



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	246	4694
	Number of Unique Borrowers Denied Assistance	153	2163
	Number of Unique Borrowers Withdrawn from Program	184	5471
	Number of Unique Borrowers in Process	286	N/A
	Total Number of Unique Borrower Applicants	869	12328
Program Expenditures (\$)			
	Total Assistance Provided to Date	6848878	76757488
	Total Spent on Administrative Support, Outreach, and Counseling	1341874	10481928
Borrower Income (\$)			
	Above \$90,000	4.88%	3.47%
	\$70,000- \$89,000	4.07%	4.79%
	\$50,000- \$69,000	11.38%	11.44%
	Below \$50,000	79.67%	80.30%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5.69%	4.64%
	110%- 119%	1.22%	1.62%
	100%- 109%	2.85%	2.88%
	90%- 99%	3.66%	3.49%
	80%- 89%	3.66%	4.05%
	Below 80%	82.92%	83.32%
Geographic Breakdown (by county)			
	Carson City	7	87
	Churchill	0	19
	Clark	195	3576
	Douglas	2	64
	Elko	0	10
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	4
	Lander	0	1
	Lincoln	0	1
	Lyon	6	116
	Mineral	0	0
	Nye	4	56
	Pershing	0	0
	Storey	0	2
	Washoe	32	754
	White Pine	0	4
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	2	38
	Asian	11	194
	Black or African American	17	370
	Native Hawaiian or other Pacific Islander	1	38
	White	84	1976
	Information Not Provided by Borrower	131	2078
Ethnicity			
	Hispanic or Latino	42	613
	Not Hispanic or Latino	104	2590
	Information Not Provided by Borrower	100	1491
Sex			
	Male	124	2258
	Female	108	2096
	Information Not Provided by Borrower	14	340

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Co-Borrower			
Race			
	American Indian or Alaskan Native	3	25
	Asian	4	114
	Black or African American	4	95
	Native Hawaiian or other Pacific Islander	1	21
	White	33	843
	Information Not Provided by Borrower	57	939
Ethnicity			
	Hispanic or Latino	14	253
	Not Hispanic or Latino	43	1075
	Information Not Provided by Borrower	45	709
Sex			
	Male	32	711
	Female	59	1145
	Information Not Provided by Borrower	11	181
Hardship			
	Unemployment	70	1945
	Underemployment	49	1213
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	127	1536
Current Loan to Value Ratio (LTV)			
	<100%	28.05%	26.25%
	100%-109%	8.54%	4.94%
	110%-120%	3.66%	6.26%
	>120%	59.75%	62.55%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	25.61%	23.16%
	100%-119%	8.94%	9.35%
	120%-139%	8.94%	10.23%
	140%-159%	10.57%	10.67%
	>=160%	45.94%	46.59%
Delinquency Status (%)			
	Current	28.86%	47.25%
	30+	2.03%	3.43%
	60+	2.03%	2.22%
	90+	67.08%	47.10%
Household Size			
	1	87	1492
	2	70	1550
	3	37	647
	4	33	550
	5+	19	455

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole
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 some unique borrower counts may not sum in a quarter-over-quarter fashion.

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HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		80	1179
% of Total Number of Applications		49.69%	43.67%
<i>Denied</i>			
Number of Borrowers Denied		33	642
% of Total Number of Applications		20.50%	23.78%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		29	879
% of Total Number of Applications		18.01%	32.56%
<i>In Process</i>			
Number of Borrowers In Process		19	N/A
% of Total Number of Applications		11.80%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		161	2700
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	26
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1303	1420
Median 1st Lien Housing Payment After Assistance		1147	1785
Median 2nd Lien Housing Payment Before Assistance		266	246
Median 2nd Lien Housing Payment After Assistance		266	246
Median 1st Lien UPB Before Program Entry		201554	211853
Median 1st Lien UPB After Program Entry		167367	172000
Median 2nd Lien UPB Before Program Entry		53473	36325
Median 2nd Lien UPB After Program Entry		53473	36325
Median Principal Forgiveness ¹		72528	85129
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		50000	50000
Assistance Characteristics			
Assistance Provided to Date		3116799	48785115
Total Lender/Servicer Assistance Amount		1173636	10418867
Borrowers Receiving Lender/Servicer Match (%)		28.75%	38.95%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		246	132
<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		80	1179
%		100.00%	100.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		80	1179

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	41
	%	0.00%	3.48%
	<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	23	248
	%	28.75%	21.03%
	<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%	0.17%
	<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	57	888
	%	71.25%	75.32%
Homeownership Retention²			
	Six Months Number	N/A	799
	Six Months %	N/A	96.85%
	Twelve Months Number	N/A	181
	Twelve Months %	N/A	91.88%
	Twenty-four Months Number	N/A	11
	Twenty-four Months %	N/A	78.57%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

Nevada			
HHF Performance Data Reporting- Program Performance			
Second Mortgage Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	50	392
	% of Total Number of Applications	23.70%	25.21%
	<i>Denied</i>		
	Number of Borrowers Denied	75	555
	% of Total Number of Applications	35.55%	35.69%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	74	608
	% of Total Number of Applications	35.07%	39.10%
	<i>In Process</i>		
	Number of Borrowers In Process	12	N/A
	% of Total Number of Applications	5.69%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	211	1555
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	8	144
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1106	1160
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	262	146
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	183175	183511
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	45800	23055
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness ¹	35140	33735
	Median Length of time Borrower Receives Assistance	N/A	1
	Median Assistance Amount	16500	11041
Assistance Characteristics			
	Assistance Provided to Date	729409	4593498
	Total Lender/Servicer Assistance Amount	1538626	8762692
	Borrowers Receiving Lender/Servicer Match (%)	48.98%	51.93%
	Median Lender/Servicer Assistance per Borrower	703	22411
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	318	58
	<i>Current</i>		
	Number	0%	92%
	%	0.00%	0.23%
	<i>Delinquent (30+)</i>		
	Number	0	3
	%	0.00%	0.77%
	<i>Delinquent (60+)</i>		
	Number	0	10
	%	0.00%	2.55%
	<i>Delinquent (90+)</i>		
	Number	50	287
	%	100.00%	73.21%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	50	392

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative	
Alternative Outcomes				
	<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%	0.26%	
	<i>Short Sale</i>			
	Number	0	30	
	%	0.00%	7.65%	
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	50	361	
	%	100.00%	92.09%	
	<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	296
	Six Months %	N/A	89.70%	
	Twelve Months Number	N/A	217	
	Twelve Months %	N/A	83.78%	
	Twenty-four Months Number	N/A	79	
	Twenty-four Months %	N/A	84.04%	
	Unreachable Number	N/A	0	
	Unreachable %	N/A	0.00%	
1. Includes second mortgage settlement 2. Borrower still owns home				

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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		0	259
% of Total Number of Applications		0.00%	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		0	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		863	290044
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service 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

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HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

	QTD	Cumulative
Alternative Outcomes		
<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

QTD Short Sale Assistance provided to date of \$863 is due to an adjustment that was made in

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		114	2812
% of Total Number of Applications		23.17%	37.70%
<i>Denied</i>			
Number of Borrowers Denied		45	929
% of Total Number of Applications		9.15%	12.45%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		79	3718
% of Total Number of Applications		16.06%	49.85%
<i>In Process</i>			
Number of Borrowers In Process		254	N/A
% of Total Number of Applications		51.63%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		492	7459
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	145
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1047	1076
Median 1st Lien Housing Payment After Assistance		75	79
Median 2nd Lien Housing Payment Before Assistance		251	232
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		163625	173000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		42370	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		4222	10161
Assistance Characteristics			
Assistance Provided to Date		2789731	21803873
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		266	88
<i>Current</i>			
Number		70	2044
%		61.40%	72.69%
<i>Delinquent (30+)</i>			
Number		5	152
%		4.39%	5.41%
<i>Delinquent (60+)</i>			
Number		5	100
%		4.39%	3.56%
<i>Delinquent (90+)</i>			
Number		34	516
%		29.82%	18.35%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		6	782

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

	QTD	Cumulative
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	136
%	0.00%	4.84%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	7
%	0.00%	0.25%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	21
%	0.00%	0.75%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	30
%	0.00%	1.07%
<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	6	587
%	5.26%	20.87%
Homeownership Retention²		
Six Months Number	N/A	2415
Six Months %	N/A	98.45%
Twelve Months Number	N/A	1308
Twelve Months %	N/A	97.03%
Twenty-four Months Number	N/A	291
Twenty-four Months %	N/A	86.35%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

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

Nevada

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	211
% of Total Number of Applications		40.00%	95.48%
<i>Denied</i>			
Number of Borrowers Denied		0	3
% of Total Number of Applications		0.00%	1.36%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	7
% of Total Number of Applications		40.00%	3.17%
<i>In Process</i>			
Number of Borrowers In Process		1	N/A
% of Total Number of Applications		20.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		5	221
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1040	956
Median 1st Lien Housing Payment After Assistance		75	75
Median 2nd Lien Housing Payment Before Assistance		0	203
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		154534	156178
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	44294
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	4
Median Assistance Amount		4443	7974
Assistance Characteristics			
Assistance Provided to Date		212076	1284958
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		268	125
<i>Current</i>			
Number		1	171
%		50.00%	81.04%
<i>Delinquent (30+)</i>			
Number		0	9
%		0.00%	4.27%
<i>Delinquent (60+)</i>			
Number		0	4
%		0.00%	1.90%
<i>Delinquent (90+)</i>			
Number		1	27
%		50.00%	12.80%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1	36

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

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	1	0
	%	100.00%	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	0	34
	%	0.00%	94.44%
Homeownership Retention²			
	Six Months Number	N/A	187
	Six Months %	N/A	99.47%
	Twelve Months Number	N/A	37
	Twelve Months %	N/A	97.37%
	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 Counsel	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.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)