



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: January 2018

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	144	13447
3	Number of Unique Borrowers Denied Assistance	1	9646
4	Number of Unique Borrowers Withdrawn from Program	24	6207
5	Number of Unique Borrowers in Process	N/A	0
6	Total Number of Unique Borrower Applicants	N/A	29,300
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$10,902,891	\$243,917,333
9	Total Spent on Administrative Support, Outreach, and Counseling	\$179,013	\$39,622,846
10	Geographic Breakdown (by county)		
11	Abbeville	2	48
12	Aiken	10	301
13	Allendale	0	21
14	Anderson	5	340
15	Bamberg	1	35
16	Barnwell	0	48
17	Beaufort	5	306
18	Berkeley	7	595
19	Calhoun	0	34
20	Charleston	9	859
21	Cherokee	1	150
22	Chester	2	110
23	Chesterfield	1	62
24	Clarendon	0	78
25	Colleton	1	68
26	Darlington	1	135
27	Dillon	0	48
28	Dorchester	8	481
29	Edgefield	0	32
30	Fairfield	3	81
31	Florence	7	388
32	Georgetown	2	143
33	Greenville	6	1303
34	Greenwood	1	166
35	Hampton	1	43
36	Horry	7	647
37	Jasper	0	42
38	Kershaw	2	259
39	Lancaster	4	294
40	Laurens	1	121
41	Lee	1	38
42	Lexington	10	981
43	Marion	0	89
44	Marlboro	0	46
45	McCormick	1	23
46	Newberry	2	76
47	Oconee	2	104
48	Orangeburg	1	272
49	Pickens	5	206
50	Richland	19	1967
51	Saluda	0	26
52	Spartanburg	3	979
53	Sumter	1	367
54	Union	1	60
55	Williamsburg	1	49
56	York	10	926

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
57	Home Mortgage Disclosure Act (HMDA)		
58	Borrower		
59	Race		
60	American Indian or Alaskan Native	0	50
61	Asian	0	68
62	Black or African American	71	6766
63	Native Hawaiian or other Pacific Islander	0	19
64	White	66	6079
65	Information Not Provided by Borrower	7	465
66	Ethnicity		
67	Hispanic or Latino	7	326
68	Not Hispanic or Latino	137	13121
69	Information Not Provided by Borrower	0	0
70	Sex		
71	Male	54	5724
72	Female	90	7723
73	Information Not Provided by Borrower	0	0
74	Co-Borrower		
75	Race		
76	American Indian or Alaskan Native	0	21
77	Asian	0	46
78	Black or African American	19	1882
79	Native Hawaiian or other Pacific Islander	0	8
80	White	32	2674
81	Information Not Provided by Borrower	3	233
82	Ethnicity		
83	Hispanic or Latino	1	166
84	Not Hispanic or Latino	52	4665
85	Information Not Provided by Borrower	1	33
86	Sex		
87	Male	19	1541
88	Female	34	3290
89	Information Not Provided by Borrower	1	33

Line 1, 3, 4 : 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. Variance of 4 for Withdrawn.

Line 8 & 9 - Totals may not sum quarter to quarter due to rounding.

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	131	7591
4	% of Total Number of Applications	N/A	34.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	8491
7	% of Total Number of Applications	N/A	39.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	6	5691
10	% of Total Number of Applications	N/A	26.14%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	21773
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	131	7442
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	817	814
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	21
22	Median Assistance Amount	2278	14094
23	Assistance Characteristics		
24	Assistance Provided to Date	\$2,955,623	\$109,704,576
25	Other Characteristics		
26	<i>Current</i>		
27	Number	48	2489
28	%	36.64%	32.79%
29	<i>Delinquent (30+)</i>		
30	Number	12	809
31	%	9.16%	10.66%
32	<i>Delinquent (60+)</i>		
33	Number	11	1023
34	%	8.40%	13.48%
35	<i>Delinquent (90+)</i>		
36	Number	60	3270
37	%	45.80%	43.07%
38	Borrower Income (\$)		
39	Above \$90,000	1.53%	0.53%
40	\$70,000- \$89,000	0.76%	0.84%
41	\$50,000- \$69,000	4.58%	3.66%
42	Below \$50,000	93.13%	94.97%
43	Hardship		
44	Unemployment	54	4,935
45	Underemployment	54	1,588
46	Divorce	7	119
47	Medical Condition	8	184
48	Death	6	117
49	Other	2	648

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	209	6502
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	2
55	%	0.00%	0.03%
56	<i>Cancelled</i>		
57	Number	0	4
58	%	0.00%	0.06%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	1
64	%	0.00%	0.02%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	108	2979
71	%	51.67%	45.82%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	101	3516
77	%	48.33%	54.07%

Line 6 & 9 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion. Variance of 1 for Withdrawn.

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

Line 50 - May not sum quarter to quarter dues to borrowers re-entering the program for additional assistance.

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	129	12556
4	% of Total Number of Applications	N/A	48.72%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	7430
7	% of Total Number of Applications	N/A	28.83%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	10	5787
10	% of Total Number of Applications	N/A	22.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	25773
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	132	7482
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	7892	5403
20	Assistance Characteristics		
21	Assistance Provided to Date	\$1,435,699	\$101,583,751
22	Other Characteristics		
23	<i>Current</i>		
24	Number	20	2437
25	%	15.51%	19.41%
26	<i>Delinquent (30+)</i>		
27	Number	10	1120
28	%	7.75%	8.92%
29	<i>Delinquent (60+)</i>		
30	Number	10	1716
31	%	7.75%	13.67%
32	<i>Delinquent (90+)</i>		
33	Number	89	7283
34	%	68.99%	58.00%
35	Borrower Income (\$)		
36	Above \$90,000	5.42%	2.44%
37	\$70,000- \$89,000	6.98%	4.47%
38	\$50,000- \$69,000	13.18%	10.79%
39	Below \$50,000	74.42%	82.30%
40	Hardship		
41	Unemployment	40	6,504
42	Underemployment	63	3,188
43	Divorce	9	481
44	Medical Condition	5	629
45	Death	11	255
46	Other	1	1,499

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	129	12556
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	2
55	%	0.00%	0.02%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	129	12554
71	%	100.00%	99.98%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A

Line 6 & 9 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion. Variance of 4 for Withdrawn.

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	16	425
4	% of Total Number of Applications	N/A	94.24%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	14
7	% of Total Number of Applications	N/A	3.10%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	12
10	% of Total Number of Applications	N/A	2.66%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	451
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	22
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	468	618
20	Median 1st Lien Housing Payment After Assistance	374	358
21	Median 2nd Lien Housing Payment Before Assistance	270	92
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	47674	56569
24	Median 1st Lien UPB After Program Entry	41744	28950
25	Median 2nd Lien UPB Before Program Entry	72283	4515
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	36000	35248
29	Assistance Characteristics		
30	Assistance Provided to Date	\$505,939	\$12,335,139
31	Other Characteristics		
32	<i>Current</i>		
33	Number	3	152
34	%	18.75%	35.76%
35	<i>Delinquent (30+)</i>		
36	Number	2	35
37	%	12.50%	8.24%
38	<i>Delinquent (60+)</i>		
39	Number	1	44
40	%	6.25%	10.35%
41	<i>Delinquent (90+)</i>		
42	Number	10	194
43	%	62.50%	45.65%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	81.25%	69.88%
46	100%-119%	0.00%	10.82%
47	120%-139%	6.25%	8.47%

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

		QTD	Cumulative
48	140%-159%	0.00%	2.59%
49	>=160%	12.50%	8.24%
50 Borrower Income (\$)			
51	Above \$90,000	0.00%	0.24%
52	\$70,000- \$89,000	0.00%	0.71%
53	\$50,000- \$69,000	0.00%	1.88%
54	Below \$50,000	100.00%	97.17%
55 Hardship			
56	Unemployment	1	48
57	Underemployment	9	207
58	Divorce	0	21
59	Medical Condition	2	45
60	Death	4	99
61	Other	0	5
62 Program Outcomes			
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	16	425
64 Alternative Outcomes			
<i>Foreclosure Sale</i>			
66	Number	0	0
67	%	0.00%	0.00%
<i>Cancelled</i>			
69	Number	0	0
70	%	0.00%	0.00%
<i>Deed in Lieu</i>			
72	Number	0	0
73	%	0.00%	0.00%
<i>Short Sale</i>			
75	Number	0	0
76	%	0.00%	0.00%
77 Program Completion/ Transition			
<i>Loan Modification Program</i>			
79	Number	12	339
80	%	75.00%	79.76%
<i>Reinstatement/Current/Payoff</i>			
82	Number	N/A	N/A
83	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
85	Number	4	86
86	%	25.00%	20.24%

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	400
4	% of Total Number of Applications	N/A	87.15%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	36
7	% of Total Number of Applications	N/A	7.84%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	23
10	% of Total Number of Applications	N/A	5.01%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	459
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	62
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	0	5000
20	Assistance Characteristics		
21	Assistance Provided to Date	\$0	\$1,995,504
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	23
25	%	0.00%	5.75%
26	<i>Delinquent (30+)</i>		
27	Number	0	4
28	%	0.00%	1.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	10
31	%	0.00%	2.50%
32	<i>Delinquent (90+)</i>		
33	Number	0	363
34	%	0.00%	90.75%
35	Borrower Income (\$)		
36	Above \$90,000	0.00%	7.00%
37	\$70,000- \$89,000	0.00%	6.25%
38	\$50,000- \$69,000	0.00%	12.50%
39	Below \$50,000	0.00%	74.25%
40	Hardship		
41	Unemployment	0	105
42	Underemployment	0	143
43	Divorce	0	56
44	Medical Condition	0	27
45	Death	0	14
46	Other	0	55

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	400
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	1
52	%	0.00%	0.25%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	Program Completion/ Transition		
57	<i>Short Sale</i>		
58	Number	0	285
59	%	0.00%	71.25%
60	<i>Deed in Lieu</i>		
61	Number	0	114
62	%	0.00%	28.50%

Line 12 - 13 - As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

South Carolina

HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program

		QTD	Cumulative
1	Program Evaluation		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	207	720
4	% of Total Number of Submissions	N/A	55.30%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	12
7	% of Total Number of Submissions	N/A	0.92%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	2	310
10	% of Total Number of Submissions	N/A	23.81%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	260
13	% of Total Number of Submissions	N/A	19.97%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	1302
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$6,005,630	\$18,298,364
19	Median Assistance Spent on Acquisition	\$8,000	\$7,022
20	Median Assistance Spent on Demolition	\$16,580	\$14,439
21	Median Assistance Spent on Greening	\$1,500	\$750
22	Total Assistance Reserved	N/A	\$7,286,153
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aiken County	0	11
26	Allendale County	0	0
27	Anderson County	32	89
28	Bamberg County	0	3
29	Barnwell County	0	3
30	Charleston County	9	9
31	Chester County	1	32
32	Chesterfield County	0	31
33	Darlington County	11	11
34	Florence County	6	15
35	Greenville County	15	50
36	Greenwood County	10	30
37	Hampton County	0	0
38	Horry County	3	4
39	Kershaw County	10	34
40	Lancaster County	0	73
41	Laurens County	2	2
42	Richland County	72	101
43	Saluda County	1	7
44	Spartanburg County	10	54
45	Sumter County	18	99
46	Union County	1	29
47	York County	6	33
48	Line 18 - Totals may not sum quarter to quarter due to rounding.		

South Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	0
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$0	\$0
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	0.00%
28	\$50,000- \$69,000	0.00%	0.00%
29	Below \$50,000	0.00%	0.00%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	0
34	Asian	0	0
35	Black or African American	0	0
36	Native Hawaiian or other Pacific Islander	0	0
37	White	0	0
38	Information not provided by borrower	0	0
39	Ethnicity		
40	Hispanic or Latino	0	0
41	Not Hispanic or Latino	0	0
42	Information not provided by borrower	0	0
43	Sex		
44	Male	0	0
45	Female	0	0
46	Information not provided by borrower	0	0
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	0	0
51	Black or African American	0	0
52	Native Hawaiian or other Pacific Islander	0	0
53	White	0	0

South Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance Program			
		QTD	Cumulative
54	Information not provided by borrower	0	0
55	<i>Ethnicity</i>		
56	Hispanic or Latino	0	0
57	Not Hispanic or Latino	0	0
58	Information not provided by borrower	0	0
59	<i>Sex</i>		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	29006	0	0
65	29016	0	0
66	29033	0	0
67	29040	0	0
68	29044	0	0
69	29052	0	0
70	29053	0	0
71	29061	0	0
72	29063	0	0
73	29070	0	0
74	29073	0	0
75	29104	0	0
76	29123	0	0
77	29128	0	0
78	29150	0	0
79	29153	0	0
80	29154	0	0
81	29160	0	0
82	29170	0	0
83	29172	0	0
84	29203	0	0
85	29204	0	0
86	29209	0	0
87	29210	0	0

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 total number of borrowers represented in the Geographic Breakdown and HMDA 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 Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

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).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA 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 does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% 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 Cumulative 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 in process). This should be reported in the Cumulative column only.
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 Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	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 of application.
%	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 of application.
%	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 of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Hardship

Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.

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.
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Alternative Outcomes

Foreclosure Sale

Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	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.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category 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 or principal reduction program.
%	Number of borrowers in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category 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 in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category 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 received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category 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 paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category 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 received a modification of their mortgage loan.
%	Number of borrowers in this category 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 paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.