



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 2018

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	366	13023
3	Number of Unique Borrowers Denied Assistance	198	9595
4	Number of Unique Borrowers Withdrawn from Program	153	6103
5	Number of Unique Borrowers in Process	N/A	401
6	Total Number of Unique Borrower Applicants	N/A	29,122
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,501,755	\$224,012,523
9	Total Spent on Administrative Support, Outreach, and Counseling	\$958,760	\$38,950,081
10	Geographic Breakdown (by county)		
11	Abbeville	0	46
12	Aiken	9	282
13	Allendale	2	21
14	Anderson	5	325
15	Bamberg	0	34
16	Barnwell	2	47
17	Beaufort	6	297
18	Berkeley	8	578
19	Calhoun	0	33
20	Charleston	15	836
21	Cherokee	2	145
22	Chester	1	107
23	Chesterfield	2	58
24	Clarendon	3	77
25	Colleton	2	65
26	Darlington	3	132
27	Dillon	4	46
28	Dorchester	9	464
29	Edgefield	0	32
30	Fairfield	5	77
31	Florence	7	375
32	Georgetown	3	135
33	Greenville	30	1267
34	Greenwood	3	162
35	Hampton	1	42
36	Horry	10	631
37	Jasper	0	41
38	Kershaw	5	253
39	Lancaster	8	285
40	Laurens	2	118
41	Lee	0	34
42	Lexington	43	946
43	Marion	1	88
44	Marlboro	0	45
45	McCormick	0	22
46	Newberry	7	73
47	Oconee	2	96
48	Orangeburg	9	265
49	Pickens	3	196
50	Richland	79	1906
51	Saluda	0	26
52	Spartanburg	20	962
53	Sumter	12	357
54	Union	1	58
55	Williamsburg	2	48
56	York	40	890

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	3	50
61	Asian	0	67
62	Black or African American	204	6548
63	Native Hawaiian or other Pacific Islander	0	17
64	White	145	5897
65	Information Not Provided by Borrower	14	444
66	Ethnicity		
67	Hispanic or Latino	11	313
68	Not Hispanic or Latino	355	12710
69	Information Not Provided by Borrower	0	0
70	Sex		
71	Male	149	5552
72	Female	217	7471
73	Information Not Provided by Borrower	0	0
74	Co-Borrower		
75	Race		
76	American Indian or Alaskan Native	0	21
77	Asian	0	44
78	Black or African American	64	1819
79	Native Hawaiian or other Pacific Islander	1	7
80	White	80	2583
81	Information Not Provided by Borrower	7	224
82	Ethnicity		
83	Hispanic or Latino	6	159
84	Not Hispanic or Latino	145	4507
85	Information Not Provided by Borrower	1	32
86	Sex		
87	Male	40	1491
88	Female	111	3175
89	Information Not Provided by Borrower	1	32

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 26 for Denied and 33 for Withdrawn.

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

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	220	7272
4	% of Total Number of Applications	N/A	34.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	196	8445
7	% of Total Number of Applications	N/A	39.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	147	5614
10	% of Total Number of Applications	N/A	26.32%
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	21331
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	219	7124
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	987	813
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	2145	13811
23	Assistance Characteristics		
24	Assistance Provided to Date	\$3,051,399	\$103,620,637
25	Other Characteristics		
26	<i>Current</i>		
27	Number	110	2338
28	%	50.00%	32.15%
29	<i>Delinquent (30+)</i>		
30	Number	21	776
31	%	9.55%	10.67%
32	<i>Delinquent (60+)</i>		
33	Number	25	997
34	%	11.36%	13.71%
35	<i>Delinquent (90+)</i>		
36	Number	64	3161
37	%	29.09%	43.47%
38	Borrower Income (\$)		
39	Above \$90,000	0.91%	0.51%
40	\$70,000- \$89,000	1.36%	0.82%
41	\$50,000- \$69,000	10.00%	3.57%
42	Below \$50,000	87.73%	95.10%
43	Hardship		
44	Unemployment	136	4,768
45	Underemployment	63	1,473
46	Divorce	7	109
47	Medical Condition	2	174
48	Death	5	105
49	Other	7	643

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	220	6101
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	2
55	%	0.00%	0.03%
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	2839
71	%	12.27%	46.53%
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	193	3255
77	%	87.73%	53.35%

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 26 for Denied and 31 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	330	12166
4	% of Total Number of Applications	N/A	48.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	156	7381
7	% of Total Number of Applications	N/A	29.24%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	152	5699
10	% of Total Number of Applications	N/A	22.57%
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	25246
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	221	7162
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	4233	5393
20	Assistance Characteristics		
21	Assistance Provided to Date	\$2,355,539	\$97,977,682
22	Other Characteristics		
23	<i>Current</i>		
24	Number	122	2322
25	%	36.97%	19.09%
26	<i>Delinquent (30+)</i>		
27	Number	37	1076
28	%	11.21%	8.84%
29	<i>Delinquent (60+)</i>		
30	Number	42	1697
31	%	12.73%	13.95%
32	<i>Delinquent (90+)</i>		
33	Number	129	7071
34	%	39.09%	58.12%
35	Borrower Income (\$)		
36	Above \$90,000	2.40%	2.36%
37	\$70,000- \$89,000	6.10%	4.44%
38	\$50,000- \$69,000	10.90%	10.73%
39	Below \$50,000	80.60%	82.47%
40	Hardship		
41	Unemployment	169	6,357
42	Underemployment	119	3,006
43	Divorce	13	465
44	Medical Condition	9	612
45	Death	11	233
46	Other	9	1,493

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)	330	12166
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	330	12164
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 23 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.

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

	QTD	Cumulative
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1 Program Intake/Evaluation		
	<i>Approved</i>	
3	Number of Borrowers Receiving Assistance	29 398
4	% of Total Number of Applications	N/A 94.31%
5	<i>Denied</i>	
6	Number of Borrowers Denied	1 14
7	% of Total Number of Applications	N/A 3.32%
8	<i>Withdrawn</i>	
9	Number of Borrowers Withdrawn	1 10
10	% of Total Number of Applications	N/A 2.37%
11	<i>In Process</i>	
12	Number of Borrowers In Process	N/A N/A
13	% of Total Number of Applications	N/A N/A
14	<i>Total</i>	
15	Total Number of Borrowers Applied	N/A 422
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	646 619
20	Median 1st Lien Housing Payment After Assistance	551 386
21	Median 2nd Lien Housing Payment Before Assistance	150 91
22	Median 2nd Lien Housing Payment After Assistance	N/A N/A
23	Median 1st Lien UPB Before Program Entry	56374 56576
24	Median 1st Lien UPB After Program Entry	47227 30913
25	Median 2nd Lien UPB Before Program Entry	25537 4270
26	Median 2nd Lien UPB After Program Entry	N/A N/A
27	Median Principal Forgiveness	0 0
28	Median Assistance Amount	36000 34393
29 Assistance Characteristics		
30	Assistance Provided to Date	\$814,850 \$11,544,229
31 Other Characteristics		
32	<i>Current</i>	
33	Number	8 143
34	%	27.59% 35.93%
35	<i>Delinquent (30+)</i>	
36	Number	2 33
37	%	6.90% 8.30%
38	<i>Delinquent (60+)</i>	
39	Number	4 43
40	%	13.79% 10.80%
41	<i>Delinquent (90+)</i>	
42	Number	15 179
43	%	51.72% 44.97%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	89.66%	69.35%
46	100%-119%	0.00%	11.06%
47	120%-139%	6.90%	8.54%
48	140%-159%	3.44%	2.76%
49	>=160%	0.00%	8.29%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.25%
52	\$70,000- \$89,000	0.00%	0.74%
53	\$50,000- \$69,000	6.90%	1.96%
54	Below \$50,000	93.10%	97.05%
55	Hardship		
56	Unemployment	1	47
57	Underemployment	14	194
58	Divorce	4	21
59	Medical Condition	1	42
60	Death	8	89
61	Other	1	5
62	Program Outcomes		
63	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	29	398
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	18	321
80	%	62.07%	80.65%
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	11	77
86	%	37.93%	19.35%

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	390
4	% of Total Number of Applications	N/A	87.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	36
7	% of Total Number of Applications	N/A	8.05%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	21
10	% of Total Number of Applications	N/A	4.70%
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	447
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	58
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	5000	5000
20	Assistance Characteristics		
21	Assistance Provided to Date	\$45,000	\$1,945,504
22	Other Characteristics		
23	<i>Current</i>		
24	Number	1	23
25	%	11.11%	5.90%
26	<i>Delinquent (30+)</i>		
27	Number	0	4
28	%	0.00%	1.03%
29	<i>Delinquent (60+)</i>		
30	Number	0	10
31	%	0.00%	2.56%
32	<i>Delinquent (90+)</i>		
33	Number	8	353
34	%	88.89%	90.51%
35	Borrower Income (\$)		
36	Above \$90,000	22.22%	7.18%
37	\$70,000- \$89,000	11.11%	6.41%
38	\$50,000- \$69,000	11.11%	12.05%
39	Below \$50,000	55.56%	74.36%
40	Hardship		
41	Unemployment	0	101
42	Underemployment	2	139
43	Divorce	3	56
44	Medical Condition	2	26
45	Death	2	14
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	390
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	6	277
59	%	66.67%	71.02%
60	<i>Deed in Lieu</i>		
61	Number	3	112
62	%	33.33%	28.72%

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	92	355
4	% of Total Number of Submissions	N/A	27.37%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	13
7	% of Total Number of Submissions	N/A	1.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	3	305
10	% of Total Number of Submissions	N/A	23.52%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	624
13	% of Total Number of Submissions	N/A	48.11%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	1297
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$2,234,967	\$8,924,471
19	Median Assistance Spent on Acquisition	\$6,025	\$6,356
20	Median Assistance Spent on Demolition	\$16,441	\$13,860
21	Median Assistance Spent on Greening	\$500	\$572
22	Total Assistance Reserved	N/A	\$16,075,529
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aiken County	1	11
26	Allendale County	0	0
27	Anderson County	6	12
28	Bamberg County	0	3
29	Barnwell County	0	3
30	Charleston County	0	0
31	Chester County	12	21
32	Chesterfield County	0	24
33	Florence County	1	3
34	Greenville County	5	29
35	Greenwood County	11	11
36	Hampton County	0	0
37	Horry County	0	1
38	Kershaw County	0	24
39	Lancaster County	23	58
40	Richland County	1	25
41	Saluda County	1	1
42	Spartanburg County	5	42
43	Sumter County	11	48
44	Union County	12	22
45	York County	3	17

Line 18 - Totals may not sum quarter to quarter due to rounding.

South Carolina			
HFA Performance Data Reporting- Program Performance Down Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	0
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$0	\$0
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	0.00%
28	\$50,000- \$69,000	0.00%	0.00%
29	Below \$50,000	0.00%	0.00%

South Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance Program			
		QTD	Cumulative
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	0
34	Asian	0	0
35	Black or African American	0	0
36	Native Hawaiian or other Pacific Islander	0	0
37	White	0	0
38	Information not provided by borrower	0	0
39	Ethnicity		
40	Hispanic or Latino	0	0
41	Not Hispanic or Latino	0	0
42	Information not provided by borrower	0	0
43	Sex		
44	Male	0	0
45	Female	0	0
46	Information not provided by borrower	0	0
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	0	0
51	Black or African American	0	0
52	Native Hawaiian or other Pacific Islander	0	0
53	White	0	0
54	Information not provided by borrower	0	0
55	Ethnicity		
56	Hispanic or Latino	0	0
57	Not Hispanic or Latino	0	0
58	Information not provided by borrower	0	0
59	Sex		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	29006	0	0
65	29016	0	0
66	29033	0	0
67	29040	0	0
68	29044	0	0
69	29052	0	0
70	29053	0	0
71	29061	0	0
72	29063	0	0
73	29070	0	0
74	29073	0	0
75	29104	0	0
76	29123	0	0
77	29128	0	0
78	29150	0	0
79	29153	0	0
80	29154	0	0
81	29160	0	0
82	29170	0	0
83	29172	0	0

South Carolina

**HFA Performance Data Reporting- Program Performance
Down Payment Assistance Program**

		QTD	Cumulative
84	29203	0	0
85	29204	0	0
86	29209	0	0
87	29210	0	0

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.	
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.e., 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.	
Assistance Characteristics		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
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.	
Alternative Outcomes		
<i>Foreclosure Sale</i>		
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.
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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.