



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2017

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	190	7,277
3	Number of Unique Borrowers Denied Assistance	137	2,842
4	Number of Unique Borrowers Withdrawn from Program	195	20,339
5	Number of Unique Borrowers in Process	N/A	174
6	Total Number of Unique Borrower Applicants	N/A	30,632
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$2,752,571	\$75,659,834
9	Total Spent on Administrative Support, Outreach, and Counseling	\$333,972	\$14,912,886
10	Geographic Breakdown (by county)		
11	Autauga	1	86
12	Baldwin	9	236
13	Barbour	2	14
14	Bibb	1	27
15	Blount	3	91
16	Bullock	0	6
17	Butler	0	18
18	Calhoun	3	163
19	Chambers	0	23
20	Cherokee	0	12
21	Chilton	1	38
22	Choctaw	0	5
23	Clarke	0	15
24	Clay	0	8
25	Cleburne	0	9
26	Coffee	3	36
27	Colbert	2	40
28	Conecuh	0	7
29	Coosa	1	11
30	Covington	1	23
31	Crenshaw	0	7
32	Cullman	2	110
33	Dale	0	48
34	Dallas	1	41
35	DeKalb	1	51
36	Elmore	1	120
37	Escambia	1	29
38	Etowah	2	125
39	Fayette	0	18
40	Franklin	1	19
41	Geneva	0	14
42	Greene	0	8
43	Hale	0	26
44	Henry	0	13
45	Houston	3	140
46	Jackson	1	22
47	Jefferson	44	1,449
48	Lamar	0	4
49	Lauderdale	1	62
50	Lawrence	0	46
51	Lee	2	102
52	Limestone	3	179
53	Lowndes	0	15
54	Macon	2	17
55	Madison	27	937
56	Marengo	0	6
57	Marion	0	27
58	Marshall	1	103
59	Mobile	22	873
60	Monroe	0	16
61	Montgomery	17	524
62	Morgan	1	193
63	Perry	0	3
64	Pickens	0	11
65	Pike	0	14
66	Randolph	0	9
67	Russell	1	57
68	Shelby	10	342
69	St. Clair	7	122
70	Sumter	0	6
71	Talladega	1	82
72	Tallapoosa	1	40
73	Tuscaloosa	8	300
74	Walker	2	53
75	Washington	0	10
76	Wilcox	0	6
77	Winston	0	10

Alabama		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
78	Home Mortgage Disclosure Act (HMDA)	
79	Borrower	
80	Race	
81	American Indian or Alaskan Native	0 41
82	Asian	1 20
83	Black or African American	89 2,816
84	Native Hawaiian or other Pacific Islander	0 9
85	White	76 3,375
86	Information not provided by borrower	24 1,016
87	Ethnicity	
88	Hispanic or Latino	4 80
89	Not Hispanic or Latino	162 6181
90	Information not provided by borrower	24 1016
91	Sex	
92	Male	58 2816
93	Female	108 3445
94	Information not provided by borrower	24 1016
95	Co-Borrower	
96	Race	
97	American Indian or Alaskan Native	1 23
98	Asian	0 24
99	Black or African American	25 1,003
100	Native Hawaiian or other Pacific Islander	0 4
101	White	41 1,983
102	Information not provided by borrower	15 601
103	Ethnicity	
104	Hispanic or Latino	1 56
105	Not Hispanic or Latino	66 2,981
106	Information not provided by borrower	15 601
107	Sex	
108	Male	25 959
109	Female	42 2,078
110	Information not provided by borrower	15 601
Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. Line 3: Number of Unique Borrowers Denied Assistance does not include reconsidered applications (2). Line 4: Number of Unique Borrowers Withdrawn from Program does not include reconsidered applications (204). Line 8: Cumulative Assistance Provided To Date is net of payment returns and overages, \$8,412, from previous reporting period(s).		

Alabama

HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	179	7037
	% of Total Number of Applications	N/A	27.31%
<i>Denied</i>			
	Number of Borrowers Denied	105	2387
	% of Total Number of Applications	N/A	9.27%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	409	16229
	% of Total Number of Applications	N/A	62.99%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	110
	% of Total Number of Applications	N/A	0.43%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	25763
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$796	\$786
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median Length of Time Borrower Receives Assistance	N/A	7
	Median Assistance Amount	\$4,856	\$8,888
Assistance Characteristics			
	Assistance Provided to Date	\$2,536,177	\$70,000,587
Other Characteristics			
<i>Current</i>			
	Number	53	3045
	%	29.61%	43.27%
<i>Delinquent (30+)</i>			
	Number	26	1067
	%	14.52%	15.16%
<i>Delinquent (60+)</i>			
	Number	17	908
	%	9.50%	12.90%
<i>Delinquent (90+)</i>			
	Number	83	2017
	%	46.37%	28.67%
Borrower Income (\$)			
	Above \$90,000	0.00%	0.43%
	\$70,000- \$89,000	4.47%	2.71%
	\$50,000- \$69,000	16.20%	11.85%
	Below \$50,000	79.33%	85.01%
Hardship			
	Unemployment	101	5,831
	Underemployment	78	1,205
	Divorce	0	0
	Medical Condition	0	1
	Death	0	0
	Other	0	0

Alabama

HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners

	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	193	6242
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	1
%	0.00%	0.05%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	1
%	0.00%	0.05%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	300
%	0.00%	4.81%
<i>Reinstatement/Current/Payoff</i>		
Number	0	2189
%	0.00%	35.08%
<i>Other - Borrower Still Owns Home</i>		
Number	193	3751
%	100.00%	60.01%

Line 6: Number of Borrowers Denied does not include reconsidered applications (2).
 Line 9: Number of Borrowers Withdrawn from Program does not include reconsidered applications (91).
 Line 24: Cumulative Assistance Provided To Date is net of payment returns and overages, \$8,412, from previous reporting period(s).
 Completion/Transition is captured in cumulative totals.

Alabama

HFA Performance Data Reporting- Program Performance Short Sale Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	16
7	% of Total Number of Applications	N/A	4.86%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	313
10	% of Total Number of Applications	N/A	95.14%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	329
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	\$0	\$0
20	Assistance Characteristics		
21	Assistance Provided to Date	\$0	\$0
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	Borrower Income (\$)		
36	Above \$90,000	\$0	\$0
37	\$70,000- \$89,000	\$0	\$0
38	\$50,000- \$69,000	\$0	\$0
39	Below \$50,000	\$0	\$0
40	Hardship		
41	Unemployment	0	0
42	Underemployment	0	0
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0

47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
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	0
59	%	0.00%	0.00%
60	<i>Deed in Lieu</i>		
61	Number	0	0
62	%	0.00%	0.00%

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	11	267
4	% of Total Number of Applications	N/A	4.56%
5	<i>Denied</i>		
6	Number of Borrowers Denied	33	472
7	% of Total Number of Applications	N/A	8.05%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	113	5114
10	% of Total Number of Applications	N/A	87.24%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	9
13	% of Total Number of Applications	N/A	0.15%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	5862
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$293	\$386
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	\$18,383	\$26,336
24	Median 1st Lien UPB After Program Entry	\$0	\$0
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	\$15,375	\$19,898
28	Median Assistance Amount	\$18,566	\$23,175
29	Assistance Characteristics		
30	Assistance Provided to Date	\$216,394	\$5,620,534
31	Other Characteristics		
32	<i>Current</i>		
33	Number	7	115
34	%	63.64%	43.07%
35	<i>Delinquent (30+)</i>		
36	Number	0	15
37	%	0.00%	5.62%
38	<i>Delinquent (60+)</i>		
39	Number	0	26
40	%	0.00%	9.74%
41	<i>Delinquent (90+)</i>		
42	Number	4	111
43	%	36.36%	41.57%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	100.00%	91.39%
46	100%-119%	0.00%	3.00%
47	120%-139%	0.00%	1.87%
48	140%-159%	0.00%	1.87%
49	>=160%	0.00%	1.87%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.37%

Alabama			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program			
		QTD	Cumulative
52	\$70,000- \$89,000	0.00%	1.12%
53	\$50,000- \$69,000	0.00%	3.38%
54	Below \$50,000	100.00%	95.13%
55	Hardship		
56	Unemployment	0	4
57	Underemployment	1	18
58	Divorce	0	5
59	Medical Condition	4	60
60	Death	0	12
61	Other	6	168

Alabama			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	239
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	97
80	%	0.00%	40.59%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	4	116
83	%	100.00%	48.53%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	26
86	%	0.00%	10.88%
Line 9: Number of Borrowers Withdrawn does not include reconsidered applications (13).			

Alabama		
HHF Performance Data Reporting- Program Performance Blight Elimination Program		
	QTD	Cumulative
1	Program Evaluation	
2	<i>Funded</i>	
3	Number of Structures Demolished/Removed	0 3
4	% of Total Number of Submissions	N/A 23.08%
5	<i>Denied/Cancelled</i>	
6	Number of Structures Denied/Cancelled	0 0
7	% of Total Number of Submissions	N/A 0.00%
8	<i>Withdrawn</i>	
9	Number of Structures Withdrawn	0 10
10	% of Total Number of Submissions	N/A 76.92%
11	<i>In Process</i>	
12	Number of Structures In Process	N/A 0
13	% of Total Number of Submissions	N/A 0.00%
14	<i>Total</i>	
15	Total Number of Structures Submitted for Eligibility Review	N/A 13
16	Program Characteristics	
17	<i>Assistance Characteristics</i>	
18	Total Assistance Provided	\$0 \$38,713
19	Median Assistance Spent on Acquisition	\$0 \$0
20	Median Assistance Spent on Demolition	\$0 \$9,610
21	Median Assistance Spent on Greening	\$0 \$70
22	Total Assistance Reserved	N/A \$0
23	Geographic Breakdown (by city/county)	
24	<i>Funded Number of Structures</i>	
25	Jefferson	3
26		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		

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)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

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.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
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 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
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 HFA 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 HFA 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 May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
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.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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 Cumulative 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.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.

Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Notes

Unemployment Assistance Program	Provides monthly mortgage payments and reinstatement assistance paid to the servicer on behalf of unemployed or underemployed homeowners.
Loan Modification Assistance Program	Provides a one-time payment to facilitate a mortgage modification by reducing the outstanding principal balance, reinstating a delinquent loan, and/or paying off escrow shortage fees or arrearages. The modification must result in an affordable monthly mortgage payment.
Short Sale Assistance Program	Provides assistance to facilitate a short sale for homeowners who are no longer able to afford their home.
Blight Elimination Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.