



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	300	4989
	Number of Unique Borrowers Denied Assistance	200	2363
	Number of Unique Borrowers Withdrawn from Program	234	5704
	Number of Unique Borrowers in Process	437	N/A
	Total Number of Unique Borrower Applicants	1171	13056
Program Expenditures (\$)			
	Total Assistance Provided to Date	3402740	80160228
	Total Spent on Administrative Support, Outreach, and Counseling	775425	11257353
Borrower Income (\$)			
	Above \$90,000	0.34%	3.29%
	\$70,000- \$89,000	1.33%	4.61%
	\$50,000- \$69,000	3.33%	10.94%
	Below \$50,000	95.00%	81.16%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.33%	4.41%
	110%- 119%	0.67%	1.56%
	100%- 109%	0.33%	2.75%
	90%- 99%	1.00%	3.35%
	80%- 89%	1.67%	3.89%
	Below 80%	96.00%	84.04%
Geographic Breakdown (by county)			
	Carson City	4	91
	Churchill	0	19
	Clark	248	3819
	Douglas	5	69
	Elko	0	10
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	4
	Lander	0	1
	Lincoln	0	1
	Lyon	4	120
	Mineral	0	0
	Nye	3	59
	Pershing	0	0
	Storey	0	2
	Washoe	35	789
	White Pine	1	5
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	2	40
	Asian	17	211
	Black or African American	31	402
	Native Hawaiian or other Pacific Islander	7	45
	White	123	2098
	Information Not Provided by Borrower	120	2193
Ethnicity			
	Hispanic or Latino	70	682
	Not Hispanic or Latino	189	2779
	Information Not Provided by Borrower	41	1528
Sex			
	Male	152	2408
	Female	135	2229
	Information Not Provided by Borrower	13	352
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	1	26

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Asian	8	122
	Black or African American	10	104
	Native Hawaiian or other Pacific Islander	2	23
	White	29	874
	Information Not Provided by Borrower	76	1015
Ethnicity			
	Hispanic or Latino	15	267
	Not Hispanic or Latino	30	1105
	Information Not Provided by Borrower	81	792
Sex			
	Male	43	755
	Female	73	1217
	Information Not Provided by Borrower	10	192
Hardship			
	Unemployment	26	1971
	Underemployment	32	1244
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	242	1774
Current Loan to Value Ratio (LTV)			
	<100%	34.67%	26.76%
	100%-109%	5.00%	4.95%
	110%-120%	7.33%	6.33%
	>120%	53.00%	61.96%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	32.00%	23.67%
	100%-119%	10.67%	9.42%
	120%-139%	11.33%	10.26%
	140%-159%	10.33%	10.64%
	>=160%	35.67%	46.01%
Delinquency Status (%)			
	Current	49.67%	47.44%
	30+	6.33%	3.61%
	60+	4.00%	2.33%
	90+	40.00%	46.62%
Household Size			
	1	203	1695
	2	39	1588
	3	19	664
	4	23	572
	5+	16	470

*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.

NOTES OF EXPLANATION:

4 principal reduction files were counted and reported in Q2 and 1 in Q1 on their CTF status, resulting in Q-o-Q adjustment since loan file count is now totalling those with disbursement made.

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	31	1205
	% of Total Number of Applications	64.58%	43.93%
	<i>Denied</i>		
	Number of Borrowers Denied	3	645
	% of Total Number of Applications	6.25%	23.51%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	14	893
	% of Total Number of Applications	29.17%	32.56%
	<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	48	2743
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	26
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1397	1420
	Median 1st Lien Housing Payment After Assistance	1317	1785
	Median 2nd Lien Housing Payment Before Assistance	87	246
	Median 2nd Lien Housing Payment After Assistance	87	246
	Median 1st Lien UPB Before Program Entry	233256	211704
	Median 1st Lien UPB After Program Entry	194514	171733
	Median 2nd Lien UPB Before Program Entry	14443	36220
	Median 2nd Lien UPB After Program Entry	14443	36220
	Median Principal Forgiveness ¹	64173	85129
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	32086	50000
Assistance Characteristics			
	Assistance Provided to Date	1326318	50111433
	Total Lender/Servicer Assistance Amount	1393420	11812287
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	40.68%
	Median Lender/Servicer Assistance per Borrower	32086	50000
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	206	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	31	1205
	%	100.00%	100.00%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	31	1210

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%	3.39%
<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	28	276
%	90.32%	22.81%
<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%	17.00%
<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	3	891
%	9.68%	73.64%
Homeownership Retention²		
Six Months Number	N/A	1063
Six Months %	N/A	97.08%
Twelve Months Number	N/A	364
Twelve Months %	N/A	87.29%
Twenty-four Months Number	N/A	15
Twenty-four Months %	N/A	78.95%
Unreachable Number	N/A	55
Unreachable %	N/A	4.56%

1. Includes second mortgage settlement

2. Borrower still owns home

NOTES OF EXPLANATION:

Median 1st Lien Housing Payment After Assistance recalculated from CDF records.

4 principal reduction files were counted and reported in Q2 and 1 in Q1 on their CTF status, resulting in Q-o-Q adjustment since loan file count is now totalling those with disbursement made.

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	12	404
	% of Total Number of Applications	35.29%	25.46%
	<i>Denied</i>		
	Number of Borrowers Denied	16	571
	% of Total Number of Applications	47.06%	35.98%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	4	612
	% of Total Number of Applications	11.76%	38.56%
	<i>In Process</i>		
	Number of Borrowers In Process	2	N/A
	% of Total Number of Applications	5.88%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	34	1587
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	83
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1107	1165
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	202	146
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	141589	183511
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	32751	23055
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness ¹	21325	30067
	Median Length of time Borrower Receives Assistance	N/A	1
	Median Assistance Amount	10775	11090
Assistance Characteristics			
	Assistance Provided to Date	65309	4658807
	Total Lender/Servicer Assistance Amount	411341	9174033
	Borrowers Receiving Lender/Servicer Match (%)	91.67%	8.33%
	Median Lender/Servicer Assistance per Borrower	1777	22708
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	368	58
	<i>Current</i>		
	Number	0	92
	%	0.00%	22.77%
	<i>Delinquent (30+)</i>		
	Number	0	3
	%	0.00%	0.74%
	<i>Delinquent (60+)</i>		
	Number	0	10
	%	0.00%	2.48%
	<i>Delinquent (90+)</i>		
	Number	12	401
	%	100.00%	99.26%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	404

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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%	0.25%
	<i>Short Sale</i>		
Number	0	30	
%	0.00%	7.43%	
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
	%	416.67%	89.36%
	<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	311	
Six Months %	N/A	90.94%	
Twelve Months Number	N/A	245	
Twelve Months %	N/A	83.33%	
Twenty-four Months Number	N/A	119	
Twenty-four Months %	N/A	77.27%	
Unreachable Number	N/A	24	
Unreachable %	N/A	5.94%	
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

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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	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	98
	%	0.00%	98.00%
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
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		256	3068
% of Total Number of Applications		31.96%	37.83%
<i>Denied</i>			
Number of Borrowers Denied		181	1110
% of Total Number of Applications		22.60%	13.69%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		216	3933
% of Total Number of Applications		26.97%	48.49%
<i>In Process</i>			
Number of Borrowers In Process		148	N/A
% of Total Number of Applications		18.48%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		801	8111
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	80
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1004	1077
Median 1st Lien Housing Payment After Assistance		75	79
Median 2nd Lien Housing Payment Before Assistance		104	232
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		165000	172932
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		22191	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		2045	9748
Assistance Characteristics			
Assistance Provided to Date		1971053	23774926
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		59	86
<i>Current</i>			
Number		148	2192
%		57.81%	71.45%
<i>Delinquent (30+)</i>			
Number		19	171
%		7.42%	5.57%
<i>Delinquent (60+)</i>			
Number		12	112
%		4.69%	3.65%
<i>Delinquent (90+)</i>			
Number		77	593
%		30.08%	19.33%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		256	1038

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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%	4.43%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	7
%	0.00%	0.23%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	21
%	0.00%	0.68%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	30
%	0.00%	0.98%
<i>Reinstatement/Current/Payoff</i>		
Number	0	1
%	0.00%	0.03%
<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	256	843
%	100.00%	27.48%
Homeownership Retention²		
Six Months Number	N/A	2659
Six Months %	N/A	98.55%
Twelve Months Number	N/A	1825
Twelve Months %	N/A	94.66%
Twenty-four Months Number	N/A	462
Twenty-four Months %	N/A	85.87%
Unreachable Number	N/A	155
Unreachable %	N/A	5.05%

1. Includes second mortgage settlement

2. Borrower still owns home

Median Assistance Amount calculated from all disbursements in the period, not disbursements for loans originated with disbursement in the period as previously reported.

Nevada

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1	212
% of Total Number of Applications		100.00%	95.50%
<i>Denied</i>			
Number of Borrowers Denied		0	3
% of Total Number of Applications		0.00%	1.35%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	7
% of Total Number of Applications		0.00%	3.15%
<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		1	222
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		739	956
Median 1st Lien Housing Payment After Assistance		75	75
Median 2nd Lien Housing Payment Before Assistance		539	203
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		78571	156178
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		75428	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		1466	8070
Assistance Characteristics			
Assistance Provided to Date		40925	1325883
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		61	125
<i>Current</i>			
Number		1	172
%		100.00%	81.13%
<i>Delinquent (30+)</i>			
Number		0	9
%		0.00%	4.25%
<i>Delinquent (60+)</i>			
Number		0	4
%		0.00%	1.89%
<i>Delinquent (90+)</i>			
Number		0	27
%		0.00%	12.74%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1	38

Nevada

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	0	1	
	%	0.00%	2.63%	
	<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%	5.26%	
	<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	1	35	
	%	100.00%	92.11%	
	Homeownership Retention²			
	Six Months Number	N/A	206	
Six Months %	N/A	98.56%		
Twelve Months Number	N/A	124		
Twelve Months %	N/A	92.54%		
Twenty-four Months Number	N/A	0		
Twenty-four Months %	N/A	0.00%		
Unreachable Number	N/A	13		
Unreachable %	N/A	6.13%		
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>				

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 decided on for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of 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)		
	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.

Data Dictionary

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	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.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner 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 paid by homeowner 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 paid by homeowner 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.

Data Dictionary

HFA Performance Data Reporting- Program Performance

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

Program Characteristics

General Characteristics

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	include lender matching assistance).
Total Lender/Service 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/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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.
%	households divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	received.
%	Percent of 90+ days delinquent households divided by the total number of approved applicants.

Program Outcomes

Borrowers No Longer in the HFA 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.
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Data Dictionary

HFA Performance Data Reporting- Program Performance

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

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.
<i>Short Sale</i>	
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.
<i>Deed in Lieu</i>	
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
<i>Other - Borrower Still Owns Home</i>	
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

Data Dictionary

HFA Performance Data Reporting- Program Performance

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

Homeownership Retention¹

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)