



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.

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance ^①	212	5206
	Number of Unique Borrowers Denied Assistance	108	2471
	Number of Unique Borrowers Withdrawn from Program	160	5864
	Number of Unique Borrowers in Process	158	N/A
	Total Number of Unique Borrower Applicants	638	13541
Program Expenditures (\$)			
	Total Assistance Provided to Date ^②	\$1,787,270	\$82,032,888
	Total Spent on Administrative Support, Outreach, and Counseling	611,328	11,868,679
Borrower Income (\$)			
	Above \$90,000	1.43%	3.31%
	\$70,000- \$89,000	1.43%	4.50%
	\$50,000- \$69,000	2.86%	10.67%
	Below \$50,000	94.28%	81.52%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.38%	4.44%
	110%- 119%	0.48%	1.54%
	100%- 109%	0.00%	2.62%
	90%- 99%	0.48%	3.27%
	80%- 89%	1.43%	3.78%
	Below 80%	95.23%	84.35%
Geographic Breakdown (by county)			
	Carson City	3	93
	Churchill	2	21
	Clark	171	3996
	Douglas	1	70
	Elko	0	10
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	1	5
	Lander	0	1
	Lincoln	0	1
	Lyon	5	125
	Mineral	0	0
	Nye	0	59
	Pershing	0	0
	Storey	0	2
	Washoe	28	817
	White Pine	1	6
Home Mortgage Disclosure Act (HMDA)			
	<i>Borrower</i>		
	Race		
	American Indian or Alaskan Native	1	41
	Asian	8	219
	Black or African American	27	429
	Native Hawaiian or other Pacific Islander	2	47
	White	89	2187
	Information Not Provided by Borrower	85	2283
	Ethnicity		
	Hispanic or Latino	53	735
	Not Hispanic or Latino	126	2905
	Information Not Provided by Borrower	33	1566
	Sex		
	Male	102	2510

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative	
	Female	107	2336	
	Information Not Provided by Borrower	3	360	
	Co-Borrower			
	Race			
	American Indian or Alaskan Native	0	26	
	Asian	5	127	
	Black or African American	5	109	
	Native Hawaiian or other Pacific Islander	1	24	
	White	26	900	
	Information Not Provided by Borrower	44	1059	
	Ethnicity			
	Hispanic or Latino	14	281	
	Not Hispanic or Latino	30	1135	
	Information Not Provided by Borrower	37	829	
	Sex			
	Male	28	783	
Female	52	1269		
Information Not Provided by Borrower	1	193		
Hardship				
	Unemployment	12	1983	
	Underemployment	7	1252	
	Divorce	0	0	
	Medical Condition	0	0	
	Death	0	0	
	Other	193	1971	
Current Loan to Value Ratio (LTV)				
	<100%	45.71%	27.56%	
	100%-109%	9.05%	5.15%	
	110%-120%	10.48%	6.46%	
	>120%	34.76%	60.83%	
Current Combined Loan to Value Ratio (CLTV)				
	<100%	43.81%	24.50%	
	100%-119%	17.14%	9.71%	
	120%-139%	10.95%	10.21%	
	140%-159%	8.10%	10.58%	
	>=160%	20.00%	45.00%	
Delinquency Status (%)				
	Current	51.90%	47.62%	
	30+	4.76%	3.65%	
	60+	8.57%	2.58%	
	90+	34.77%	46.15%	

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Household Size			
	1	130	1825
	2	27	1616
	3	17	683
	4	21	594
	5+	17	488

***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**

Footnote Explanation:

① The cumulative Number of Unique Borrowers Receiving Assistance has been adjusted by 5 to reflect borrowers who received principal reduction in Q4 2013, but were not included in the Q4 2013 cumulative count.

② Cumulative Assistance Provided to date adjusted by \$85,390 to correct 2013 amount of assistance provided reported net of lien satisfaction recovery income instead of gross amount.

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ①		5	1215
% of Total Number of Applications		71.42%	44.10%
<i>Denied</i>			
Number of Borrowers Denied		1	646
% of Total Number of Applications		14.29%	23.45%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	894
% of Total Number of Applications		14.29%	32.45%
<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		7	2755
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		\$1,867	\$1,419
Median 1st Lien Housing Payment After Assistance		1,144	1,785
Median 2nd Lien Housing Payment Before Assistance		0	246
Median 2nd Lien Housing Payment After Assistance		0	246
Median 1st Lien UPB Before Program Entry		291,141	211,554
Median 1st Lien UPB After Program Entry		180,935	171,626
Median 2nd Lien UPB Before Program Entry		0	36,220
Median 2nd Lien UPB After Program Entry		0	36,220
Median Principal Forgiveness ¹		97,823	85,129
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		32,502	50,000
Assistance Characteristics			
Assistance Provided to Date		\$156,153	\$50,267,586
Total Lender/Servicer Assistance Amount		64,118	11,876,405
Borrowers Receiving Lender/Servicer Match (%)		80.00%	38.95%
Median Lender/Servicer Assistance per Borrower		56,815	50,000
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		209	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		5	1215
%		100.00%	100.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		5	1215

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%	3.37%
	<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	5	281
	%	100.00%	23.13%
	<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%	0.16%
	<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	891
	%	0.00%	73.34%
Homeownership Retention²			
	Six Months Number	N/A	1112
	Six Months %	N/A	97.03%
	Twelve Months Number	N/A	355
	Twelve Months %	N/A	86.80%
	Twenty-four Months Number	N/A	36
	Twenty-four Months %	N/A	80.00%
	Unreachable Number	N/A	52
	Unreachable %	N/A	4.40%

1. Includes second mortgage settlement

2. Borrower still owns home

Footnote Explanation:

① The cumulative Number of Borrowers Receiving Assistance has been adjusted by 5 to reflect borrowers who received principal reduction in Q4 2013, but were not included in the Q4 2013 cumulative count.

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	406
% of Total Number of Applications		15.39%	25.38%
<i>Denied</i>			
Number of Borrowers Denied		4	575
% of Total Number of Applications		30.77%	35.94%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		7	619
% of Total Number of Applications		53.84%	38.68%
<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		13	1600
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	83
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,772	\$1,165
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		762	150
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		235,200	183,511
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		61,268	23,109
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		23,233	31,901
Median Length of time Borrower Receives Assistance		1	1
Median Assistance Amount		15,834	11,120
Assistance Characteristics			
Assistance Provided to Date		\$31,167	\$4,689,974
Total Lender/Servicer Assistance Amount		144,454	9,174,033
Borrowers Receiving Lender/Servicer Match (%)		100.00%	55.49%
Median Lender/Servicer Assistance per Borrower		1,240	22,708
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		181	58
<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		2	406
%		100.00%	100.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		2	394

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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%	7.62%
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	2	363
	%	100.00%	92.13%
	<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	256
	Six Months %	N/A	89.82%
	Twelve Months Number	N/A	189
	Twelve Months %	N/A	80.77%
	Twenty-four Months Number	N/A	118
	Twenty-four Months %	N/A	76.13%
	Unreachable Number	N/A	12
	Unreachable %	N/A	4.10%

1. Includes second mortgage settlement.

2. Borrower still owns home.

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		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	\$1,453
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	219,000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	31,500
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	2,550
Assistance Characteristics			
Assistance Provided to Date		\$0	\$289,179
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

1. Includes second mortgage settlement.

2. Borrower still owns home.

Nevada			
HFA Performance Data Reporting- Program Performance			
Mortgage Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		205	3273
% of Total Number of Applications		33.17%	38.18%
<i>Denied</i>			
Number of Borrowers Denied		103	1213
% of Total Number of Applications		16.67%	14.15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		152	4085
% of Total Number of Applications		24.60%	47.67%
<i>In Process</i>			
Number of Borrowers In Process		158	N/A
% of Total Number of Applications		25.56%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		618	8571
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		\$965	\$1,066
Median 1st Lien Housing Payment After Assistance		75	79
Median 2nd Lien Housing Payment Before Assistance		123	226
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		157,660	171,500
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		24,869	39,923
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		9	13
Median Assistance Amount		2,349	9,748
Assistance Characteristics			
Assistance Provided to Date ^①		\$1,562,337	\$25,422,653
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		57	82
<i>Current</i>			
Number		109	2301
%		53.17%	70.30%
<i>Delinquent (30+)</i>			
Number		10	181
%		4.88%	5.53%
<i>Delinquent (60+)</i>			
Number		18	130
%		8.78%	3.97%
<i>Delinquent (90+)</i>			
Number		68	661
%		33.17%	20.20%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		205	1243

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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%	10.94%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.56%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	21
	%	0.00%	1.69%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	30
	%	0.00%	2.41%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	1
	%	0.00%	0.08%
	<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	205	1048
	%	100.00%	84.32%
Homeownership Retention²			
	Six Months Number	N/A	2706
	Six Months %	N/A	98.58%
	Twelve Months Number	N/A	1789
	Twelve Months %	N/A	94.81%
	Twenty-four Months Number	N/A	573
	Twenty-four Months %	N/A	85.27%
	Unreachable Number	N/A	162
	Unreachable %	N/A	5.13%

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

NOTE OF EXPLANATION:

① Cumulative Assistance Provided to date adjusted by \$85,390 to correct 2013 amount of assistance provided reported net of lien satisfaction recovery income instead of gross amount.

Nevada

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	212
% of Total Number of Applications		0.00%	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		0	222
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$0	\$953
Median 1st Lien Housing Payment After Assistance		0	75
Median 2nd Lien Housing Payment Before Assistance		N/A	203
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	155,750
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	44,294
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		9	13
Median Assistance Amount		0	8,070
Assistance Characteristics			
Assistance Provided to Date		\$37,613	\$1,363,496
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	125
<i>Current</i>			
Number		0	172
%		0.00%	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%	12.73%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	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	0	35
	%	0.00%	92.11%
Homeownership Retention²			
	Six Months Number	N/A	212
	Six Months %	N/A	99.07%
	Twelve Months Number	N/A	125
	Twelve Months %	N/A	93.98%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	13
	Unreachable %	N/A	6.05%

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.
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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.
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Geographic Breakdown (by County)

	All Categories	Number of aggregate borrowers assisted in each county listed.
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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.
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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.
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Current Combined Loan to Value Ratio (CLTV)

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

	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 <i>paid by homeowner</i> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
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Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

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.
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

HFA Performance Data Reporting- Borrower Characteristics

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

	%	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.
	<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.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

	%	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
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)