

3rd Quarter 2015 Performance Report

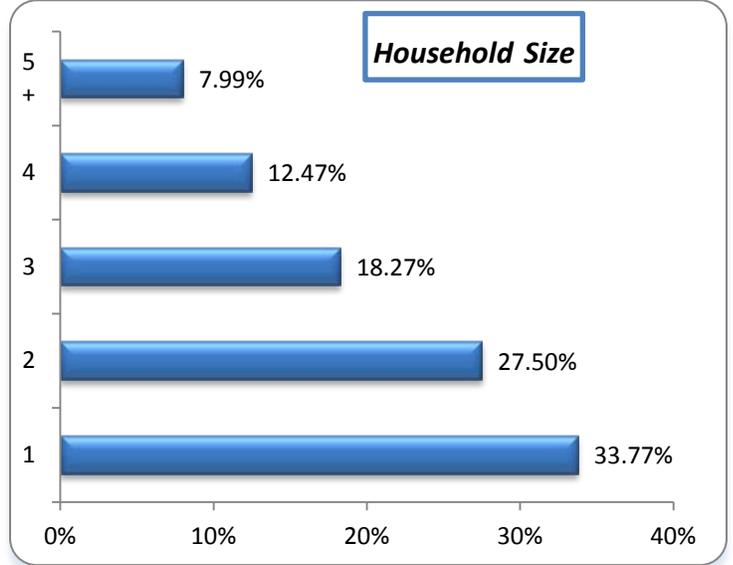
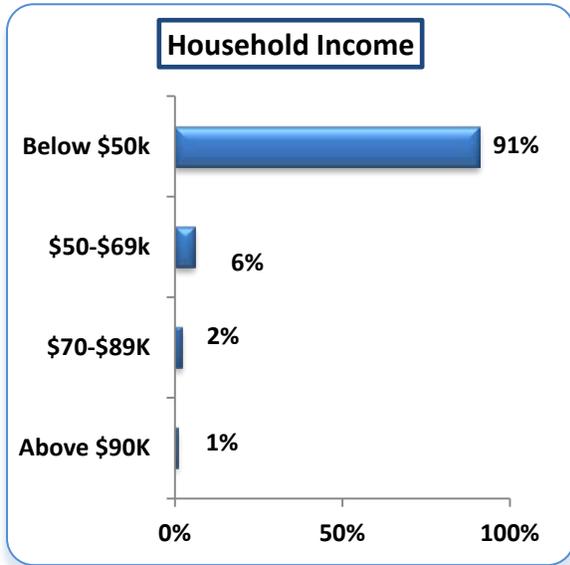
HomeSafe Georgia is a statewide program designed to prevent foreclosure due to unemployment, under-employment or other types of financial hardships. The program is funded by the U.S. Treasury Department and is housed at the Georgia Department of Community Affairs (DCA).

As of the September, 2015, [7,231](#) individuals and families in 130 of Georgia's 159 counties have received \$135 million in temporary mortgage assistance through HomeSafe Georgia.

Marketing Efforts Reach More Homeowners Statewide

A statewide advertising campaign to promote HomeSafe Georgia continues 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 includes ads sent to mobile phones of homeowners in selected counties. The ads include a link to the HomeSafe Georgia website, enabling people to access the program via their mobile phone.

DEMOGRAPHICS OF APPROVED APPLICANTS



<i>Borrower Race</i>	<i>Cumulative</i>
American Indian or Alaskan Native	0.37%
Asian	1.38%
Black or African American	66.11%
Native Hawaiian or other Pacific Islander	0.19%
White	27.62%
Information not provided by borrower	4.33%
<i>Ethnicity</i>	
	<i>Cumulative</i>
Hispanic or Latino	2.89%
Not Hispanic or Latino	97.11%



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: October 2015

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1 Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	397	7083
3	Number of Unique Borrowers Denied Assistance	465	9643
4	Number of Unique Borrowers Withdrawn from Program	290	7057
5	Number of Unique Borrowers in Process	808	N/A
6	Total Number of Unique Borrower Applicants	1960	24591
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$8,137,988	\$127,821,331
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,262,153	\$24,503,322
10 Borrower Income (\$)			
11	Above \$90,000	1.01%	0.76%
12	\$70,000- \$89,000	2.02%	1.75%
13	\$50,000- \$69,000	9.07%	5.84%
14	Below \$50,000	87.90%	91.65%
15 Borrower Income as Percent of Area Median Income (AMI)			
16	Above 120%	2.27%	1.48%
17	110%-119%	1.01%	0.73%
18	100%- 109%	1.26%	0.92%
19	90%- 99%	2.02%	1.52%
20	80%- 89%	3.02%	2.06%
21	Below 80%	90.42%	93.29%
22 Geographic Breakdown (by county)			
23	Appling	0	2
24	Atkinson	0	0
25	Bacon	0	1
26	Baker	0	0
27	Baldwin	3	11
28	Banks	0	6
29	Barrow	3	62
30	Bartow	2	30
31	Ben Hill	0	2
32	Berrien	0	2
33	Bibb	1	56
34	Bleckley	0	1
35	Brantley	0	0
36	Brooks	0	1
37	Bryan	1	11
38	Bulloch	1	13
39	Burke	0	4
40	Butts	3	12
41	Calhoun	0	0
42	Camden	1	15
43	Candler	0	0
44	Carroll	2	52
45	Catoosa	1	15
46	Charlton	0	4
47	Chatham	7	112
48	Chattahoochee	0	0
49	Chattooga	0	4
50	Cherokee	3	148
51	Clarke	2	26
52	Clay	0	1
53	Clayton	21	493

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
54	Clinch	0	1
55	Cobb	38	699
56	Coffee	0	3
57	Colquitt	1	9
58	Columbia	6	37
59	Cook	0	0
60	Coweta	2	76
61	Crawford	1	6
62	Crisp	0	1
63	Dade	0	1
64	Dawson	1	16
65	Decatur	0	3
66	DeKalb	58	1094
67	Dodge	0	1
68	Dooly	0	0
69	Dougherty	0	34
70	Douglas	12	193
71	Early	0	2
72	Echols	0	0
73	Effingham	0	15
74	Elbert	0	2
75	Emanuel	0	2
76	Evans	0	2
77	Fannin	0	5
78	Fayette	5	91
79	Floyd	0	29
80	Forsyth	5	108
81	Franklin	0	5
82	Fulton	67	953
83	Gilmer	0	8
84	Glascocock	0	0
85	Glynn	0	22
86	Gordon	0	7
87	Grady	1	5
88	Greene	0	8
89	Gwinnett	60	996
90	Habersham	0	10
91	Hall	4	57
92	Hancock	0	0
93	Haralson	0	4
94	Harris	0	10
95	Hart	0	7
96	Heard	0	2
97	Henry	14	300
98	Houston	2	44
99	Irwin	0	0
100	Jackson	2	43
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0
106	Jones	0	9
107	Lamar	1	14

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
108	Lanier	0	0
109	Laurens	0	5
110	Lee	0	8
111	Liberty	1	45
112	Lincoln	0	2
113	Long	1	6
114	Lowndes	0	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	1	1
122	Miller	0	1
123	Mitchell	1	4
124	Monroe	1	6
125	Montgomery	0	1
126	Morgan	0	6
127	Murray	0	12
128	Muscogee	7	71
129	Newton	10	155
130	Oconee	0	12
131	Oglethorpe	0	7
132	Paulding	13	162
133	Peach	0	13
134	Pickens	0	12
135	Pierce	0	0
136	Pike	1	10
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	3	54
144	Rockdale	8	151
145	Schley	0	0
146	Screven	0	0
147	Seminole	0	1
148	Spalding	5	54
149	Stephens	0	5
150	Stewart	0	0
151	Sumter	2	9
152	Talbot	0	1
153	Taliaferro	0	0
154	Tattnall	0	0
155	Taylor	0	1
156	Telfair	0	0
157	Terrell	0	1
158	Thomas	2	8
159	Tift	1	3
160	Toombs	0	0
161	Towns	0	3

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
162	Treutlen	0	0
163	Troup	1	15
164	Turner	0	1
165	Twiggs	0	3
166	Union	1	9
167	Upson	1	7
168	Walker	0	9
169	Walton	3	63
170	Ware	0	4
171	Warren	0	0
172	Washington	0	0
173	Wayne	1	3
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	1	17
178	Wilcox	0	1
179	Wilkes	1	5
180	Wilkinson	0	0
181	Worth	0	4

Home Mortgage Disclosure Act (HMDA)

		<i>Borrower</i>	
183			
184	Race		
185	American Indian or Alaskan Native	1	26
186	Asian	6	98
187	Black or African American	286	4683
188	Native Hawaiian or other Pacific Islander	0	13
189	White	81	1956
190	Information not provided by borrower	23	307
191	Ethnicity		
192	Hispanic or Latino	18	205
193	Not Hispanic or Latino	379	6878
194	Information not provided by borrower	0	0
195	Sex		
196	Male	136	2523
197	Female	261	4560
198	Information not provided by borrower	0	0
199			
200	Co-Borrower		
201	Race		
201	American Indian or Alaskan Native	0	9
202	Asian	1	52
203	Black or African American	95	909
204	Native Hawaiian or other Pacific Islander	0	5
205	White	49	736
206	Information not provided by borrower	8	114
207	Ethnicity		
208	Hispanic or Latino	4	70
209	Not Hispanic or Latino	149	1755
210	Information not provided by borrower	0	0
211	Sex		
212	Male	54	582
213	Female	99	1243
214	Information not provided by borrower	0	0

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
215	Hardship		
216	Unemployment	287	5825
217	Underemployment	88	1165
218	Divorce	0	0
219	Medical Condition	19	78
220	Death	3	15
221	Other	0	0
222	Current Loan to Value Ratio (LTV)		
223	<100%	70.78%	46.58%
224	100%-109%	11.59%	13.05%
225	110%-120%	7.30%	10.93%
226	>120%	10.33%	29.44%
227	Current Combined Loan to Value Ratio (CLTV)		
228	<100%	66.75%	41.48%
229	100%-119%	21.16%	24.50%
230	120%-139%	9.07%	17.05%
231	140%-159%	1.51%	8.89%
232	>=160%	1.51%	8.08%
233	Delinquency Status (%)		
234	Current	22.67%	45.49%
235	30+	13.35%	10.21%
236	60+	13.35%	11.07%
237	90+	50.63%	33.23%
238	Household Size		
239	1	120	2392
240	2	98	1948
241	3	84	1294
242	4	60	883
243	5+	35	566

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 196: Cumulative number decreased by 1 due to correction in category.

Line 197: Cumulative number decreased by 1 due to correction in category.

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	329	6874
4	% of Total Number of Applications	17.71%	28.27%
5	<i>Denied</i>		
6	Number of Borrowers Denied	454	9610
7	% of Total Number of Applications	24.43%	39.52%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	285	7042
10	% of Total Number of Applications	15.34%	28.96%
11	<i>In Process</i>		
12	Number of Borrowers In Process	790	N/A
13	% of Total Number of Applications	42.52%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1858	24316
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	954	941
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	187	191
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	118797	122790
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	27696	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	2744	16588
30	Assistance Characteristics		
31	Assistance Provided to Date	\$7,320,135	\$125,281,191
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	135	159
37	<i>Current</i>		
38	Number	90	3216
39	%	27.36%	46.78%
40	<i>Delinquent (30+)</i>		
41	Number	53	723
42	%	16.11%	10.52%
43	<i>Delinquent (60+)</i>		
44	Number	47	770
45	%	14.29%	11.20%
46	<i>Delinquent (90+)</i>		
47	Number	139	2165
48	%	42.24%	31.50%

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)	460	4834
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	32
54	%	0.00%	0.66%
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%	0.64%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	37
67	%	0.00%	0.77%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	123	616
70	%	26.74%	12.74%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	2	412
73	%	0.43%	8.52%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	335	3705
82	%	72.83%	76.65%
83	Homeownership Retention		
84	Six Months Number	N/A	6102
85	Six Months %	N/A	98.98%
86	Twelve Months Number	N/A	5478
87	Twelve Months %	N/A	98.86%
88	Twenty-four Months Number	N/A	3944
89	Twenty-four Months %	N/A	98.50%
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 62: Cumulative number increased by 2 due to move from other category.

Line 69: Cumulative number decreased by 2 due to move from other category.

Line 72: Cumulative number increased by 2 due to move from other category.

Line 81: Cumulative number decreased by 2 due to move from other category.

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	60	186
4	% of Total Number of Applications	71.43%	79.83%
5	<i>Denied</i>		
6	Number of Borrowers Denied	5	19
7	% of Total Number of Applications	5.95%	8.15%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	12
10	% of Total Number of Applications	3.57%	5.15%
11	<i>In Process</i>		
12	Number of Borrowers In Process	16	N/A
13	% of Total Number of Applications	19.05%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	84	233
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	826	889
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	55	100
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	110782	123126
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	13459	21925
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	7185	8187
30	Assistance Characteristics		
31	Assistance Provided to Date	\$513,953	\$1,710,849
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	190	182
37	<i>Current</i>		
38	Number	0	4
39	%	0.00%	2.15%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	2	9
45	%	3.33%	4.84%
46	<i>Delinquent (90+)</i>		
47	Number	58	173
48	%	96.67%	93.01%

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)	82	159
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	76	93
73	%	92.68%	58.49%
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	6	66
82	%	7.32%	41.51%
83	Homeownership Retention		
84	Six Months Number	N/A	70
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	14
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 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 Recast/Modification

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	8	26
4	% of Total Number of Applications	44.45%	57.78%
5	<i>Denied</i>		
6	Number of Borrowers Denied	6	14
7	% of Total Number of Applications	33.33%	31.11%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	3
10	% of Total Number of Applications	11.11%	6.67%
11	<i>In Process</i>		
12	Number of Borrowers In Process	2	N/A
13	% of Total Number of Applications	11.11%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	18	45
16	Number of Borrowers Participating in Other HFA HFF Programs or Program Components	0	3
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	822	796
20	Median 1st Lien Housing Payment After Assistance	651	656
21	Median 2nd Lien Housing Payment Before Assistance	283	69
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	124223	123080
24	Median 1st Lien UPB After Program Entry	90544	90544
25	Median 2nd Lien UPB Before Program Entry	16348	19069
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	34409	30482
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	45000	31000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$303,900	\$829,291
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	332	201
37	<i>Current</i>		
38	Number	0	2
39	%	0.00%	7.69%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	4	5
45	%	50.00%	19.23%
46	<i>Delinquent (90+)</i>		
47	Number	4	19
48	%	50.00%	73.08%
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)	12	22
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%	18.18%
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	12	18
82	%	100.00%	81.82%
83	Homeownership Retention		
84	Six Months Number	N/A	13
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	4
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 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: Quarterly increase is due to applicants that first applied in 2011, 2012 and 2014. They reapplied in 2015 and the original application dates were used in the calculation.

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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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.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

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