

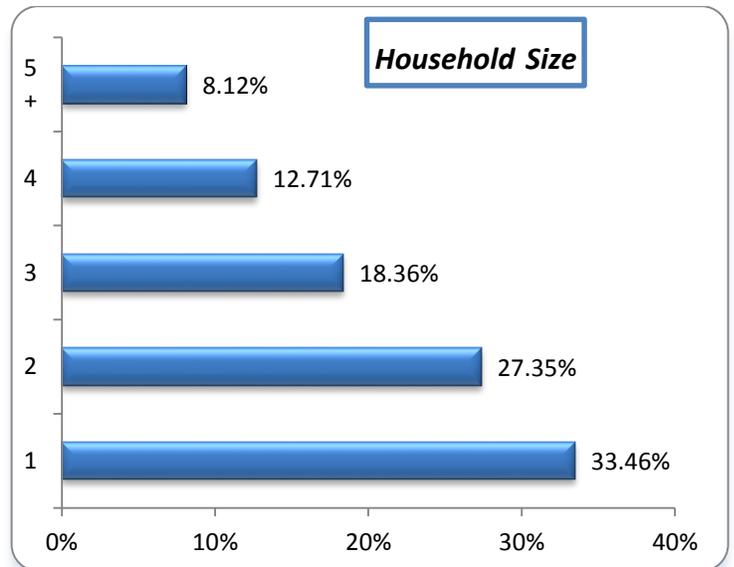
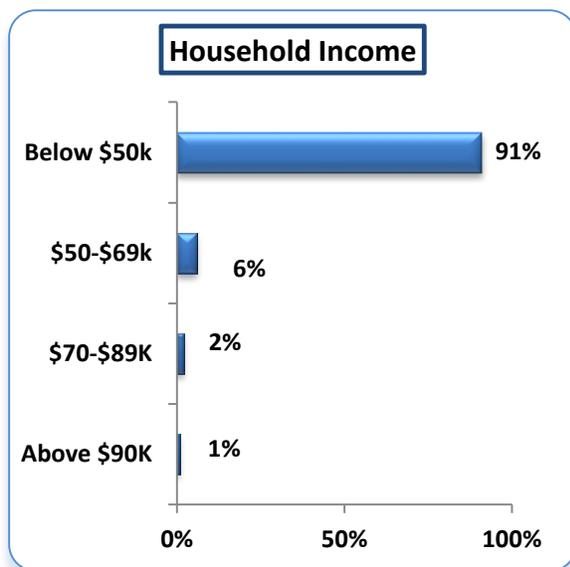
## 2nd Quarter 2016 Performance Report

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 and is administered by the Georgia Department of Community Affairs (DCA).

As of the June 2016, 8,262 individuals and families in 133 of Georgia’s 159 counties have received \$178 million in temporary mortgage assistance through HomeSafe Georgia

A statewide campaign to promote HomeSafe Georgia through radio ads, billboards and posters continues in cities across the state.

### DEMOGRAPHICS OF APPROVED APPLICANTS



<i><b>Borrower Race</b></i>	<i><b>Cumulative</b></i>
American Indian or Alaskan Native	0.36%
Asian	1.48%
Black or African American	66.96%
Native Hawaiian or other Pacific Islander	0.18%
White	26.55%
Information not provided by borrower	4.47%
<i><b>Ethnicity</b></i>	<i><b>Cumulative</b></i>
Hispanic or Latino	2.83%
Not Hispanic or Latino	97.17%



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 2016**

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>1 Unique Borrower Count</b>			
2	Number of Unique Borrowers Receiving Assistance	306	8120
3	Number of Unique Borrowers Denied Assistance	358	10789
4	Number of Unique Borrowers Withdrawn from Program	226	7611
5	Number of Unique Borrowers in Process	549	N/A
6	Total Number of Unique Borrower Applicants	1439	27069
<b>7 Program Expenditures (\$)</b>			
8	Total Assistance Provided to Date	\$7,463,636	\$150,929,591
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,243,377	\$28,584,820
<b>10 Borrower Income (\$)</b>			
11	Above \$90,000	2.94%	1.10%
12	\$70,000- \$89,000	4.58%	2.00%
13	\$50,000- \$69,000	8.17%	6.10%
14	Below \$50,000	84.31%	90.80%
<b>15 Borrower Income as Percent of Area Median Income (AMI)</b>			
16	Above 120%	5.23%	1.92%
17	110%-119%	1.31%	0.81%
18	100%- 109%	1.96%	1.03%
19	90%- 99%	2.61%	1.63%
20	80%- 89%	2.94%	2.17%
21	Below 80%	85.95%	92.44%
<b>22 Geographic Breakdown (by county)</b>			
23	Appling	0	2
24	Atkinson	0	0
25	Bacon	0	1
26	Baker	0	0
27	Baldwin	0	12
28	Banks	1	8
29	Barrow	3	70
30	Bartow	1	33
31	Ben Hill	0	2
32	Berrien	0	2
33	Bibb	2	62
34	Bleckley	0	1
35	Brantley	0	0
36	Brooks	0	1
37	Bryan	1	12
38	Bulloch	1	16
39	Burke	0	5
40	Butts	0	12
41	Calhoun	0	0
42	Camden	0	16
43	Candler	0	0
44	Carroll	1	55
45	Catoosa	0	18
46	Charlton	0	4
47	Chatham	5	129
48	Chattahoochee	0	0
49	Chattooga	0	4
50	Cherokee	4	166
51	Clarke	1	27
52	Clay	0	1
53	Clayton	21	581

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
54	Clinch	0	1
55	Cobb	35	794
56	Coffee	0	3
57	Colquitt	0	9
58	Columbia	4	44
59	Cook	1	1
60	Coweta	3	89
61	Crawford	0	7
62	Crisp	0	1
63	Dade	0	1
64	Dawson	0	17
65	Decatur	0	4
66	DeKalb	38	1227
67	Dodge	0	1
68	Dooly	0	0
69	Dougherty	0	38
70	Douglas	7	225
71	Early	0	2
72	Echols	0	0
73	Effingham	0	20
74	Elbert	0	4
75	Emanuel	0	2
76	Evans	0	4
77	Fannin	0	5
78	Fayette	5	101
79	Floyd	2	32
80	Forsyth	5	122
81	Franklin	1	7
82	Fulton	43	1100
83	Gilmer	1	10
84	Glascok	0	0
85	Glynn	2	27
86	Gordon	0	7
87	Grady	0	5
88	Greene	1	9
89	Gwinnett	56	1136
90	Habersham	0	10
91	Hall	2	66
92	Hancock	0	0
93	Haralson	0	4
94	Harris	0	13
95	Hart	0	8
96	Heard	0	2
97	Henry	11	352
98	Houston	5	59
99	Irwin	0	0
100	Jackson	1	46
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
106	Jones	0	9
107	Lamar	0	15
108	Lanier	0	0
109	Laurens	1	7
110	Lee	0	11
111	Liberty	1	50
112	Lincoln	0	2
113	Long	0	7
114	Lowndes	0	29
115	Lumpkin	0	8
116	Macon	0	1
117	Madison	0	5
118	Marion	0	2
119	McDuffie	0	7
120	McIntosh	0	1
121	Meriwether	0	2
122	Miller	0	2
123	Mitchell	0	4
124	Monroe	0	7
125	Montgomery	0	1
126	Morgan	0	7
127	Murray	0	12
128	Muscogee	6	94
129	Newton	10	182
130	Oconee	0	13
131	Oglethorpe	2	9
132	Paulding	5	186
133	Peach	0	16
134	Pickens	1	15
135	Pierce	0	0
136	Pike	0	12
137	Polk	0	12
138	Pulaski	0	2
139	Putnam	1	9
140	Quitman	0	0
141	Rabun	0	6
142	Randolph	0	2
143	Richmond	6	69
144	Rockdale	4	173
145	Schley	0	0
146	Screven	0	0
147	Seminole	0	1
148	Spalding	3	61
149	Stephens	0	5
150	Stewart	0	0
151	Sumter	0	12
152	Talbot	0	1
153	Taliaferro	0	0
154	Tattnall	0	0
155	Taylor	0	1
156	Telfair	0	0
157	Terrell	0	2
158	Thomas	0	11

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
159	Tift	0	4
160	Toombs	0	0
161	Towns	0	3
162	Treutlen	0	0
163	Troup	1	18
164	Turner	0	1
165	Twiggs	0	3
166	Union	0	9
167	Upton	0	8
168	Walker	1	12
169	Walton	0	68
170	Ware	0	4
171	Warren	0	0
172	Washington	0	0
173	Wayne	0	4
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	0	18
178	Wilcox	0	1
179	Wilkes	0	5
180	Wilkinson	0	0
181	Worth	0	4

### Home Mortgage Disclosure Act (HMDA)

		<i>Borrower</i>	
183	<b>Race</b>		
184	American Indian or Alaskan Native	0	29
185	Asian	9	120
186	Black or African American	208	5437
187	Native Hawaiian or other Pacific Islander	1	15
188	White	71	2156
189	Information not provided by borrower	17	363
190	<b>Ethnicity</b>		
191	Hispanic or Latino	9	230
192	Not Hispanic or Latino	297	7890
193	Information not provided by borrower	0	0
194	<b>Sex</b>		
195	Male	119	2876
196	Female	187	5244
197	Information not provided by borrower	0	0
198	<b>Co-Borrower</b>		
199	<b>Race</b>		
200	American Indian or Alaskan Native	0	10
201	Asian	6	69
202	Black or African American	73	1138
203	Native Hawaiian or other Pacific Islander	1	6
204	White	43	850
205	Information not provided by borrower	4	138
206	<b>Ethnicity</b>		
207	Hispanic or Latino	1	81
208	Not Hispanic or Latino	126	2130
209	Information not provided by borrower	0	0
210	<b>Sex</b>		
211			

# Georgia

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
212	Male	43	728
213	Female	84	1483
214	Information not provided by borrower	0	0
<b>Hardship</b>			
216	Unemployment	225	6575
217	Underemployment	62	1383
218	Divorce	0	0
219	Medical Condition	17	137
220	Death	2	25
221	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
223	<100%	72.23%	49.72%
224	100%-109%	12.09%	12.84%
225	110%-120%	3.59%	10.20%
226	>120%	12.09%	27.24%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
228	<100%	71.25%	45.05%
229	100%-119%	16.01%	23.56%
230	120%-139%	8.17%	15.90%
231	140%-159%	2.61%	8.09%
232	>=160%	1.96%	7.40%
<b>Delinquency Status (%)</b>			
234	Current	23.53%	42.41%
235	30+	15.69%	10.65%
236	60+	11.76%	11.39%
237	90+	49.02%	35.55%
<b>Household Size</b>			
239	1	90	2717
240	2	80	2221
241	3	63	1491
242	4	51	1032
243	5+	22	659

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.

Line 8: Cumulative amount is over by one due to rounding.

Line 53: Cumulative number decreased by 1 due to move from other category.

Line 97: Cumulative number increased by 1 due to move from other category.

# Georgia

## HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	241	7707
4	% of Total Number of Applications	18.27%	29.06%
5	<i>Denied</i>		
6	Number of Borrowers Denied	348	10728
7	% of Total Number of Applications	26.38%	40.45%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	208	7562
10	% of Total Number of Applications	15.77%	28.52%
11	<i>In Process</i>		
12	Number of Borrowers In Process	522	N/A
13	% of Total Number of Applications	39.58%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1319	26519
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1026	944
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	212	195
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	128758	122710
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	25324	27719
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	2755	17180
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$6,498,510	<b>\$145,794,820</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	135	156
37	<i>Current</i>		
38	Number	71	3436
39	%	29.46%	44.58%
40	<i>Delinquent (30+)</i>		
41	Number	46	859
42	%	19.09%	11.15%
43	<i>Delinquent (60+)</i>		
44	Number	30	899
45	%	12.45%	11.66%
46	<i>Delinquent (90+)</i>		
47	Number	94	2513
48	%	39.00%	32.61%

# Georgia

## HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	393	5901
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	1	34
54	%	0.25%	0.58%
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	31
63	%	0.00%	0.53%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	37
67	%	0.00%	0.63%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	85	883
70	%	21.63%	14.95%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	7	426
73	%	1.78%	7.22%
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	300	4489
82	%	76.34%	76.07%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	7106
85	Six Months %	N/A	99.09%
86	Twelve Months Number	N/A	6480
87	Twelve Months %	N/A	99.01%
88	Twenty-four Months Number	N/A	5083
89	Twenty-four Months %	N/A	98.78%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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.

Line 31: Cumulative amount is down by 1 due to rounding.

Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 2nd quarter 2016 is 82.

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

Line 81 cumulative number decreased by 1 due to move from other category.

<b>Georgia</b>				
<b>HFA Performance Data Reporting- Program Performance</b>				
<b>Mortgage Reinstatement Assistance</b>				
			<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		59	371
4	% of Total Number of Applications		61.46%	82.63%
5	<i>Denied</i>			
6	Number of Borrowers Denied		3	23
7	% of Total Number of Applications		3.12%	5.12%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		10	31
10	% of Total Number of Applications		10.42%	6.90%
11	<i>In Process</i>			
12	Number of Borrowers In Process		24	N/A
13	% of Total Number of Applications		25.00%	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		96	449
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	3
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance		996	908
20	Median 1st Lien Housing Payment After Assistance		N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance		213	103
22	Median 2nd Lien Housing Payment After Assistance		N/A	N/A
23	Median 1st Lien UPB Before Program Entry		128032	123584
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		17424	20000
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		10178	8997
30	<b>Assistance Characteristics</b>			
31	Assistance Provided to Date		\$723,376	<b>\$3,763,729</b>
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	<b>Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted		216	187
37	<i>Current</i>			
38	Number		0	4
39	%		0.00%	1.08%
40	<i>Delinquent (30+)</i>			
41	Number		1	2
42	%		1.69%	0.54%
43	<i>Delinquent (60+)</i>			
44	Number		6	21
45	%		10.17%	5.66%
46	<i>Delinquent (90+)</i>			
47	Number		52	344
48	%		88.14%	92.72%

<b>Georgia</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Reinstatement Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	78	350
51	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	78	283
73	%	100.00%	80.86%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	67
82	%	0.00%	19.14%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	240
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	126
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	3
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
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.			
Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 2nd Quarter 2016 is 89.			

# Georgia

## HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	6	45
4	% of Total Number of Applications	25.00%	43.27%
5	<i>Denied</i>		
6	Number of Borrowers Denied	7	38
7	% of Total Number of Applications	29.17%	36.54%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	8	18
10	% of Total Number of Applications	33.33%	17.31%
11	<i>In Process</i>		
12	Number of Borrowers In Process	3	N/A
13	% of Total Number of Applications	12.50%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	24	104
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1133	845
20	Median 1st Lien Housing Payment After Assistance	962	683
21	Median 2nd Lien Housing Payment Before Assistance	0	129
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	155362	125465
24	Median 1st Lien UPB After Program Entry	125307	90576
25	Median 2nd Lien UPB Before Program Entry	0	23161
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	31976	31276
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	45000	32000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$241,750	<b>\$1,371,041</b>
32	Total Lender/Service Assistance Amount	N/A	<b>N/A</b>
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	118	177
37	<i>Current</i>		
38	Number	1	4
39	%	16.67%	8.89%
40	<i>Delinquent (30+)</i>		
41	Number	1	4
42	%	16.67%	8.89%
43	<i>Delinquent (60+)</i>		
44	Number	0	5
45	%	0.00%	11.11%
46	<i>Delinquent (90+)</i>		
47	Number	4	32
48	%	66.66%	71.11%
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	41
51	<b>Alternative Outcomes</b>		
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

# Georgia

## HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
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%	9.76%
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	7	37
82	%	100.00%	90.24%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	33
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	18
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	1
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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.

Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 2nd Quarter 2016 is 78.5.

## 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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

#### Hardship

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

#### Current Loan to Value Ratio (LTV)

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

#### Current Combined Loan to Value Ratio (CLTV)

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

#### Delinquency Status (%)

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

#### Household Size

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

### HFA Performance Data Reporting - Program Performance

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

#### Program Intake/Evaluation

<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 on 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 on 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

#### Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
---	--

#### Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were <b>approved and funded</b> , 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.

<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
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).