



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: June 2012

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	550	4448
	Number of Unique Borrowers Denied Assistance	647	2010
	Number of Unique Borrowers Withdrawn from Program	798	5287
	Number of Unique Borrowers in Process	479	N/A
	Total Number of Unique Borrower Applicants	2474	11745
Program Expenditures (\$)			
	Total Assistance Provided to Date	18748414	69908610
	Total Spent on Administrative Support, Outreach, and Counseling	1020863	9140054
Borrower Income (\$)			
	Above \$90,000	9.27%	3.39%
	\$70,000- \$89,000	7.64%	4.83%
	\$50,000- \$69,000	14.73%	11.44%
	Below \$50,000	68.36%	80.34%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	11.82%	4.59%
	110%- 119%	1.09%	1.64%
	100%- 109%	5.45%	2.88%
	90%- 99%	6.00%	3.48%
	80%- 89%	4.55%	4.07%
	Below 80%	71.09%	83.34%
Geographic Breakdown (by county)			
	Carson City	13	80
	Churchill	2	19
	Clark	402	3381
	Douglas	8	62
	Elko	2	10
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	4
	Lander	0	1
	Lincoln	1	1
	Lyon	14	110
	Mineral	0	0
	Nye	7	52
	Pershing	0	0
	Storey	0	2
	Washoe	99	722
	White Pine	2	4
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	9	36
	Asian	26	183
	Black or African American	41	353
	Native Hawaiian or other Pacific Islander	5	37
	White	249	1892
	Information Not Provided by Borrower	220	1947
Ethnicity			
	Hispanic or Latino	54	571
	Not Hispanic or Latino	324	2486
	Information Not Provided by Borrower	172	1391
Sex			
	Male	259	2134

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative	
	Female	246	1988	
	Information Not Provided by Borrower	45	326	
	Co-Borrower			
	Race			
	American Indian or Alaskan Native	5	22	
	Asian	10	110	
	Black or African American	11	91	
	Native Hawaiian or other Pacific Islander	4	20	
	White	116	810	
	Information Not Provided by Borrower	89	882	
	Ethnicity			
	Hispanic or Latino	20	239	
	Not Hispanic or Latino	143	1032	
	Information Not Provided by Borrower	72	664	
	Sex			
	Male	69	679	
	Female	146	1086	
Information Not Provided by Borrower	20	170		
Hardship				
	Unemployment	108	1875	
	Underemployment	57	1164	
	Divorce	0	0	
	Medical Condition	0	0	
	Death	0	0	
	Other	385	1409	
Current Loan to Value Ratio (LTV)				
	<100%	49.09%	26.15%	
	100%-109%	4.00%	4.74%	
	110%-120%	5.27%	6.41%	
	>120%	41.64%	62.70%	
Current Combined Loan to Value Ratio (CLTV)				
	<100%	46.91%	23.02%	
	100%-119%	7.64%	9.38%	
	120%-139%	9.82%	10.30%	
	140%-159%	8.18%	10.68%	
	>=160%	27.45%	46.62%	
Delinquency Status (%)				
	Current	38.73%	48.27%	
	30+	1.27%	3.51%	
	60+	1.09%	2.23%	
	90+	58.91%	46.00%	
Household Size				
	1	173	1405	
	2	194	1480	
	3	80	610	
	4	59	517	
	5+	44	436	

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format. All other Borrower Characteristic fields should be reported as %

**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.

Nevada

HFA Performance Data Reporting- Borrower Characteristics

QTD

Cumulative

Explanations:

New query based on disbursement date, where previously on funded date. Hardship data no longer broken out to Divorced, Medical Condition or Death.

Nevada			
HHF Performance Data Reporting- Program Performance			
Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		274	1099
% of Total Number of Applications		28.02%	42.96%
<i>Denied</i>			
Number of Borrowers Denied		185	609
% of Total Number of Applications		18.92%	23.81%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		368	850
% of Total Number of Applications		37.63%	33.23%
<i>In Process</i>			
Number of Borrowers In Process		151	N/A
% of Total Number of Applications		15.44%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		978	2558
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	25
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1403	1420
Median 1st Lien Housing Payment After Assistance		929	1040
Median 2nd Lien Housing Payment Before Assistance		307	246
Median 2nd Lien Housing Payment After Assistance		307	246
Median 1st Lien UPB Before Program Entry		200727	211853
Median 1st Lien UPB After Program Entry		160053	172000
Median 2nd Lien UPB Before Program Entry		36567	36325
Median 2nd Lien UPB After Program Entry		36567	36325
Median Principal Forgiveness ¹		84953	85015
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		50000	50000
Assistance Characteristics			
Assistance Provided to Date		14057689	45668316
Total Lender/Servicer Assistance Amount		1193524	9245231
Borrowers Receiving Lender/Servicer Match (%)		4.33%	34.57%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		196	128
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		274	1099
%		100.00%	100.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		274	1099
Alternative Outcomes			

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

	QTD	Cumulative
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	41
%	0.00%	3.73%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%

Program Completion/ Transition

<i>Loan Modification Program</i>		
Number	12	225
%	4.38%	20.47%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	0	2
%	0.00%	0.18%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	262	831
%	95.62%	75.61%

Homeownership Retention²

Six Months Number	N/A	407
Six Months %	N/A	97.14%
Twelve Months Number	N/A	91
Twelve Months %	N/A	91.92%
Twenty-four Months Number	N/A	8
Twenty-four Months %	N/A	72.73%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Explanation Notes:

New query based on disbursement date, where previously on funded date.

Principal reduction distinguished from principal curtailment fundings and reported as such in Rows 71 and 86 respectively.

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		11	342
% of Total Number of Applications		2.14%	25.22%
<i>Denied</i>			
Number of Borrowers Denied		199	480
% of Total Number of Applications		38.64%	35.40%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		104	534
% of Total Number of Applications		20.19%	39.38%
<i>In Process</i>			
Number of Borrowers In Process		201	N/A
% of Total Number of Applications		39.03%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		515	1356
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	136
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1029	1160
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		85	146
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		184543	183511
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		9232	23055
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		7750	11895
Median Length of time Borrower Receives Assistance		N/A	1
Median Assistance Amount		6397	11105
Assistance Characteristics			
Assistance Provided to Date		93067	3864089
Total Lender/Servicer Assistance Amount		137695	7224066
Borrowers Receiving Lender/Servicer Match (%)		36.36%	54.88%
Median Lender/Servicer Assistance per Borrower		0	8276
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		254	58
<i>Current</i>			
Number		0	92
%		0.00%	26.90%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	0.88%
<i>Delinquent (60+)</i>			
Number		0	10
%		0.00%	2.92%
<i>Delinquent (90+)</i>			
Number		11	237
%		100.00%	69.30%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		11	342
Alternative Outcomes			

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

	QTD	Cumulative
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	1
%	0.00%	0.29%
<i>Short Sale</i>		
Number	0	30
%	0.00%	8.77%

Program Completion/ Transition

<i>Loan Modification Program</i>		
Number	0	0
%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	11	311
%	100.00%	90.94%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	0
%	0.00%	0.00%

Homeownership Retention²

Six Months Number	N/A	262
Six Months %	N/A	89.42%
Twelve Months Number	N/A	192
Twelve Months %	N/A	83.12%
Twenty-four Months Number	N/A	20
Twenty-four Months %	N/A	76.92%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement
2. Borrower still owns home

Explanation Notes:

New query based on disbursement date, where previously on funded date.

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	100
% of Total Number of Applications		0.00%	25.45%
<i>Denied</i>			
Number of Borrowers Denied		0	34
% of Total Number of Applications		0.00%	8.65%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		33	259
% of Total Number of Applications		100.00%	65.90%
<i>In Process</i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		33	393
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	1453
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	197
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	219000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	31500
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	2550
Assistance Characteristics			
Assistance Provided to Date		0	289179
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		0	64
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	2.00%
<i>Delinquent (90+)</i>			
Number		0	99
%		0.00%	99.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	100
Alternative Outcomes			

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

	QTD	Cumulative
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%

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	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Short Sale</i>		
Number	0	100
%	0.00%	100.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	N/A	N/A
%	N/A	N/A

Homeownership Retention²

Six Months Number	N/A	N/A
Six Months %	N/A	N/A
Twelve Months Number	N/A	N/A
Twelve Months %	N/A	N/A
Twenty-four Months Number	N/A	N/A
Twenty-four Months %	N/A	N/A
Unreachable Number	N/A	N/A
Unreachable %	N/A	N/A

1. Includes second mortgage settlement
2. Borrower still owns home

Explanation notes:

New query based on disbursement date, where previously on funded date.
Cumulative count reduced by 1 funded but not disbursed.

Nevada			
HFA Performance Data Reporting- Program Performance			
Mortgage Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	244	2698
	% of Total Number of Applications	26.90%	37.36%
	<i>Denied</i>		
	Number of Borrowers Denied	261	884
	% of Total Number of Applications	28.78%	12.24%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	289	3639
	% of Total Number of Applications	31.86%	50.39%
	<i>In Process</i>		
	Number of Borrowers In Process	113	N/A
	% of Total Number of Applications	12.46%	N/A
	<i>Total</i>		
Total Number of Borrowers Applied	907	7221	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	139	
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1028	1076
	Median 1st Lien Housing Payment After Assistance	75	79
	Median 2nd Lien Housing Payment Before Assistance	184	232
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	156363	173000
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	37372	40000
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	11
	Median Assistance Amount	6366	10161
	Assistance Characteristics		
	Assistance Provided to Date	4179709	19014142
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	196	88
	<i>Current</i>		
	Number	196	1974
	%	80.33%	73.17%
	<i>Delinquent (30+)</i>		
	Number	6	147
	%	2.46%	5.45%
	<i>Delinquent (60+)</i>		
	Number	5	95
	%	2.05%	3.52%
	<i>Delinquent (90+)</i>		
	Number	37	482
	%	15.16%	17.87%
	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	244	1027
Alternative Outcomes			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		6	136
%		2.46%	5.04%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		2	7
%		0.82%	0.26%

Program Completion/ Transition

<i>Loan Modification Program</i>			
Number		0	21
%		0.00%	0.78%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	30
%		0.00%	1.11%
<i>Reinstatement/Current/Payoff</i>			
Number		0	1
%		0.00%	0.04%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		236	832
%		96.72%	30.84%

Homeownership Retention²

Six Months Number		N/A	1899
Six Months %		N/A	98.50%
Twelve Months Number		N/A	938
Twelve Months %		N/A	97.20%
Twenty-four Months Number		N/A	66
Twenty-four Months %		N/A	82.50%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Explanation Notes:

New query based on disbursement date, where previously on funded date.

Nevada			
HFA Performance Data Reporting- Program Performance			
Mortgage Assistance Program - Alternative			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	21	209
	% of Total Number of Applications	51.22%	96.31%
	<i>Denied</i>		
	Number of Borrowers Denied	2	3
	% of Total Number of Applications	4.88%	1.38%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	4	5
	% of Total Number of Applications	9.76%	2.30%
	<i>In Process</i>		
	Number of Borrowers In Process	14	N/A
	% of Total Number of Applications	34.15%	N/A
	<i>Total</i>		
Total Number of Borrowers Applied	41	217	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	5	
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	926	956
	Median 1st Lien Housing Payment After Assistance	75	75
	Median 2nd Lien Housing Payment Before Assistance	280	203
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	156356	156178
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	18000	44294
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness1	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	4
	Median Assistance Amount	6186	7974
	Assistance Characteristics		
	Assistance Provided to Date	417949	1072882
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	253	125
	<i>Current</i>		
	Number	17	170
	%	80.95%	81.34%
	<i>Delinquent (30+)</i>		
	Number	1	9
	%	4.76%	4.31%
	<i>Delinquent (60+)</i>		
	Number	1	4
	%	4.76%	1.91%
	<i>Delinquent (90+)</i>		
	Number	2	26
	%	9.52%	12.44%
	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	36
Alternative Outcomes			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative

		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	0
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	2
%		0.00%	5.56%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		2	34
%		100.00%	94.44%
Homeownership Retention²			
Six Months Number		N/A	133
Six Months %		N/A	99.25%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0.00%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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 number of borrowers represented in the other "Borrower Characteristics" 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 decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of unique 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	Total amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

Borrower Income

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

Borrower Income as Percent of Area Median Income (AMI)

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

Geographic Breakdown (by County)

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

Home Mortgage Disclosure Act (HMDA)

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

Hardship

	All Categories	All totals for the aggregate number of borrowers assisted.
--	----------------	--

Current Loan to Value Ratio (LTV)

	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
--	----------------	---

Current Combined Loan to Value Ratio (CLTV)

Data Dictionary

	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
<i>Approved</i>		
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>		
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>		
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>		
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).
Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.

Data Dictionary

Median 1st Lien Housing Payment After Assistance	Median first lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment <i>paid by homeowner</i> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.

Data Dictionary

	%	Percent of 60+ days delinquent but less than 90 Days delinquent households divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.

Data Dictionary

Short Sale		
Number		Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned households that resulted in short sale.
Deed in Lieu		
Number		Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home		
Number		Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%		Percent of transitioned households in this category
Homeownership Retention ¹		
Six Months		Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%		Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months		Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%		Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months		Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable		Number of homes assisted by the program that are unable to be verified by any means.
%		Percent of homes assisted by the Program that are unable to be verified by any means.