



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 2017**

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	328	11786
3	Number of Unique Borrowers Denied Assistance	174	9061
4	Number of Unique Borrowers Withdrawn from Program	184	5618
5	Number of Unique Borrowers in Process	436	N/A
6	Total Number of Unique Borrower Applicants	N/A	26,901
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$7,602,635	\$191,329,532
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,179,717	\$34,710,138
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	<b>Geographic Breakdown (by county)</b>		
23	Abbeville	2	41
24	Aiken	7	253
25	Allendale	0	19
26	Anderson	15	293
27	Bamberg	0	32
28	Barnwell	0	36
29	Beaufort	9	269
30	Berkeley	13	530
31	Calhoun	1	29
32	Charleston	14	770
33	Cherokee	6	132
34	Chester	0	102
35	Chesterfield	3	51
36	Clarendon	2	68
37	Colleton	1	58
38	Darlington	1	119
39	Dillon	2	40
40	Dorchester	16	418
41	Edgefield	1	29
42	Fairfield	0	71
43	Florence	12	357
44	Georgetown	2	124
45	Greenville	35	1130
46	Greenwood	1	153
47	Hampton	0	38
48	Horry	9	593
49	Jasper	0	40
50	Kershaw	11	235
51	Lancaster	10	260
52	Laurens	1	107
53	Lee	2	30
54	Lexington	26	840
55	Marion	1	84
56	Marlboro	2	40
57	McCormick	0	18
58	Newberry	2	59
59	Oconee	1	88
60	Orangeburg	6	244
61	Pickens	5	173
62	Richland	57	1710
63	Saluda	1	25
64	Spartanburg	21	869
65	Sumter	10	315
66	Union	1	55
67	Williamsburg	0	44
68	York	19	795

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
69	<b>Home Mortgage Disclosure Act (HMDA)</b>		
70	<i>Borrower</i>		
71	<b>Race</b>		
72	American Indian or Alaskan Native	0	45
73	Asian	1	63
74	Black or African American	177	5897
75	Native Hawaiian or other Pacific Islander	0	16
76	White	141	5368
77	Information Not Provided by Borrower	9	397
78	<b>Ethnicity</b>		
79	Hispanic or Latino	2	279
80	Not Hispanic or Latino	326	11507
81	Information Not Provided by Borrower	0	0
82	<b>Sex</b>		
83	Male	129	5035
84	Female	199	6751
85	Information Not Provided by Borrower	0	0
86	<i>Co-Borrower</i>		
87	<b>Race</b>		
88	American Indian or Alaskan Native	0	19
89	Asian	1	38
90	Black or African American	54	1617
91	Native Hawaiian or other Pacific Islander	0	5
92	White	63	2337
93	Information Not Provided by Borrower	4	200
94	<b>Ethnicity</b>		
95	Hispanic or Latino	2	142
96	Not Hispanic or Latino	119	4047
97	Information Not Provided by Borrower	1	27
98	<b>Sex</b>		
99	Male	34	1345
100	Female	87	2844
101	Information Not Provided by Borrower	1	27
102	<b>Hardship</b>		
103	Unemployment	N/A	N/A
104	Underemployment	N/A	N/A
105	Divorce	N/A	N/A
106	Medical Condition	N/A	N/A
107	Death	N/A	N/A
108	Other	N/A	N/A
109	<b>Current Loan to Value Ratio (LTV)</b>		
110	<100%	N/A	N/A
111	100%-109%	N/A	N/A
112	110%-120%	N/A	N/A
113	>120%	N/A	N/A
114	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
115	<100%	N/A	N/A
116	100%-119%	N/A	N/A
117	120%-139%	N/A	N/A
118	140%-159%	N/A	N/A
119	>=160%	N/A	N/A
120	<b>Delinquency Status (%)</b>		
121	Current	N/A	N/A
122	30+	N/A	N/A
123	60+	N/A	N/A
124	90+	N/A	N/A
125	<b>Household Size</b>		
126	1	N/A	N/A
127	2	N/A	N/A
128	3	N/A	N/A
129	4	N/A	N/A
130	5+	N/A	N/A

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 67 for Denied and 76 for Withdrawn.

Line 7 & 8 - 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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	179	6598
4	% of Total Number of Applications	N/A	33.57%
5	<i>Denied</i>		
6	Number of Borrowers Denied	169	7915
7	% of Total Number of Applications	N/A	40.27%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	181	5142
10	% of Total Number of Applications	N/A	26.15%
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	19655
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	177	6457
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	842	806
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	19
29	Median Assistance Amount	2155	13278
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$3,523,666	\$90,921,177
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	71	2079
39	%	39.66%	31.51%
40	<i>Delinquent (30+)</i>		
41	Number	18	704
42	%	10.06%	10.67%
43	<i>Delinquent (60+)</i>		
44	Number	16	918
45	%	8.94%	13.91%
46	<i>Delinquent (90+)</i>		
47	Number	74	2897
48	%	41.34%	43.91%

South Carolina			
HFA Performance Data Reporting- Program Performance			
Monthly Payment Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	288	5264
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	2
54	%	0.00%	0.04%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.08%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.02%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	46	2758
70	%	15.97%	52.39%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	242	2499
82	%	84.03%	47.47%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	5,715.00
87	Twelve Months %	N/A	99.53%
88	Twenty-four Months Number	N/A	4,793.00
89	Twenty-four Months %	N/A	98.40%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 56 for Denied and 70 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 84 - 90 - 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.

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	282	11078
4	% of Total Number of Applications	N/A	47.64%
5	<i>Denied</i>		
6	Number of Borrowers Denied	147	6963
7	% of Total Number of Applications	N/A	29.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	181	5213
10	% of Total Number of Applications	N/A	22.42%
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	23254
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	178	6480
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	N/A
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	5444	5403
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$2,409,727	<b>\$88,948,330</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	59	2040
39	%	20.92%	18.41%
40	<i>Delinquent (30+)</i>		
41	Number	31	973
42	%	10.99%	8.78%
43	<i>Delinquent (60+)</i>		
44	Number	25	1559
45	%	8.87%	14.07%
46	<i>Delinquent (90+)</i>		
47	Number	167	6506
48	%	59.22%	58.74%

South Carolina			
HFA Performance Data Reporting- Program Performance			
Direct Loan Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	282	11078
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	2
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	282	11076
73	%	100.00%	99.98%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	10,495.00
85	Six Months %	N/A	100%
86	Twelve Months Number	N/A	9,835.00
87	Twelve Months %	N/A	100%
88	Twenty-four Months Number	N/A	8,257.00
89	Twenty-four Months %	N/A	98%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0%

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 52 for Denied and 72 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 84 - 90 - 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.

## South Carolina

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	33	282
	% of Total Number of Applications	N/A	94.00%
<i>Denied</i>			
	Number of Borrowers Denied	0	11
	% of Total Number of Applications	N/A	3.67%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	1	7
	% of Total Number of Applications	N/A	2.33%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	300
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	22
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	568	618
	Median 1st Lien Housing Payment After Assistance	470	413
	Median 2nd Lien Housing Payment Before Assistance	116	0
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	52563	56914
	Median 1st Lien UPB After Program Entry	45718	34474
	Median 2nd Lien UPB Before Program Entry	7741	0
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	0	0
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	36000	31817
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$1,069,084	<b>\$7,988,065</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	N/A	N/A
<i>Current</i>			
	Number	11	105
	%	33.33%	37.23%
<i>Delinquent (30+)</i>			
	Number	3	25
	%	9.09%	8.87%
<i>Delinquent (60+)</i>			
	Number	4	35
	%	12.12%	12.41%
<i>Delinquent (90+)</i>			
	Number	15	117
	%	45.46%	41.49%

## South Carolina

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

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	33	282
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	22	242
67	%	66.67%	85.82%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	11	40
82	%	33.33%	14.18%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	222.00
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	149.00
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	38.00
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 31 - Totals may not sum quarter to quarter due to rounding.

## South Carolina

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	14	340
3	% of Total Number of Applications	N/A	85.64%
<i>Denied</i>			
4	Number of Borrowers Denied	2	36
5	% of Total Number of Applications	N/A	9.07%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	21
7	% of Total Number of Applications	N/A	5.29%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	N/A
9	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	397
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	42
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	N/A	N/A
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	5000	5000
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	\$70,000	<b>\$1,695,504</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
<i>Current</i>			
37	Number	0	20
38	%	0.00%	5.88%
<i>Delinquent (30+)</i>			
39	Number	0	4
40	%	0.00%	1.18%
<i>Delinquent (60+)</i>			
41	Number	0	9
42	%	0.00%	2.65%
<i>Delinquent (90+)</i>			
43	Number	14	307
44	%	100.00%	90.29%

## South Carolina

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

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	14	340
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.29%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	10	236
76	%	71.43%	69.41%
77	<i>Deed in Lieu</i>		
78	Number	4	103
79	%	28.57%	30.30%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

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
<b>1 Program Evaluation</b>		
<i>Funded</i>		
2		
3	30	90
4	N/A	10.40%
5		
<i>Denied/Cancelled</i>		
6	1	9
7	N/A	1.10%
8		
<i>Withdrawn</i>		
9	22	87
10	N/A	10.10%
11		
<i>In Process</i>		
12	680	N/A
13	N/A	N/A
14		
<i>Total</i>		
15	N/A	866
<b>16 Program Characteristics</b>		
<i>Assistance Characteristics</i>		
17		
18	\$530,159	\$1,776,456
19	\$14,508	\$6,380
20	\$10,841	\$10,629
21	\$500	\$1,200
22	N/A	\$16,436,965
<b>23 Geographic Breakdown (by city/county)</b>		
<i>Funded Number of Structures</i>		
24		
25	7	7
26	0	0
27	0	0
28	0	3
29	0	3
30	0	0
31	0	0
32	5	17
33	0	0
34	10	14
35	0	0
36	0	0
37	0	0
38	0	0
39	1	3
40	1	21
41	5	19
42	0	0
43	1	3

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

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

#### Unique Borrower Count

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

#### Program Expenditures

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

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
----------------	---

#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
----------------	--

#### Geographic Breakdown (by County)

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

#### Home Mortgage Disclosure Act (HMDA)

<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 of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

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

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

#### Delinquency Status (%)

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

#### Household Size

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

### HFA Performance Data Reporting - Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

#### Program Characteristics (For All Approved Applicants)

General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction provided is provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance		Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ days delinquent at the time assistance is received.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%		Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		

Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current, paying off their mortgage loan or funds were exhausted.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

#### Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

### HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

#### Program Intake/Evaluation

<b>Funded</b>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<b>Denied/Cancelled</b>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<b>Withdrawn</b>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<b>In Process</b>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<b>Total</b>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

#### Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

#### Geographic Breakdown (by City/County)

Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
-----------------------------	--

### HFA Performance Data Reporting - Program Notes

Monthly Payment Assistance Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Direct Loan Assistance Program	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Assistance Program	Program provides principal reduction assistance in conjunction with a loan modification, reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Property Disposition Assistance Program	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
Neighborhood Initiative Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.