-categories being overstated by 3 borrowers. The coding error will also affect Program Completion/Transition. The cumulative numbers have been corrected in this report.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

	QTD	Cumulative
1 Program Intake/Evaluation		
<i>Approved</i>		
2	Number of Borrowers Receiving Assistance	20
3	% of Total Number of Applications	100.00%
4		289
5		84.26%
<i>Denied</i>		
6	Number of Borrowers Denied	0
7	% of Total Number of Applications	0.00%
8		9.62%
<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0
10	% of Total Number of Applications	0.00%
11		6.12%
<i>In Process</i>		
12	Number of Borrowers In Process	N/A
13	% of Total Number of Applications	N/A
14		N/A
<i>Total</i>		
15	Total Number of Borrowers Applied	20
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	4
17		343
18		32
17 Program Characteristics		
18 General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	893
20	Median 1st Lien Housing Payment After Assistance	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0
22	Median 2nd Lien Housing Payment After Assistance	N/A
23	Median 1st Lien UPB Before Program Entry	141763
24	Median 1st Lien UPB After Program Entry	N/A
25	Median 2nd Lien UPB Before Program Entry	0
26	Median 2nd Lien UPB After Program Entry	N/A
27	Median Principal Forgiveness	N/A
28	Median Length of Time Borrower Receives Assistance	N/A
29	Median Assistance Amount	5000
30		5000
30 Assistance Characteristics		
31	Assistance Provided to Date	\$100,000
32	Total Lender/Servicer Assistance Amount	\$1,440,504
33	Lender/Servicer Match (%)	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A
35		N/A
35 Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	659
37		286
<i>Current</i>		
38	Number	1
39	%	5.00%
40		5.54%
<i>Delinquent (30+)</i>		
41	Number	1
42	%	5.00%
43		1.38%
<i>Delinquent (60+)</i>		
44	Number	0
45	%	0.00%
46		3.11%
<i>Delinquent (90+)</i>		
47	Number	18
48	%	90.00%
49		89.97%
49 Program Outcomes		

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	20	289
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.35%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	17	198
76	%	85.00%	68.51%
77	<i>Deed in Lieu</i>		
78	Number	3	90
79	%	15.00%	31.14%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

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 36: Median application processing times may be affected by applicants reapplying for assistance.

South Carolina

HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program

QTD

Cumulative

Program Evaluation

Funded

Number of Structures Demolished/Removed	0	0
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% of Total Number of Submissions	0.00%	0.00%
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Denied/Cancelled

Number of Structures Denied/Cancelled	0	4
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% of Total Number of Submissions	0.00%	0.94%
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Withdrawn

Number of Structures Withdrawn	19	30
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% of Total Number of Submissions	4.63%	7.06%
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In Process

Number of Structures In Process	391	N/A
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% of Total Number of Submissions	95.37%	N/A
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Total

Total Number of Structures Submitted for Eligibility Review	410	425
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Program Characteristics

Assistance Characteristics

Total Assistance Provided	\$0	\$0
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Median Assistance Spent on Acquisition	\$0	\$0
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Median Assistance Spent on Demolition	\$0	\$0
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Median Assistance Spent on Greening	\$0	\$0
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Total Assistance Reserved	N/A	\$9,504,531
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Geographic Breakdown (by city/county)

Funded Number of Structures

Aiken County	0	0
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Allendale County	0	0
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Anderson County	0	0
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Bamberg County	0	0
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Barnwell County	0	0
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Charleston County	0	0
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Chester County	0	0
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Chesterfield County	0	0
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Florence County	0	0
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Greenville County	0	0
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Hampton County	0	0
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Horry County	0	0
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Kershaw County	0	0
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Lancaster County	0	0
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Richland County	0	0
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Spartanburg County	0	0
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Sumter County	0	0
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Union County	0	0
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York County	0	0
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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 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).
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 of the first mortgage 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		
	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	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 applied for the specific program.
	In Process	
	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 applied for the specific program.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)		

General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner 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 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
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.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction provided is provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance		Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		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 assistance is received.
%		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 assistance is received.
%		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 assistance is received.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		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.
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a short sale 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 who transitioned into a loan modification program 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 re-employed/appropriately employed borrowers 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, paying off their mortgage loan or funds were exhausted.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

Funded	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
Denied/Cancelled	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
Withdrawn	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
In Process	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
Total	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Notes

Monthly Payment Assistance Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Direct Loan Assistance Program	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Assistance Program	Program provides principal reduction assistance in conjunction with a loan modification, reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Property Disposition Assistance Program	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
Neighborhood Initiative Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.