



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 |
| Unique Borrower Count | | | |
| 1 | | | |
| 2 | Number of Unique Borrowers Receiving Assistance | 136 | 7,413 |
| 3 | Number of Unique Borrowers Denied Assistance | 108 | 2,950 |
| 4 | Number of Unique Borrowers Withdrawn from Program | 151 | 20,661 |
| 5 | Number of Unique Borrowers in Process | N/A | 221 |
| 6 | Total Number of Unique Borrower Applicants | N/A | 31,245 |
| Program Expenditures (\$) | | | |
| 7 | | | |
| 8 | Total Assistance Provided to Date | \$2,465,693 | \$78,119,371 |
| 9 | Total Spent on Administrative Support, Outreach, and Counseling | \$238,204 | \$15,151,090 |
| Geographic Breakdown (by county) | | | |
| 10 | | | |
| 11 | Autauga | 1 | 87 |
| 12 | Baldwin | 4 | 240 |
| 13 | Barbour | 0 | 14 |
| 14 | Bibb | 1 | 28 |
| 15 | Blount | 1 | 92 |
| 16 | Bullock | 0 | 6 |
| 17 | Butler | 0 | 18 |
| 18 | Calhoun | 4 | 167 |
| 19 | Chambers | 0 | 23 |
| 20 | Cherokee | 0 | 12 |
| 21 | Chilton | 1 | 39 |
| 22 | Choctaw | 0 | 5 |
| 23 | Clarke | 1 | 16 |
| 24 | Clay | 1 | 9 |
| 25 | Cleburne | 0 | 9 |
| 26 | Coffee | 0 | 36 |
| 27 | Colbert | 2 | 42 |
| 28 | Conecuh | 0 | 7 |
| 29 | Coosa | 0 | 11 |
| 30 | Covington | 0 | 23 |
| 31 | Crenshaw | 0 | 7 |
| 32 | Cullman | 0 | 110 |
| 33 | Dale | 1 | 49 |
| 34 | Dallas | 1 | 42 |
| 35 | DeKalb | 1 | 52 |
| 36 | Elmore | 1 | 121 |
| 37 | Escambia | 0 | 29 |
| 38 | Etowah | 5 | 130 |
| 39 | Fayette | 0 | 18 |
| 40 | Franklin | 0 | 19 |
| 41 | Geneva | 0 | 14 |
| 42 | Greene | 0 | 8 |
| 43 | Hale | 0 | 26 |
| 44 | Henry | 0 | 13 |
| 45 | Houston | 2 | 142 |
| 46 | Jackson | 0 | 22 |
| 47 | Jefferson | 25 | 1,474 |
| 48 | Lamar | 0 | 4 |
| 49 | Lauderdale | 3 | 65 |
| 50 | Lawrence | 1 | 47 |
| 51 | Lee | 1 | 103 |
| 52 | Limestone | 3 | 182 |
| 53 | Lowndes | 0 | 15 |
| 54 | Macon | 1 | 18 |
| 55 | Madison | 14 | 951 |
| 56 | Marengo | 0 | 6 |
| 57 | Marion | 0 | 27 |
| 58 | Marshall | 2 | 105 |
| 59 | Mobile | 17 | 890 |
| 60 | Monroe | 0 | 16 |
| 61 | Montgomery | 13 | 537 |
| 62 | Morgan | 3 | 196 |
| 63 | Perry | 1 | 4 |
| 64 | Pickens | 0 | 11 |
| 65 | Pike | 0 | 14 |
| 66 | Randolph | 0 | 9 |
| 67 | Russell | 0 | 57 |
| 68 | Shelby | 9 | 351 |
| 69 | St. Clair | 3 | 125 |
| 70 | Sumter | 0 | 6 |
| 71 | Talladega | 1 | 83 |
| 72 | Tallapoosa | 1 | 41 |
| 73 | Tuscaloosa | 9 | 309 |
| 74 | Walker | 2 | 55 |
| 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 | <i>Borrower</i> | |
| 80 | Race | |
| 81 | American Indian or Alaskan Native | 42 |
| 82 | Asian | 23 |
| 83 | Black or African American | 2,873 |
| 84 | Native Hawaiian or other Pacific Islander | 9 |
| 85 | White | 3,430 |
| 86 | Information not provided by borrower | 1,036 |
| 87 | Ethnicity | |
| 88 | Hispanic or Latino | 81 |
| 89 | Not Hispanic or Latino | 6,296 |
| 90 | Information not provided by borrower | 1,036 |
| 91 | Sex | |
| 92 | Male | 2,853 |
| 93 | Female | 3,524 |
| 94 | Information not provided by borrower | 1,036 |
| 95 | <i>Co-Borrower</i> | |
| 96 | Race | |
| 97 | American Indian or Alaskan Native | 24 |
| 98 | Asian | 25 |
| 99 | Black or African American | 1,018 |
| 100 | Native Hawaiian or other Pacific Islander | 5 |
| 101 | White | 2,015 |
| 102 | Information not provided by borrower | 613 |
| 103 | Ethnicity | |
| 104 | Hispanic or Latino | 58 |
| 105 | Not Hispanic or Latino | 3,029 |
| 106 | Information not provided by borrower | 613 |
| 107 | Sex | |
| 108 | Male | 982 |
| 109 | Female | 2,105 |
| 110 | Information not provided by borrower | 613 |
| 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 4: Number of Unique Borrowers Withdrawn from Program does not include reconsidered applications (171). | | |
| Line 8: Cumulative Assistance Provided To Date is net of payment returns and overages, \$6,156, 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 | 127 | 7164 |
| | % of Total Number of Applications | N/A | 27.30% |
| <i>Denied</i> | | | |
| | Number of Borrowers Denied | 83 | 2470 |
| | % of Total Number of Applications | N/A | 9.42% |
| <i>Withdrawn</i> | | | |
| | Number of Borrowers Withdrawn | 340 | 16484 |
| | % of Total Number of Applications | N/A | 62.85% |
| <i>In Process</i> | | | |
| | Number of Borrowers In Process | N/A | 114 |
| | % of Total Number of Applications | N/A | 0.43% |
| <i>Total</i> | | | |
| | Total Number of Borrowers Applied | N/A | 26232 |
| | 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 | \$821 | \$787 |
| | Median 1st Lien Housing Payment After Assistance | \$0 | \$0 |
| | Median Length of Time Borrower Receives Assistance | N/A | 8 |
| | Median Assistance Amount | \$4,290 | \$9,071 |
| Assistance Characteristics | | | |
| | Assistance Provided to Date | \$2,189,402 | \$72,183,833 |
| Other Characteristics | | | |
| <i>Current</i> | | | |
| | Number | 43 | 3086 |
| | % | 33.86% | 43.08% |
| <i>Delinquent (30+)</i> | | | |
| | Number | 17 | 1086 |
| | % | 13.39% | 15.16% |
| <i>Delinquent (60+)</i> | | | |
| | Number | 17 | 925 |
| | % | 13.39% | 12.91% |
| <i>Delinquent (90+)</i> | | | |
| | Number | 50 | 2067 |
| | % | 39.36% | 28.85% |
| Borrower Income (\$) | | | |
| | Above \$90,000 | 0.00% | 0.42% |
| | \$70,000- \$89,000 | 4.72% | 2.75% |
| | \$50,000- \$69,000 | 18.90% | 11.98% |
| | Below \$50,000 | 76.38% | 84.85% |
| Hardship | | | |
| | Unemployment | 66 | 5,897 |
| | Underemployment | 61 | 1,266 |
| | 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) | 122 | 6364 |
| Alternative Outcomes | | |
| <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 | 1 |
| % | 0.00% | 0.02% |
| 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% | 4.71% |
| <i>Reinstatement/Current/Payoff</i> | | |
| Number | 1 | 2190 |
| % | 0.82% | 34.41% |
| <i>Other - Borrower Still Owns Home</i> | | |
| Number | 121 | 3872 |
| % | 99.18% | 60.84% |

Line 9: Number of Borrowers Withdrawn from Program does not include reconsidered applications (85).
 Line 24: Cumulative Assistance Provided To Date is net of payment returns and overages, \$6,156, from previous reporting period(s).
 Line 27, 30: Cumulative Other Characteristics contains corrected classifications.

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 | 3 | 19 |
| 7 | % of Total Number of Applications | N/A | 5.64% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 5 | 318 |
| 10 | % of Total Number of Applications | N/A | 94.36% |
| 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 | 337 |
| 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 | 12 | 279 |
| 4 | % of Total Number of Applications | N/A | 4.67% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 23 | 494 |
| 7 | % of Total Number of Applications | N/A | 8.28% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 94 | 5190 |
| 10 | % of Total Number of Applications | N/A | 86.96% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 5 |
| 13 | % of Total Number of Applications | N/A | 0.08% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 5968 |
| 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 | \$370 | \$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 | \$21,857 | \$26,241 |
| 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 | \$21,857 | \$19,667 |
| 28 | Median Assistance Amount | \$27,116 | \$23,304 |
| 29 | Assistance Characteristics | | |
| 30 | Assistance Provided to Date | \$276,291 | \$5,896,825 |
| 31 | Other Characteristics | | |
| 32 | <i>Current</i> | | |
| 33 | Number | 7 | 122 |
| 34 | % | 58.34% | 43.72% |
| 35 | <i>Delinquent (30+)</i> | | |
| 36 | Number | 0 | 15 |
| 37 | % | 0.00% | 5.38% |
| 38 | <i>Delinquent (60+)</i> | | |
| 39 | Number | 1 | 26 |
| 40 | % | 8.33% | 9.32% |
| 41 | <i>Delinquent (90+)</i> | | |
| 42 | Number | 4 | 116 |
| 43 | % | 33.33% | 41.58% |
| 44 | Current Combined Loan to Value Ratio (CLTV) | | |
| 45 | <100% | 100.00% | 91.76% |
| 46 | 100%-119% | 0.00% | 2.87% |
| 47 | 120%-139% | 0.00% | 1.79% |
| 48 | 140%-159% | 0.00% | 1.79% |
| 49 | >=160% | 0.00% | 1.79% |
| 50 | Borrower Income (\$) | | |

Alabama

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program

| | | QTD | Cumulative |
|----|--------------------|---------|------------|
| 51 | Above \$90,000 | 0.00% | 0.36% |
| 52 | \$70,000- \$89,000 | 0.00% | 1.08% |
| 53 | \$50,000- \$69,000 | 0.00% | 3.23% |
| 54 | Below \$50,000 | 100.00% | 95.33% |
| 55 | Hardship | | |
| 56 | Unemployment | 0 | 4 |
| 57 | Underemployment | 0 | 18 |
| 58 | Divorce | 0 | 5 |
| 59 | Medical Condition | 9 | 69 |
| 60 | Death | 0 | 12 |
| 61 | Other | 3 | 171 |

| 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) | 13 | 273 |
| 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 | 1 | 96 |
| 80 | % | 7.69% | 35.16% |
| 81 | <i>Reinstatement/Current/Payoff</i> | | |
| 82 | Number | 12 | 160 |
| 83 | % | 92.31% | 58.61% |
| 84 | <i>Other - Borrower Still Owns Home</i> | | |
| 85 | Number | 0 | 17 |
| 86 | % | 0.00% | 6.23% |
| <p>Line 6: Number of Borrowers Denied contains corrected information (1).</p> <p>Line 9: Number of Borrowers Withdrawn does not include reconsidered applications (18).</p> <p>Line 39, 42: Cumulative Other Characteristics contains corrected classifications.</p> <p>Line 63: Borrowers No Longer in the HHF Program are captured in the cumulative totals (21).</p> <p>Line 79, 82, 85: Program Completion/Transitions are recorded upon verification of lien satisfaction vs. at the time of disbursement of funds. Program Completion/Transition is captured in cumulative totals.</p> | | | |

| 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. |
|----------------|---|

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 refinance), 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 HHF program into a deed-in-lieu as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Short Sale</i> | |
| Number | Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

Program Completion/ Transition

| | |
|-------------------------------------|--|
| <i>Loan Modification Program</i> | |
| Number | Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Reinstatement/Current/Payoff</i> | |
| Number | Number of borrowers who transitioned out of the program due paying off their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Other</i> | |
| Number | Number of borrowers who received a refinance or principal curtailment of their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

HFA Performance Data Reporting - Program Performance

The Following Data Points 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. |
| 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. |