

3rd Quarter 2014 Performance Report

HomeSafe Georgia is a statewide program designed to prevent foreclosure due to unemployment, under-employment or other types of financial hardships. The program is funded by the U.S. Treasury Department and is housed at the Georgia Department of Community Affairs (DCA).

In the third quarter of 2014, 5,536 individuals and families in 127 of Georgia's 159 counties have received \$93 million in temporary mortgage assistance through HomeSafe Georgia. As of September 30th, an additional \$30 million was committed to future payments on approved loans.

New Marketing Efforts Aim to Reach More Homeowners

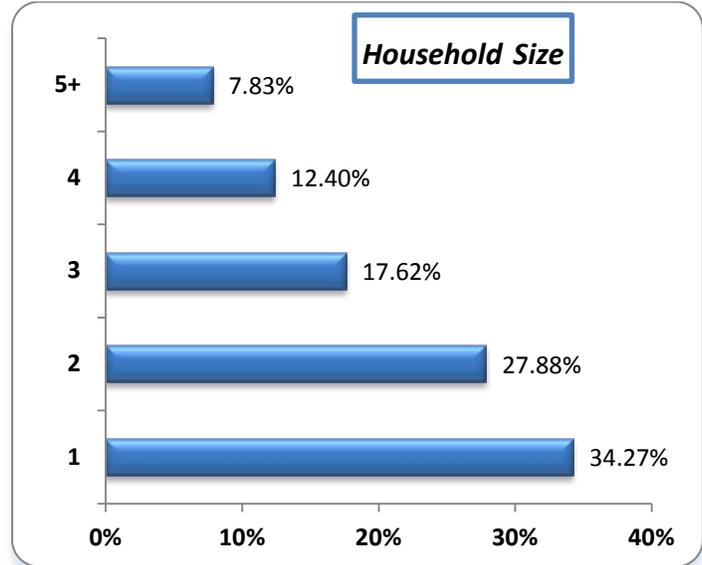
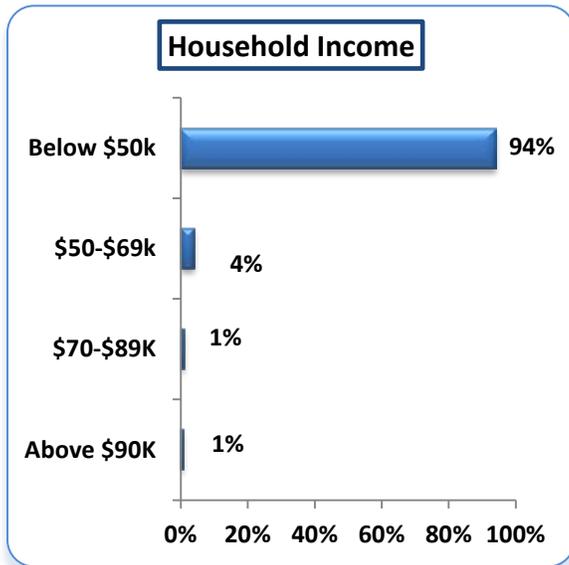
To increase awareness of the program, radio ads that began in June continued through August. The ads featured two homeowners in metro Atlanta who saved their homes from foreclosure after they received funds from HomeSafe Georgia and were broadcast on three urban contemporary stations. The radio ads helped increase the number of visitors to the HomeSafe Georgia website increased significantly during the second quarter.

A number of public relations efforts were also initiated. HomeSafe Georgia worked closely with Wells Fargo to publicize a Home Preservation event for Wells Fargo homeowners in metro Atlanta, which resulted in news stories in several media outlets. A news story featuring two homeowners who saved their homes from foreclosure was published on page 1 of The Gwinnett Daily Post. In addition, opinion pieces promoting HomeSafe Georgia by Gretchen Corbin, commissioner of the Georgia Department of Community Affairs, were published in The Albany Herald and Columbus Ledger-Enquirer.

Carmen Chubb, the department's deputy housing commissioner, was interviewed about the program by radio personality Monica Pearson on 104.1 FM in Atlanta. HomeSafe Georgia also worked closely with the US Department of Housing & Urban Development's Atlanta office to mail postcards publicizing the HomeSafe Georgia program to homeowners who were more than 60 days delinquent on their mortgage payments.

HomeSafe Georgia continues to work with the Georgia Department of Labor, the Workforce Development Division and other public and private partners to contact potential recipients directly.

DEMOGRAPHICS OF APPROVED APPLICANTS



<i>Borrower Race</i>	<i>Cumulative</i>
American Indian or Alaskan Native	0.34%
Asian	1.49%
Black or African American	64.63%
Native Hawaiian or other Pacific Islander	0.20%
White	29.30%
Information not provided by borrower	4.03%

<i>Ethnicity</i>	<i>Cumulative</i>
Hispanic or Latino	2.81%
Not Hispanic or Latino	97.19%



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: July 2014

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	408	5556
	Number of Unique Borrowers Denied Assistance	673	7716
	Number of Unique Borrowers Withdrawn from Program	395	6089
	Number of Unique Borrowers in Process	1050	N/A
	Total Number of Unique Borrower Applicants	2526	20411
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$11,422,673.00	\$92,915,381.00
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,542,006.00	\$18,466,474.00
Borrower Income (\$)			
	Above \$90,000	0.98%	0.72%
	\$70,000- \$89,000	0.98%	1.51%
	\$50,000- \$69,000	3.92%	5.49%
	Below \$50,000	94.12%	92.28%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.47%	1.39%
	110%-119%	0.25%	0.67%
	100%- 109%	0.25%	0.77%
	90%- 99%	1.47%	1.46%
	80%- 89%	1.23%	1.83%
	Below 80%	95.33%	93.88%
Geographic Breakdown (by county)			
	Appling	0	2
	Atkinson	0	0
	Bacon	0	1
	Baker	0	0
	Baldwin	0	5
	Banks	0	5
	Barrow	4	50
	Bartow	1	26
	Ben Hill	0	2
	Berrien	0	1
	Bibb	4	44
	Bleckley	1	1
	Brantley	0	0
	Brooks	0	1
	Bryan	1	8
	Bulloch	1	11
	Burke	0	2
	Butts	0	9
	Calhoun	0	0
	Camden	1	13
	Candler	0	0
	Carroll	1	47
	Catoosa	0	11
	Charlton	0	3
	Chatham	9	89
	Chattahoochee	0	0
	Chattooga	0	4
	Cherokee	9	115
	Clarke	0	23
	Clay	0	1
	Clayton	31	393
	Clinch	0	1
	Cobb	44	550
	Coffee	0	2
	Colquitt	0	7
	Columbia	1	25
	Cook	0	0
	Coweta	4	67
	Crawford	0	5
	Crisp	0	0
	Dade	0	1
	Dawson	0	10
	Decatur ¹	0	3
	DeKalb ¹	59	852
	Dodge	0	1
	Dooly	0	0
	Dougherty	3	26
	Douglas	21	152
	Early	0	2
	Echols	0	0
	Effingham	0	9
	Elbert	1	2
	Emanuel	0	1
	Evans	0	2
	Fannin	0	4
	Fayette	4	74
	Floyd	1	26
	Forsyth	5	93
	Franklin	1	5
	Fulton	57	729
	Gilmer	0	6

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Glascock	0	0
	Glynn	1	17
	Gordon	1	6
	Grady	0	3
	Greene	0	5
	Gwinnett	56	796
	Habersham	2	8
	Hall	2	45
	Hancock	0	0
	Haralson	0	4
	Harris	1	10
	Hart	0	7
	Heard	0	2
	Henry	14	226
	Houston	2	27
	Irwin	0	0
	Jackson	1	34
	Jasper	0	8
	Jeff Davis	1	3
	Jefferson	0	1
	Jenkins	0	2
	Johnson	0	0
	Jones	1	7
	Lamar	3	11
	Lanier	0	0
	Laurens	2	5
	Lee	1	7
	Liberty	2	39
	Lincoln	0	1
	Long	1	4
	Lowndes	1	21
	Lumpkin	1	8
	Macon	0	1
	Madison	0	5
	Marion	0	0
	McDuffie	0	4
	McIntosh	1	1
	Meriwether	0	0
	Miller	0	0
	Mitchell	0	3
	Monroe	0	5
	Montgomery	0	0
	Morgan	0	5
	Murray	0	9
	Muscogee	13	46
	Newton	6	115
	Oconee	0	10
	Oglethorpe	0	7
	Paulding	8	120
	Peach	2	11
	Pickens	0	11
	Pierce	0	0
	Pike	0	6
	Polk	2	11
	Pulaski	0	2
	Putnam	0	7
	Quitman	0	0
	Rabun	0	5
	Randolph	0	1
	Richmond	4	39
	Rockdale	8	114
	Schley	0	0
	Screven	0	0
	Seminole	0	1
	Spalding	2	45
	Stephens	0	5
	Stewart	0	0
	Sumter	0	6
	Talbot	0	1
	Taliaferro	0	0
	Tattnall	0	0
	Taylor	0	1
	Telfair	0	0
	Terrell	0	1
	Thomas	0	5
	Tift	0	2
	Toombs	0	0
	Towns	0	3
	Treutlen	0	0
	Troup	1	11
	Turner	0	1
	Twiggs	0	2
	Union	0	8
	Upson	0	4

Georgia		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Walker	0	9
Walton	2	54
Ware	1	2
Warren	0	0
Washington	0	0
Wayne	0	2
Webster	0	0
Wheeler	0	1
White	0	5
Whitfield	1	14
Wilcox	0	1
Wilkes	0	2
Wilkinson	0	0
Worth	0	3
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
American Indian or Alaskan Native	1	19
Asian	5	83
Black or African American	293	3591
Native Hawaiian or other Pacific Islander	1	11
White	94	1628
Information not provided by borrower	14	224
Ethnicity		
Hispanic or Latino	10	156
Not Hispanic or Latino	398	5400
Information not provided by borrower	0	0
Sex		
Male	132	2007
Female	276	3549
Information not provided by borrower	0	0
<i>Co-Borrower</i>		
Race		
American Indian or Alaskan Native	0	6
Asian	7	43
Black or African American	65	595
Native Hawaiian or other Pacific Islander	0	5
White	36	560
Information not provided by borrower	8	76
Ethnicity		
Hispanic or Latino	4	40
Not Hispanic or Latino	112	1245
Information not provided by borrower	0	0
Sex		
Male	38	383
Female	78	902
Information not provided by borrower	0	0
Hardship		
Unemployment	331	4664
Underemployment	64	877
Divorce	0	0
Medical Condition	10	11
Death	3	4
Other	0	0
Current Loan to Value Ratio (LTV)		
<100%	57.12%	41.79%
100%-109%	15.67%	13.21%
110%-120%	8.09%	11.68%
>120%	19.12%	33.32%
Current Combined Loan to Value Ratio (CLTV)		
<100%	52.45%	36.36%
100%-119%	23.78%	25.34%
120%-139%	13.23%	18.59%
140%-159%	5.88%	10.26%
>=160%	4.66%	9.45%
Delinquency Status (%)		
Current	51.47%	47.10%
30+	6.62%	10.51%
60+	12.01%	11.07%
90+	29.90%	31.32%
Household Size		
1	168	1904
2	110	1549
3	57	979
4	42	689
5+	31	435

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		395	5541
% of Total Number of Applications		15.90%	27.20%
<i>Denied</i>			
Number of Borrowers Denied		664	7707
% of Total Number of Applications		26.80%	37.80%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		393	6087
% of Total Number of Applications		15.80%	29.90%
<i>In Process</i>			
Number of Borrowers In Process		1030	N/A
% of Total Number of Applications		41.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2482	20365
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		876	946
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		184	195
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		11434	12350
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		27180	28366
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	15
Median Assistance Amount		2771	15249
Assistance Characteristics			
Assistance Provided to Date		11154254	92625290
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		129	162
<i>Current</i>			
Number		210	2617
%		53.16%	47.23%
<i>Delinquent (30+)</i>			
Number		27	584
%		6.84%	10.54%
<i>Delinquent (60+)</i>			
Number		49	615
%		12.41%	11.10%
<i>Delinquent (90+)</i>			
Number		109	1725
%		27.59%	31.13%

Georgia			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	593	2080
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number*	0	6
	%	0.00%	0.29%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.05%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	2	20
	%	0.34%	0.96%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	7	30
	%	1.18%	1.44%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	61	227
	%	10.29%	10.91%
	<i>Reinstatement/Current/Payoff</i>		
	Number*	20	363
	%	3.37%	17.45%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number**	503	1433
	%	84.82%	68.90%
Homeownership Retention²			
	Six Months Number	N/A	4744
	Six Months %	N/A	99.45%
	Twelve Months Number	N/A	3980
	Twelve Months %	N/A	99.40%
	Twenty-four Months Number	N/A	1688
	Twenty-four Months %	N/A	98.83%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		12	14
% of Total Number of Applications		35.30%	38.90%
<i>Denied</i>			
Number of Borrowers Denied		5	5
% of Total Number of Applications		14.70%	13.90%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	2
% of Total Number of Applications		5.90%	5.60%
<i>In Process</i>			
Number of Borrowers In Process		15	N/A
% of Total Number of Applications		44.10%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		34	36
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	3
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1012	1003
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		54.69	54.69
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		153405	150536
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		66595	66595
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		12266	12266
Assistance Characteristics			
Assistance Provided to Date		151828	173499
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		207	170
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		12	14
%		100.00%	100.00%

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	7
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	7	7
	%	100.00%	100.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		4	4
% of Total Number of Applications		30.77%	30.77%
<i>Denied</i>			
Number of Borrowers Denied		4	4
% of Total Number of Applications		30.77%	30.77%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		5	N/A
% of Total Number of Applications		38.46%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		13	13
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	3
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		899	899
Median 1st Lien Housing Payment After Assistance		790	790
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		142227	142227
Median 1st Lien UPB After Program Entry		107227	107227
Median 2nd Lien UPB Before Program Entry		5000	5000
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		30000	30000
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		30000	30000
Assistance Characteristics			
Assistance Provided to Date		116591	116591
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		169	169
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		4	4
%		100.00%	100.00%
Program Outcomes			

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	2
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	2	2
	%	100.00%	100.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned 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 to the lender/servicer on behalf of the borrower.
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)

<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.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	--

Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
----------------	---

Household Size

All Categories	Household size at the time of assistance.
----------------	---

HFA Performance Data Reporting- Program Performance

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

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned 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 decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative 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). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent 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.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers 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.
%		Percent of 90+ days delinquent borrowers 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 who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.

Homeownership Retention ¹	
Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)