



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 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: June 2012**

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	755	4456
	Number of Unique Borrowers Denied Assistance	824	4633
	Number of Unique Borrowers Withdrawn from Program	707	1713
	Number of Unique Borrowers in Process	1,404	N/A
	Total Number of Unique Borrower Applicants	3,690	12,206
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	10,225,296.88	48,097,933.37
	Total Spent on Administrative Support, Outreach, and Counseling	1,869,179.70	10,719,207.71
<b>Borrower Income (\$)</b>			
	Above \$90,000	2.38%	1.86%
	\$70,000- \$89,000	3.44%	3.56%
	\$50,000- \$69,000	12.46%	10.54%
	Below \$50,000	81.72%	84.04%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	6.09%	5.96%
	110%- 119%	1.99%	2.47%
	100%- 109%	3.97%	3.43%
	90%- 99%	4.64%	3.30%
	80%- 89%	5.30%	4.48%
	Below 80%	78.01%	80.36%
<b>Geographic Breakdown (by county)</b>			
	Abbeville	3	10
	Aiken	22	80
	Allendale	0	9
	Anderson	17	114
	Bamberg	2	11
	Barnwell	2	16
	Beaufort	15	102
	Berkeley	45	196
	Calhoun	3	9
	Charleston	56	288
	Cherokee	9	68
	Chester	4	31
	Chesterfield	2	18
	Clarendon	4	32
	Colleton	6	28
	Darlington	9	35
	Dillon	3	14
	Dorchester	28	134
	Edgefield	2	10
	Fairfield	5	38
	Florence	18	99
	Georgetown	7	40
	Greenville	64	423
	Greenwood	15	54
	Hampton	1	15
	Horry	38	226
	Jasper	3	18
	Kershaw	7	82
	Lancaster	25	98
	Laurens	11	42
	Lee	2	13
	Lexington	43	303
	Marion	5	37
	Marlboro	0	10
	McCormick	2	3
	Newberry	2	19
	Oconee	9	38
	Orangeburg	14	82
	Pickens	6	54
	Richland	111	697
	Saluda	1	7
	Spartanburg	51	385
	Sumter	20	121
	Union	8	27
	Williamsburg	5	20
	York	50	300

South Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<b>Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	3	18
Asian	3	19
Black or African American	396	2357
Native Hawaiian or other Pacific Islander	0	6
White	324	1908
Information Not Provided by Borrower	29	148
<b>Ethnicity</b>		
Hispanic or Latino	19	128
Not Hispanic or Latino	736	4328
Information Not Provided by Borrower	0	0
<b>Sex</b>		
Male	328	1873
Female	427	2583
Information Not Provided by Borrower	0	0
<b>Co-Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	3	9
Asian	1	7
Black or African American	91	528
Native Hawaiian or other Pacific Islander	0	2
White	139	734
Information Not Provided by Borrower	11	56
<b>Ethnicity</b>		
Hispanic or Latino	4	56
Not Hispanic or Latino	240	1279
Information Not Provided by Borrower	1	1
<b>Sex</b>		
Male	91	454
Female	153	881
Information Not Provided by Borrower	1	1

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Hardship</b>			
	Unemployment	399	2549
	Underemployment	217	1183
	Divorce	22	102
	Medical Condition	106	571
	Death	11	51
	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	63.05%	65.48%
	100%-109%	15.10%	12.82%
	110%-120%	7.15%	7.29%
	>120%	14.70%	14.41%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	60.00%	62.45%
	100%-119%	23.97%	21.68%
	120%-139%	7.42%	8.16%
	140%-159%	3.31%	3.12%
	>=160%	5.30%	4.59%
<b>Delinquency Status (%)</b>			
	Current	13.91%	16.23%
	30+	6.49%	7.13%
	60+	16.42%	16.63%
	90+	63.18%	60.01%
<b>Household Size</b>			
	1	197	1116
	2	198	1311
	3	160	883
	4	124	673
	5+	76	473

- Cumulative "Number of Unique Borrowers Denied Assistance" and "Number of Unique Borrowers Withdrawn from Program" will not balance to previous Cumulative plus current QTD figures due to borrowers who were previously denied or withdrawn, who were later approved under appeal or reconsideration.

- The QTD "Total Assistance Provided to Date" for Q4 2012 and CUMULATIVE "Total Assistance Provided to Date" for Q3 2012 will not balance to CUMULATIVE "Total Assistance Provided to Date" for Q4 2012 due to a net adjustment in the amount of (\$217,516.34). This one-time adjustment was made to reflect a change from accrual to cash-based accounting for Assistance Provided.

<b>South Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Monthly Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		350	2474
% of Total Number of Applications		11.09%	27.84%
<i>Denied</i>			
Number of Borrowers Denied		750	3632
% of Total Number of Applications		23.77%	40.88%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		651	1375
% of Total Number of Applications		20.64%	15.48%
<i>In Process</i>			
Number of Borrowers In Process		1404	N/A
% of Total Number of Applications		44.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3155	8885
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		354	2359
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		780.38	794.82
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		150.5	150.5
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		96243.03	99601.07
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		15176.16	17993.71
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	5
Median Assistance Amount		1547.66	5653.86
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4,115,590.19	<b>16,533,010.83</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		147	128
<i>Current</i>			
Number		87	676
%		24.86%	27.32%
<i>Delinquent (30+)</i>			
Number		34	225
%		9.71%	9.10%
<i>Delinquent (60+)</i>			
Number		59	406
%		16.86%	16.41%
<i>Delinquent (90+)</i>			
Number		170	1167
%		48.57%	47.17%

## South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	50	728
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	5
	%	0.00%	0.69%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	1	1
	%	2.00%	0.14%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0.00%	0.14%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	44	598
	%	88.00%	82.13%
	<i>Reinstatement/Current/Payoff</i>		
	Number	4	106
	%	8.00%	14.56%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	1	17
	%	2.00%	2.34%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1762
	Six Months %	N/A	99.94%
	Twelve Months Number	N/A	780
	Twelve Months %	N/A	99.49%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- Cumulative "Program Outcomes" and sub-categories will not balance quarter-to-quarter due to borrowers who were previously closed out who later reopened with new or extended hardships.

# South Carolina

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		741	4302
% of Total Number of Applications		20.81%	43.01%
<i>Denied</i>			
Number of Borrowers Denied		725	2997
% of Total Number of Applications		20.36%	29.96%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		691	1300
% of Total Number of Applications		19.40%	13.00%
<i>In Process</i>			
Number of Borrowers In Process		1404	N/A
% of Total Number of Applications		39.43%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3561	10003
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		354	2359
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		776.55	788.89
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		158.41	165.28
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		92914.94	97908
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		17237	18563.36
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		4988.84	5345.12
<b>Assistance Characteristics</b>			
Assistance Provided to Date		6,024,706.69	<b>31,369,418.80</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		126	129
<i>Current</i>			
Number		106	643
%		14.30%	14.95%
<i>Delinquent (30+)</i>			
Number		49	309
%		6.62%	7.18%
<i>Delinquent (60+)</i>			
Number		125	731
%		16.87%	16.99%
<i>Delinquent (90+)</i>			
Number		461	2619
%		62.21%	60.88%

# South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	741	4302
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.02%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	741	4301
	%	100.00%	99.98%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	2873
	Six Months %	N/A	99.86%
	Twelve Months Number	N/A	1067
	Twelve Months %	N/A	99.26%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- The QTD "Assistance Provided to Date" for Q4 2012 and CUMULATIVE "Assistance Provided to Date" for Q3 2012 will not balance to CUMULATIVE "Assistance Provided to Date" for Q4 2012 due to a net adjustment in the amount of (\$217,516.34). This one-time adjustment was made to reflect a change from accrual to cash-based accounting for Assistance Provided.

# South Carolina

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		0	0
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%

# South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# South Carolina

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		17	40
% of Total Number of Applications		1.19%	2.73%
<i>Denied</i>			
Number of Borrowers Denied		1	9
% of Total Number of Applications		0.07%	0.61%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		4	11
% of Total Number of Applications		0.28%	0.75%
<i>In Process</i>			
Number of Borrowers In Process		1404	N/A
% of Total Number of Applications		98.46%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1426	1464
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	1
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		964.05	1011.4
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		100	166.05
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		115676.89	128253.53
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		13000	18667.005
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5000	5000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		85,000.00	<b>195,503.74</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		154	100
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		1	1
%		5.88%	2.50%
<i>Delinquent (60+)</i>			
Number		0	1
%		0.00%	2.50%
<i>Delinquent (90+)</i>			
Number		16	38
%		94.12%	95.00%

# South Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	17	40
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	2.50%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	15	32
	%	88.24%	80.00%
	<i>Deed in Lieu</i>		
	Number	2	7
	%	11.76%	17.50%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
	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
	Twenty-four Months Number	N/A	N/A
	Twenty-four 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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance provided to borrowers through HHF program(s)
	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.
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)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have 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 decisioned 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 decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have 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 households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
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/Service 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/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
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).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
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.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
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.

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		
	<i>Foreclosure Sale</i>	
	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.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
	<i>Deed in Lieu</i>	
	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.
	<i>Short Sale</i>	
	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		
	<i>Loan Modification Program</i>	
	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.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	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.
	<i>Reinstatement/Current/Payoff</i>	
	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.
	<i>Short Sale</i>	
	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.
	<i>Deed in Lieu</i>	
	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
	<i>Other - Borrower Still Owns Home</i>	
	Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category
Homeownership Retention <sup>1</sup>		
	Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	Percent of households assisted by the program in which the borrower retains ownership 6 months post 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 households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	Percent of households assisted by the program in which the borrower retains ownership 12 months post 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 households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 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)		