

2nd Quarter 2015 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).

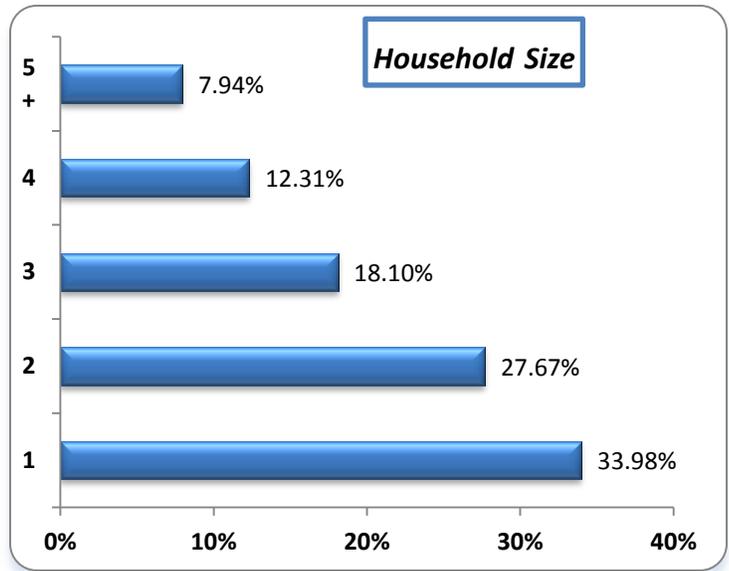
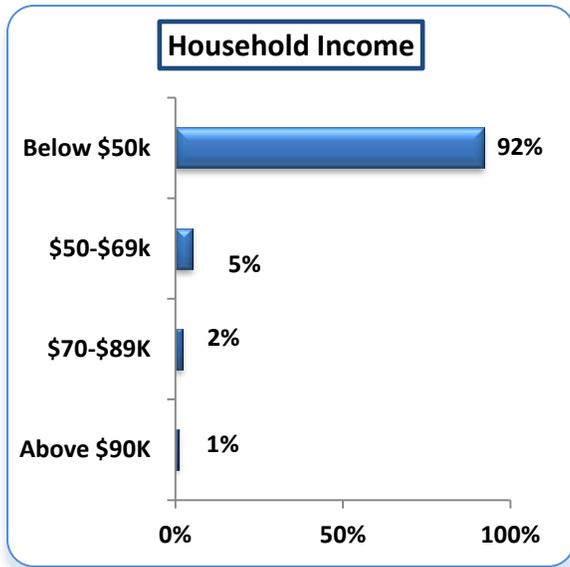
As of the June 30, 2015, **6,720** individuals and families in 130 of Georgia's 159 counties have received \$120 million in temporary mortgage assistance through HomeSafe Georgia. As of June 30th, an additional \$29 million was committed to future payments on approved loans.

Marketing Efforts Reach More Homeowners Statewide

A statewide advertising campaign to promote HomeSafe Georgia continued through June in major cities around the state affected by foreclosures. Radio ads aired on three urban contemporary radio stations, while billboards and posters erected along major highways and signage placed in buses and transit stations in Savannah, Macon, Augusta and Rome. The campaign also included ads sent to mobile phones of homeowners in selected counties. The ads included a link to the HomeSafe Georgia website, enabling people to access the program via their mobile phone.

The marketing strategy also included media interviews around the state. During the second quarter, Carmen Chubb, DCA's deputy commissioner for housing, traveled to Macon and Savannah and spoke with newspapers and TV stations there to promote the program.

DEMOGRAPHICS OF APPROVED APPLICANTS



Borrower Race	Cumulative
American Indian or Alaskan Native	0.37%
Asian	1.38%
Black or African American	65.77%
Native Hawaiian or other Pacific Islander	0.19%
White	28.04%
Information not provided by borrower	4.25%
Ethnicity	
	Cumulative
Hispanic or Latino	2.80%
Not Hispanic or Latino	97.20%



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 2015

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	441	6686
3	Number of Unique Borrowers Denied Assistance	451	9228
4	Number of Unique Borrowers Withdrawn from Program	362	6844
5	Number of Unique Borrowers in Process	1027	N/A
6	Total Number of Unique Borrower Applicants	2281	23785
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$8,832,931	\$119,683,343
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,781,882	\$23,241,169
10	Borrower Income (\$)		
11	Above \$90,000	0.68%	0.75%
12	\$70,000- \$89,000	3.86%	1.74%
13	\$50,000- \$69,000	7.48%	5.65%
14	Below \$50,000	87.98%	91.86%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	1.81%	1.43%
17	110%-119%	0.91%	0.72%
18	100%- 109%	2.49%	0.90%
19	90%- 99%	1.36%	1.50%
20	80%- 89%	2.95%	2.00%
21	Below 80%	90.48%	93.45%
22	Geographic Breakdown (by county)		
23	Appling	0	2
24	Atkinson	0	0
25	Bacon	0	1
26	Baker	0	0
27	Baldwin	0	8
28	Banks	0	6
29	Barrow	4	59
30	Bartow	1	28
31	Ben Hill	0	2
32	Berrien	0	2
33	Bibb	3	55
34	Bleckley	0	1
35	Brantley	0	0
36	Brooks	0	1
37	Bryan	2	10
38	Bulloch	1	12
39	Burke	2	4
40	Butts	0	9
41	Calhoun	0	0
42	Camden	1	14
43	Candler	0	0
44	Carroll	2	50
45	Catoosa	0	14
46	Charlton	0	4
47	Chatham	3	105
48	Chattahoochee	0	0
49	Chattooga	0	4
50	Cherokee	12	145
51	Clarke	0	24
52	Clay	0	1
53	Clayton	32	472

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
54	Clinch	0	1
55	Cobb	42	661
56	Coffee	0	3
57	Colquitt	0	8
58	Columbia	3	31
59	Cook	0	0
60	Coweta	2	74
61	Crawford	0	5
62	Crisp	0	1
63	Dade	0	1
64	Dawson	2	15
65	Decatur	0	3
66	DeKalb	74	1036
67	Dodge	0	1
68	Dooly	0	0
69	Dougherty	4	34
70	Douglas	10	181
71	Early	0	2
72	Echols	0	0
73	Effingham	2	15
74	Elbert	0	2
75	Emanuel	0	2
76	Evans	0	2
77	Fannin	1	5
78	Fayette	6	86
79	Floyd	1	29
80	Forsyth	3	103
81	Franklin	0	5
82	Fulton	57	886
83	Gilmer	0	8
84	Glascocock	0	0
85	Glynn	3	22
86	Gordon	0	7
87	Grady	1	4
88	Greene	1	8
89	Gwinnett	63	936
90	Habersham	0	10
91	Hall	2	53
92	Hancock	0	0
93	Haralson	0	4
94	Harris	0	10
95	Hart	0	7
96	Heard	0	2
97	Henry	28	286
98	Houston	7	42
99	Irwin	0	0
100	Jackson	2	41
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0
106	Jones	2	9
107	Lamar	0	13

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
108	Lanier	0	0
109	Laurens	0	5
110	Lee	0	8
111	Liberty	4	44
112	Lincoln	1	2
113	Long	1	5
114	Lowndes	3	26
115	Lumpkin	0	8
116	Macon	0	1
117	Madison	0	5
118	Marion	0	0
119	McDuffie	0	5
120	McIntosh	0	1
121	Meriwether	0	0
122	Miller	0	1
123	Mitchell	0	3
124	Monroe	0	5
125	Montgomery	0	1
126	Morgan	1	6
127	Murray	0	12
128	Muscogee	5	64
129	Newton	12	145
130	Oconee	1	12
131	Oglethorpe	0	7
132	Paulding	8	149
133	Peach	1	13
134	Pickens	0	12
135	Pierce	0	0
136	Pike	0	9
137	Polk	0	11
138	Pulaski	0	2
139	Putnam	0	7
140	Quitman	0	0
141	Rabun	0	6
142	Randolph	0	2
143	Richmond	7	51
144	Rockdale	10	143
145	Schley	0	0
146	Screven	0	0
147	Seminole	0	1
148	Spalding	1	49
149	Stephens	0	5
150	Stewart	0	0
151	Sumter	0	7
152	Talbot	0	1
153	Taliaferro	0	0
154	Tattall	0	0
155	Taylor	0	1
156	Telfair	0	0
157	Terrell	0	1
158	Thomas	0	6
159	Tift	0	2
160	Toombs	0	0
161	Towns	0	3

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
162	Treutlen	0	0
163	Troup	0	14
164	Turner	0	1
165	Twiggs	0	3
166	Union	0	8
167	Upson	1	6
168	Walker	0	9
169	Walton	2	60
170	Ware	1	4
171	Warren	0	0
172	Washington	0	0
173	Wayne	0	2
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	0	16
178	Wilcox	0	1
179	Wilkes	2	4
180	Wilkinson	0	0
181	Worth	1	4

Home Mortgage Disclosure Act (HMDA)

		<i>Borrower</i>	
183	Race		
184	American Indian or Alaskan Native	2	25
185	Asian	5	92
186	Black or African American	319	4397
187	Native Hawaiian or other Pacific Islander	1	13
188	White	87	1875
189	Information not provided by borrower	27	284
190	Ethnicity		
191	Hispanic or Latino	13	187
192	Not Hispanic or Latino	428	6499
193	Information not provided by borrower	0	0
194	Sex		
195	Male	154	2388
196	Female	287	4298
197	Information not provided by borrower	0	0
198	Co-Borrower		
199	Race		
200	American Indian or Alaskan Native	1	9
201	Asian	5	51
202	Black or African American	85	814
203	Native Hawaiian or other Pacific Islander	0	5
204	White	40	687
205	Information not provided by borrower	13	106
206	Ethnicity		
207	Hispanic or Latino	9	66
208	Not Hispanic or Latino	135	1606
209	Information not provided by borrower	0	0
210	Sex		
211	Male	53	528
212	Female	91	1144
213	Information not provided by borrower	0	0
214	Information not provided by borrower	0	0

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
215	Hardship		
216	Unemployment	323	5538
217	Underemployment	96	1077
218	Divorce	0	0
219	Medical Condition	19	59
220	Death	3	12
221	Other	0	0
222	Current Loan to Value Ratio (LTV)		
223	<100%	63.95%	45.12%
224	100%-109%	11.79%	13.15%
225	110%-120%	7.03%	11.14%
226	>120%	17.23%	30.59%
227	Current Combined Loan to Value Ratio (CLTV)		
228	<100%	60.54%	39.96%
229	100%-119%	19.96%	24.71%
230	120%-139%	11.11%	17.53%
231	140%-159%	4.31%	9.33%
232	>=160%	4.08%	8.47%
233	Delinquency Status (%)		
234	Current	45.81%	46.85%
235	30+	7.26%	10.02%
236	60+	9.52%	10.93%
237	90+	37.41%	32.20%
238	Household Size		
239	1	141	2272
240	2	122	1850
241	3	91	1210
242	4	52	823
243	5+	35	531

Line 1 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.

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	380	6545
4	% of Total Number of Applications	17.47%	27.77%
5	<i>Denied</i>		
6	Number of Borrowers Denied	446	9204
7	% of Total Number of Applications	20.51%	39.04%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	357	6832
10	% of Total Number of Applications	16.41%	28.98%
11	<i>In Process</i>		
12	Number of Borrowers In Process	992	N/A
13	% of Total Number of Applications	45.61%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2175	23573
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	956	941
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	172	191
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	121545	123116
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	25047	28000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	16
29	Median Assistance Amount	2713	16298
30	Assistance Characteristics		
31	Assistance Provided to Date	\$8,159,605	\$117,961,056
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	153	160
37	<i>Current</i>		
38	Number	200	3126
39	%	52.63%	47.76%
40	<i>Delinquent (30+)</i>		
41	Number	32	670
42	%	8.42%	10.24%
43	<i>Delinquent (60+)</i>		
44	Number	38	723
45	%	10.00%	11.05%
46	<i>Delinquent (90+)</i>		
47	Number	110	2026
48	%	28.95%	30.95%

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	591	4374
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	32
54	%	0.00%	0.73%
55	<i>Cancelled</i>		
56	Number	0	1
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	29
63	%	0.00%	0.66%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	37
67	%	0.00%	0.85%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	80	495
70	%	13.54%	11.32%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	2	408
73	%	0.34%	9.33%
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	509	3372
82	%	86.13%	77.09%
83	Homeownership Retention		
84	Six Months Number	N/A	5813
85	Six Months %	N/A	98.96%
86	Twelve Months Number	N/A	5085
87	Twelve Months %	N/A	98.81%
88	Twenty-four Months Number	N/A	3495
89	Twenty-four Months %	N/A	98.40%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 6 - 38 Applications marked as denied in previous quarters being reconsidered.

Line 9 - 73 Applications marked as Withdrawn in previous quarters being reconsidered

Line 15- Total Variance of 1,191 due to previous quarters applications being reconsidered

Line 53 cumulative number increased by 1 due to move from other category

Line 62 cumulative number increased by 1 due to move from other category.

Line 69 cumulative number decreased by 1 due to move from other category.

Line 72 cumulative number increased by 1 due to move from other category.

Line 81 cumulative number decreased by 2 due to move to foreclosure and short sale.

Georgia			
HFA Performance Data Reporting- Program Performance			
Mortgage Reinstatement Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	56	126
4	% of Total Number of Applications	61.53%	70.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	15
7	% of Total Number of Applications	3.30%	8.33%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	10
10	% of Total Number of Applications	3.30%	5.56%
11	<i>In Process</i>		
12	Number of Borrowers In Process	29	N/A
13	% of Total Number of Applications	31.87%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	91	180
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	848	928
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	107	128
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	123838	134095
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	22756	29651
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	7079	8866
30	Assistance Characteristics		
31	Assistance Provided to Date	\$497,526	\$1,196,896
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	182	181
37	<i>Current</i>		
38	Number	1	4
39	%	1.79%	3.17%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	4	7
45	%	7.14%	5.56%
46	<i>Delinquent (90+)</i>		
47	Number	51	115
48	%	91.07%	91.27%

Georgia				
HFA Performance Data Reporting- Program Performance				
Mortgage Reinstatement Assistance				
			QTD	Cumulative
49	Program Outcomes			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		30	77
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		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		0	17
73	%		0.00%	22.08%
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		30	60
82	%		100.00%	77.92%
83	Homeownership Retention			
84	Six Months Number		N/A	30
85	Six Months %		N/A	100.00%
86	Twelve Months Number		N/A	3
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%

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	5	18
4	% of Total Number of Applications	33.34%	51.43%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	9
7	% of Total Number of Applications	13.33%	25.71%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	2
10	% of Total Number of Applications	13.33%	5.72%
11	<i>In Process</i>		
12	Number of Borrowers In Process	6	N/A
13	% of Total Number of Applications	40.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	15	35
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	642	793
20	Median 1st Lien Housing Payment After Assistance	511	656
21	Median 2nd Lien Housing Payment Before Assistance	109	34
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	85037	112138
24	Median 1st Lien UPB After Program Entry	64477	84793
25	Median 2nd Lien UPB Before Program Entry	26795	21115
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	36727	30000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	39000	30000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$175,800	\$525,391
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	142	142
37	<i>Current</i>		
38	Number	1	2
39	%	20.00%	11.11%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	1
45	%	0.00%	5.56%
46	<i>Delinquent (90+)</i>		
47	Number	4	15
48	%	80.00%	83.33%
49	Program Outcomes		

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	10
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	0	0
67	%	0.00%	0.00%
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	4
73	%	0.00%	40.00%
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	3	6
82	%	100.00%	60.00%
83	Homeownership Retention		
84	Six Months Number	N/A	8
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	1
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%

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 on behalf of all borrowers.
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.
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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.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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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.
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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.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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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 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 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.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who 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 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.
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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, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) 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. Length of time is determined by the original date of contact; if a borrower subsequently reapplies for the program and receives assistance, the date of initial contact does not change. Please report in days (round up to closest integer).
<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 or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	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 <u>as the desired outcome of the program</u> .
%	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 Notes

Mortgage Payment Assistance	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Mortgage Reinstatement Assistance	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Recast/Modification	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast).