This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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.

# South Carolina

## HFA Performance Data Reporting- Borrower Characteristics

| | | QTD | Cumulative |
|---|---|---|---|
| **Unique Borrower Count** | | | |
| | Number of Unique Borrowers Receiving Assistance | 90 | 90 |
| | Number of Unique Borrowers Denied Assistance | 260 | 260 |
| | Number of Unique Borrowers Withdrawn from Program | 13 | 13 |
| | Number of Unique Borrowers in Process | 273 | 273 |
| | Total Number of Unique Borrower Applicants | 636 | 636 |
| **Borrower Income ($)** | | | |
| | Above $90,000 | 0% | 0% |
| | $70,000- $89,000 | 0% | 0% |
| | $50,000- $69,000 | 4% | 4% |
| | Below $50,000 | 96% | 96% |
| **Borrower Income as Percent of Area Median Income (AMI)** | | | |
| | Above 120% | 1% | 1% |
| | 110%- 119% | 1% | 1% |
| | 100%- 109% | 1% | 1% |
| | 90%- 99% | 1% | 1% |
| | 80%- 89% | 4% | 4% |
| | Below 80% | 91% | 91% |
| **Geographic Breakdown (by county)** | | | |
| | Abbeville | 0 | 0 |
| | Aiken | 1 | 1 |
| | Allendale | 0 | 0 |
| | Anderson | 1 | 1 |
| | Bamberg | 0 | 0 |
| | Barnwell | 0 | 0 |
| | Beaufort | 0 | 0 |
| | Berkeley | 3 | 3 |
| | Calhoun | 0 | 0 |
| | Charleston | 2 | 2 |
| | Cherokee | 1 | 1 |
| | Chester | 1 | 1 |
| | Chesterfield | 1 | 1 |
| | Clarendon | 0 | 0 |
| | Colleton | 0 | 0 |
| | Darlington | 0 | 0 |
| | Dillon | 0 | 0 |
| | Dorchester | 3 | 3 |
| | Edgefield | 0 | 0 |
| | Fairfield | 0 | 0 |
| | Florence | 2 | 2 |
| | Georgetown | 1 | 1 |
| | Greenville | 12 | 12 |
| | Greenwood | 1 | 1 |
| | Hampton | 1 | 1 |
| | Horry | 4 | 4 |
| | Jasper | 0 | 0 |
| | Kershaw | 2 | 2 |
| | Lancaster | 2 | 2 |
| | Laurens | 0 | 0 |
| | Lee | 0 | 0 |
| | Lexington | 9 | 9 |
| | Marion | 1 | 1 |
| | Marlboro | 0 | 0 |
| | McCormick | 0 | 0 |
| | Newberry | 0 | 0 |
| | Oconee | 0 | 0 |
| | Orangeburg | 1 | 1 |
| | Pickens | 0 | 0 |
| | Richland | 24 | 24 |
| | Saluda | 0 | 0 |
| | Spartanburg | 9 | 9 |
| | Sumter | 2 | 2 |
| | Union | 0 | 0 |
| | Williamsburg | 0 | 0 |
| | York | 6 | 6 |

# South Carolina

## HFA Performance Data Reporting- Borrower Characteristics

| | | QTD | Cumulative |
|---|---|---|---|
| **Home Mortgage Disclosure Act (HMDA)** | | | |
| | ***Borrower*** | | |
| | ***Race*** | | |
| | American Indian or Alaskan Native | 0 | 0 |
| | Asian | 0 | 0 |
| | Black or African American | 51 | 51 |
| | Native Hawaiian or other Pacific Islander | 0 | 0 |
| | White | 37 | 37 |
| | Information Not Provided by Borrower | 2 | 2 |
| | ***Ethnicity*** | | |
| | Hispanic or Latino | 3 | 3 |
| | Not Hispanic or Latino | 87 | 87 |
| | Information Not Provided by Borrower | 0 | 0 |
| | ***Sex*** | | |
| | Male | 41 | 41 |
| | Female | 49 | 49 |
| | Information Not Provided by Borrower | 0 | 0 |
| | ***Co-Borrower*** | | |
| | ***Race*** | | |
| | American Indian or Alaskan Native | 0 | 0 |
| | Asian | 0 | 0 |
| | Black or African American | 5 | 5 |
| | Native Hawaiian or other Pacific Islander | 0 | 0 |
| | White | 7 | 7 |
| | Information Not Provided by Borrower | 2 | 2 |
| | ***Ethnicity*** | | |
| | Hispanic or Latino | 1 | 1 |
| | Not Hispanic or Latino | 13 | 13 |
| | Information Not Provided by Borrower | 0 | 0 |
| | ***Sex*** | | |
| | Male | 2 | 2 |
| | Female | 12 | 12 |
| | Information Not Provided by Borrower | 0 | 0 |
| **Hardship** | | | |
| | Unemployment | 67 | 67 |
| | Underemployment | 16 | 16 |
| | Divorce | 0 | 0 |
| | Medical Condition | 7 | 7 |
| | Death | 0 | 0 |
| | Other | 0 | 0 |
| **Current Loan to Value Ratio (LTV)** | | | |
| | <100% | 71% | 71% |
| | 100%-109% | 20% | 20% |
| | 110%-120% | 4% | 4% |
| | >120% | 4% | 4% |
| **Current Combined Loan to Value Ratio (CLTV)** | | | |
| | <100% | 62% | 62% |
| | 100%-119% | 30% | 30% |
| | 120%-139% | 6% | 6% |
| | 140%-159% | 1% | 1% |
| | >=160% | 1% | 1% |
| **Delinquency Status (%)** | | | |
| | Current | 24% | 24% |
| | 30+ | 10% | 10% |
| | 60+ | 27% | 27% |
| | 90+ | 39% | 39% |
| **Household Size** | | | |
| | 1 | 26 | 26 |
| | 2 | 31 | 31 |
| | 3 | 16 | 16 |
| | 4 | 10 | 10 |
| | 5+ | 7 | 7 |

# South Carolina

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

| | QTD | Cumulative |
|---|---|---|
| **Program Intake/Evaluation** | | |
| *Approved* | | |
| Number of Applications Received | 68 | 68 |
| % of Total Number of Applications Received | 24% | 24% |
| *Denied* | | |
| Number of Applications Received | 207 | 207 |
| % of Total Number of Applications Received | 73% | 73% |
| *Withdrawn* | | |
| Number of Applications Withdrawn | 8 | 8 |
| % of Total Number of Applications Withdrawn | 3% | 3% |
| *Total* | | |
| Total Number of Applications Received | 283 | 283 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 3 | 3 |
| **Program Characteristics** | | |
| **General Characteristics** | | |
| Median 1st Lien Housing Payment Before Assistance | 758.89 | 758.89 |
| Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| Median 2nd Lien Housing Payment Before Assistance | 132.02 | 132.02 |
| Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| Median 1st Lien UPB Before Program Entry | 90638.58 | 90638.58 |
| Median 1st Lien UPB After Program Entry | N/A | N/A |
| Median 2nd Lien UPB Before Program Entry | 13167.58 | 13167.58 |
| Median 2nd Lien UPB After Program Entry | N/A | N/A |
| Median Principal Forgiveness[1] | N/A | N/A |
| Median Principal Forbearance | N/A | N/A |
| Median Length of Time Borrower Receives Assistance | N/A | N/A |
| Median Assistance Amount | 1229.52 | 1229.52 |
| **Assistance Characteristics** | | |
| Assistance Provided | 51770.73 | **51770.73** |
| Total Lender/Servicer Assistance Amount | N/A | N/A |
| Borrowers Receiving Lender/Servicer Match (%) | N/A | N/A |
| Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| **Other Characteristics** | | |
| Total Amount Spent (Programmatic Expenses) | 51770.73 | 51770.73 |
| Median Length of Time from Initial Request to Assistance Granted | 57 Days | 57 Days |
| *Current* | | |
| Number | 22 | 22 |
| % | 32% | 32% |
| *Delinquent (30+)* | | |
| Number | 8 | 8 |
| % | 12% | 12% |
| *Delinquent (60+)* | | |
| Number | 14 | 14 |
| % | 21% | 21% |
| *Delinquent (90+)* | | |
| Number | 24 | 24 |
| % | 35% | 35% |
| **Program Outcomes** | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 4 | 4 |

# South Carolina

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

| | | QTD | Cumulative |
|---|---|---|---|
| **Alternative Outcomes** | | | |
| | *Foreclosure Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Cancelled* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Completion/ Transition** | | | |
| | *Loan Modification Program* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Re-employed/ Regain Appropriate Employment Level* | | |
| | Number | 2 | 2 |
| | % | 50% | 50% |
| | *Reinstatement/Current/Payoff* | | |
| | Number | 2 | 2 |
| | % | 50% | 50% |
| | *Short Sale* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Deed in Lieu* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| **Homeownership Retention[2]** | | | |
| | Six Months Number | N/A | 0 |
| | Six Months % | N/A | 0% |
| | Twelve Months Number | N/A | 0 |
| | Twelve Months % | N/A | 0% |
| | Unreachable Number | N/A | 0 |
| | Unreachable % | N/A | 0% |

1. Includes second mortgage settlement
2. Borrower still owns home

# South Carolina

## HFA Performance Data Reporting- Program Performance
## Direct Loan Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Program Intake/Evaluation** | | | |
| | *Approved* | | |
| | Number of Applications Received | 34 | 34 |
| | % of Total Number of Applications Received | 31% | 31% |
| | *Denied* | | |
| | Number of Applications Received | 72 | 72 |
| | % of Total Number of Applications Received | 65% | 65% |
| | *Withdrawn* | | |
| | Number of Applications Withdrawn | 5 | 5 |
| | % of Total Number of Applications Withdrawn | 4% | 4% |
| | *Total* | | |
| | Total Number of Applications Received | 111 | 111 |
| | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 2 | 2 |
| **Program Characteristics** | | | |
| **General Characteristics** | | | |
| | Median 1st Lien Housing Payment Before Assistance | 759.12 | 759.12 |
| | Median 1st Lien Housing Payment After Assistance | N/A | N/A |
| | Median 2nd Lien Housing Payment Before Assistance | 51.26 | 51.26 |
| | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| | Median 1st Lien UPB Before Program Entry | 93303.84 | 93303.84 |
| | Median 1st Lien UPB After Program Entry | N/A | N/A |
| | Median 2nd Lien UPB Before Program Entry | 10538.84 | 10538.84 |
| | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| | Median Principal Forgiveness[1] | N/A | N/A |
| | Median Principal Forbearance | N/A | N/A |
| | Median Length of Time Borrower Receives Assistance | N/A | N/A |
| | Median Assistance Amount | 4154.9 | 4154.9 |
| **Assistance Characteristics** | | | |
| | Assistance Provided | 135899.3 | **135899.3** |
| | Total Lender/Servicer Assistance Amount | N/A | N/A |
| | Borrowers Receiving Lender/Servicer Match (%) | N/A | N/A |
| | Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| **Other Characteristics** | | | |
| | Total Amount Spent (Programmatic Expenses) | 135899.3 | 135899.3 |
| | Median Length of Time from Initial Request to Assistance Granted | 59.5 | 59.5 |
| | *Current* | | |
| | Number | 1 | 1 |
| | % | 3% | 3% |
| | *Delinquent (30+)* | | |
| | Number | 5 | 5 |
| | % | 15% | 15% |
| | *Delinquent (60+)* | | |
| | Number | 13 | 13 |
| | % | 38% | 38% |
| | *Delinquent (90+)* | | |
| | Number | 15 | 15 |
| | % | 44% | 44% |
| **Program Outcomes** | | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 23 | 23 |

# South Carolina

## HFA Performance Data Reporting- Program Performance
## Direct Loan Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Alternative Outcomes** | | | |
| | *Foreclosure Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Cancelled* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Completion/ Transition** | | | |
| | *Loan Modification Program* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Re-employed/ Regain Appropriate Employment Level* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Reinstatement/Current/Payoff* | | |
| | Number | 23 | 23 |
| | % | 100% | 100% |
| | *Short Sale* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Deed in Lieu* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| **Homeownership Retention[2]** | | | |
| | Six Months Number | N/A | 0 |
| | Six Months % | N/A | 0% |
| | Twelve Months Number | N/A | 0 |
| | Twelve Months % | N/A | 0% |
| | Unreachable Number | N/A | 0 |
| | Unreachable % | N/A | 0% |

1. Includes second mortgage settlement

2. Borrower still owns home

# South Carolina

## HFA Performance Data Reporting- Program Performance
## HAMP Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Program Intake/Evaluation** | | | |
| | *Approved* | | |
| | Number of Applications Received | 0 | 0 |
| | % of Total Number of Applications Received | 0% | 0% |
| | *Denied* | | |
| | Number of Applications Received | 0 | 0 |
| | % of Total Number of Applications Received | 0% | 0% |
| | *Withdrawn* | | |
| | Number of Applications Withdrawn | 0 | 0 |
| | % of Total Number of Applications Withdrawn | 0% | 0% |
| | *Total* | | |
| | Total Number of Applications Received | 0 | 0 |
| | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| **Program Characteristics** | | | |
| **General Characteristics** | | | |
| | Median 1st Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| | Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| | Median 1st Lien UPB Before Program Entry | 0 | 0 |
| | Median 1st Lien UPB After Program Entry | 0 | 0 |
| | Median 2nd Lien UPB Before Program Entry | 0 | 0 |
| | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| | Median Principal Forgiveness[1] | 0 | 0 |
| | Median Principal Forbearance | N/A | N/A |
| | Median Length of Time Borrower Receives Assistance | N/A | N/A |
| | Median Assistance Amount | 0 | 0 |
| **Assistance Characteristics** | | | |
| | Assistance Provided to Date | 0 | **0** |
| | Total Lender/Servicer Assistance Amount | N/A | N/A |
| | Lender/Servicer Match (%) | N/A | N/A |
| | Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| **Other Characteristics** | | | |
| | Total Amount Spent (Programmatic Expenses) | 0 | 0 |
| | Median Length of Time from Initial Request to Assistance Granted | 0 | 0 |
| | *Current* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (30+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (60+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (90+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Outcomes** | | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 0 |

# South Carolina

## HFA Performance Data Reporting- Program Performance
## HAMP Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Alternative Outcomes** | | | |
| | *Foreclosure Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Cancelled* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Completion/ Transition** | | | |
| | *Loan Modification Program* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Re-employed/ Regain Appropriate Employment Level* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Reinstatement/Current/Payoff* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Deed in Lieu* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| **Homeownership Retention[2]** | | | |
| | Six Months Number | N/A | 0 |
| | Six Months % | N/A | 0% |
| | Twelve Months Number | N/A | 0 |
| | Twelve Months % | N/A | 0% |
| | Unreachable Number | N/A | 0 |
| | Unreachable % | N/A | 0% |

1. Includes second mortgage settlement
2. Borrower still owns home

# South Carolina

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

| | | QTD | Cumulative |
|---|---|---|---|
| **Program Intake/Evaluation** | | | |
| | *Approved* | | |
| | Number of Applications Received | 0 | 0 |
| | % of Total Number of Applications Received | 0% | 0% |
| | *Denied* | | |
| | Number of Applications Received | 0 | 0 |
| | % of Total Number of Applications Received | 0% | 0% |
| | *Withdrawn* | | |
| | Number of Applications Withdrawn | 0 | 0 |
| | % of Total Number of Applications Withdrawn | 0% | 0% |
| | *Total* | | |
| | Total Number of Applications Received | 0 | 0 |
| | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| **Program Characteristics** | | | |
| **General Characteristics** | | | |
| | Median 1st Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 1st Lien Housing Payment After Assistance | N/A | N/A |
| | Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 2nd Lien Housing Payment After Assistance | 0 | 0 |
| | Median 1st Lien UPB Before Program Entry | 0 | 0 |
| | Median 1st Lien UPB After Program Entry | N/A | N/A |
| | Median 2nd Lien UPB Before Program Entry | 0 | 0 |
| | Median 2nd Lien UPB After Program Entry | 0 | 0 |
| | Median Principal Forgiveness[1] | 0 | 0 |
| | Median Principal Forbearance | N/A | N/A |
| | Median Length of Time Borrower Receives Assistance | N/A | N/A |
| | Median Assistance Amount | 0 | 0 |
| **Assistance Characteristics** | | | |
| | Assistance Provided to Date | 0 | **0** |
| | Total Lender/Servicer Assistance Amount | N/A | N/A |
| | Lender/Servicer Match (%) | N/A | N/A |
| | Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| **Other Characteristics** | | | |
| | Total Amount Spent (Programmatic Expenses) | 0 | 0 |
| | Median Length of Time from Initial Request to Assistance Granted | 0 | 0 |
| | *Current* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (30+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (60+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (90+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Outcomes** | | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 0 |

# South Carolina

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

| | | QTD | Cumulative |
|---|---|---|---|
| **Alternative Outcomes** | | | |
| | *Foreclosure Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Cancelled* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Completion/ Transition** | | | |
| | *Loan Modification Program* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Re-employed/ Regain Appropriate Employment Level* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Reinstatement/Current/Payoff* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Deed in Lieu* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| **Homeownership Retention[2]** | | | |
| | Six Months Number | N/A | N/A |
| | Six Months % | N/A | N/A |
| | Twelve Months Number | N/A | N/A |
| | Twelve Months % | N/A | N/A |
| | Unreachable Number | N/A | N/A |
| | Unreachable % | N/A | N/A |

1. Includes second mortgage settlement

2. Borrower still owns home

# South Carolina

## HFA Performance Data Reporting- Program Performance
## Property Disposition Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Program Intake/Evaluation** | | | |
| | *Approved* | | |
| | Number of Applications Received | 0 | 0 |
| | % of Total Number of Applications Received | 0% | 0% |
| | *Denied* | | |
| | Number of Applications Received | 2 | 2 |
| | % of Total Number of Applications Received | 100% | 100% |
| | *Withdrawn* | | |
| | Number of Applications Withdrawn | 0 | 0 |
| | % of Total Number of Applications Withdrawn | 0% | 0% |
| | *Total* | | |
| | Total Number of Applications Received | 2 | 2 |
| | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| **Program Characteristics** | | | |
| **General Characteristics** | | | |
| | Median 1st Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 1st Lien Housing Payment After Assistance | N/A | N/A |
| | Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| | Median 1st Lien UPB Before Program Entry | 0 | 0 |
| | Median 1st Lien UPB After Program Entry | N/A | N/A |
| | Median 2nd Lien UPB Before Program Entry | 0 | 0 |
| | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| | Median Principal Forgiveness[1] | N/A | N/A |
| | Median Principal Forbearance | N/A | N/A |
| | Median Length of Time Borrower Receives Assistance | N/A | N/A |
| | Median Assistance Amount | 0 | 0 |
| **Assistance Characteristics** | | | |
| | Assistance Provided to Date | 0 | **0** |
| | Total Lender/Servicer Assistance Amount | N/A | N/A |
| | Lender/Servicer Match (%) | N/A | N/A |
| | Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| **Other Characteristics** | | | |
| | Total Amount Spent (Programmatic Expenses) | 0 | 0 |
| | Median Length of Time from Initial Request to Assistance Granted | 0 | 0 |
| | *Current* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (30+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (60+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Delinquent (90+)* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Outcomes** | | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 0 |

# South Carolina

## HFA Performance Data Reporting- Program Performance
## Property Disposition Assistance Program

| | | QTD | Cumulative |
|---|---|---|---|
| **Alternative Outcomes** | | | |
| | *Foreclosure Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Cancelled* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Program Completion/ Transition** | | | |
| | *Loan Modification Program* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Re-employed/ Regain Appropriate Employment Level* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Reinstatement/Current/Payoff* | | |
| | Number | N/A | N/A |
| | % | N/A | N/A |
| | *Short Sale* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| | *Deed in Lieu* | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| **Homeownership Retention[2]** | | | |
| | Six Months Number | N/A | N/A |
| | Six Months % | N/A | N/A |
| | Twelve Months Number | N/A | N/A |
| | Twelve Months % | N/A | N/A |
| | Unreachable Number | N/A | N/A |
| | Unreachable % | N/A | N/A |

1. Includes second mortgage settlement
2. Borrower still owns home

# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

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

| | | |
|---|---|---|
| **Unique Borrower Count** | | |
| | Number of Unique Borrowers Receiving Assistance | Total number of ***unique*** borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number. |
| | Number of Unique Borrowers Denied Assistance | Total number of ***unique*** borrowers ***not*** receiving assistance under any of the programs and not withdrawn |
| | Number of Unique Borrowers Withdrawn from Program | Total number of ***unique*** borrowers who ***do not*** receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA |
| | Number of Unique Borrowers in Process | Total number of ***unique*** borrowers who have not been decisioned for any program and are pending review |
| | Total Number of Unique Applicants | Total number of ***unique*** borrowers. This should be the total of the four above fields |
| **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)** | | |
| | ***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. |
| | ***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. |
| **Current Loan to Value Ratio (LTV)** | | |
| | All Categories | Market loan to value ratio calculated using the unpaid principal balance at the time o 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 firs 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. |

# Data Dictionary

## HFA Performance Data Reporting- Program Performance

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

| | | |
|---|---|---|
| **Program Intake/Evaluation** | | |
| | *Approved* | |
| | Number of Applications Received | The total number of applications approved for assistance for the specific program |
| | % of Total Number of Applications Received | Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program. |
| | *Denied* | |
| | Number of Applications Received | The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance. |
| | % of Total Number of Applications Received | Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program. |
| | *Withdrawn* | |
| | Number of Applications Withdrawn | The total number of applications 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 Withdrawn | Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program. |
| | *Total* | |
| | Total Number of Applications Received | Total number of applications received for the specific program (approved, denied and withdrawn). |
| | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | Number of households participating in other HFA sponsored HHF programs or other HHF program components. |
| **Program Characteristics** | | |
| **General Characteristics** | | |
| | Median 1st Lien Housing Payment Before Assistance | Median first lien housing payment***paid by homeowner*** for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance. |
| | Median 1st Lien Housing Payment After Assistance | Median first lien housing payment***paid by homeowner*** for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution. |
| | Median 2nd Lien Housing Payment Before Assistance | Median second lien housing payment***paid by homeowner*** for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance. |
| | Median 2nd Lien Housing Payment After Assistance | Median second lien housing payment***paid by homeowner*** for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution. |
| | Median 1st Lien UPB Before Program Entry | Median principal balance of all applicants approved for assistance prior to receiving assistance |
| | Median 1st Lien UPB After Program Entry | Median principal balance of all applicants approved for assistance after receiving assistance. |
| | Median 2nd Lien UPB Before Program Entry | Median second lien principal balance of all applicants approved for assistance prior to receiving assistance. |
| | Median 2nd Lien UPB After Program Entry | Median second lien principal balance of all applicants approved for assistance after receiving assistance. |
| | Median Principal Forgiveness | Median amount of principal forgiveness granted ($). *Includes second lien extinguishment |
| | Median Principal Forbearance | Median amount of principal forbearance granted ($). |
| | Median Length of Time Borrower Receives Assistance | Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column. |
| | Median Assistance Amount | Median amount of assistance ($). |
| **Assistance Characteristics** | | |
| | Assistance Provided | assistance). |
| | Total Lender/Servicer Assistance Amount | Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance. |
| | Borrowers Receiving Lender/Servicer Match (%) | Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants. |
| | Median Lender/Servicer Assistance per Borrower | Median lender/servicer matching amount (for borrowers receiving matching |
| **Other Characteristics** | | |
| | Total Amount Spent (Programmatic Expenses) | Total cumulative amount of programmatic funds spent by HFA. |
| | Median Length of Time from Initial Request to Assistance Granted | Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer). |
| | *Current* | |
| | Number | Number of households current at the time assistance is received. |
| | % | Percent of current households divided by the total number of approved applicants. |
| | *Delinquent (30+)* | |
| | Number | Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received. |
| | % | Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants. |
| | *Delinquent (60+)* | |
| | Number | Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received. |
| | % | total number of approved applicants. |
| | *Delinquent (90+)* | |
| | Number | Number of households 90+ Days delinquent at the time assistance is received. |
| | % | Percent of 90+ days delinquent households divided by the total number of approved applicants |

## Data Dictionary

| | | |
|---|---|---|
| **Program Outcomes** | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome) | Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition. |
| **Alternative Outcomes** | | |
| | *Foreclosure Sale* | |
| | Number | Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program. |
| | % | Percent of transitioned households that resulted in foreclosure. |
| | *Cancelled* | |
| | Number | Number of borrowers who were ***approved and funded***, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. |
| | % | Percent of transitioned households that were cancelled from the program. |
| | *Deed in Lieu* | |
| | Number | Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program. |
| | % | Percent of transitioned households that resulted in deed in lieu. |
| | *Short Sale* | |
| | Number | Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program. |
| | % | Percent of transitioned households that resulted in short sale |
| **Program Completion/ Transition** | | |
| | *Loan Modification Program* | |
| | Number | Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program) |
| | % | Percent of transitioned households entering a loan modification program. |
| | *Re-employed/ Regain Appropriate Employment Level* | |
| | Number | Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment. |
| | % | Percent of transitioned households that resulted in re-employment or regained employment levels. |
| | *Reinstatement/Current/Payoff* | |
| | Number | Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan. |
| | % | Percent of transitioned households that resulted in reinstatement/current or payoff. |
| | *Short Sale* | |
| | Number | Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program. |
| | % | Percent of transitioned households that resulted in short sale. |
| | *Deed in Lieu* | |
| | Number | Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program. |
| | % | Percent of transitioned households that resulted in a deed in lieu |
| **Homeownership Retention**[1] | | |
| | Six Months | Number of households assisted by the program in which the borrower retains ownership 6 months post initial assistance. |
| | % | Percent of households assisted by the program in which the borrower retains ownership 6 months post initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period. |
| | Twelve Months | Number of households assisted by the program in which borrower retains ownership 12 months post initial assistance. |
| | % | Percent of households assisted by the program in which the borrower retains ownership 12 months post initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period. |
| | Unreachable | Number of homes assisted by the program that are unable to be verified by any means. |
| | % | Percent of homes assisted by the Program that are unable to be verified by any means. |

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)