



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: April 2016

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	38	5,382
	Number of Unique Borrowers Denied Assistance	137	3,150
	Number of Unique Borrowers Withdrawn from Program	33	5,783
	Number of Unique Borrowers in Process	55	N/A
	Total Number of Unique Borrower Applicants	263	14,370
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$1,684,058	\$90,116,489
	Total Spent on Administrative Support, Outreach, and Counseling	\$567,718	\$16,635,604
Borrower Income (\$)			
	Above \$90,000	13.16%	3.39%
	\$70,000- \$89,000	10.53%	4.30%
	\$50,000- \$69,000	23.68%	10.68%
	Below \$50,000	52.63%	81.65%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	23.68%	4.74%
	110%- 119%	5.26%	1.54%
	100%- 109%	7.89%	2.64%
	90%- 99%	2.63%	3.29%
	80%- 89%	10.53%	3.75%
	Below 80%	50.00%	84.06%
Geographic Breakdown (by county)			
	Carson City	0	86
	Churchill	0	22
	Clark	33	4,175
	Douglas	1	69
	Elko	0	12
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	4
	Lander	0	1
	Lincoln	0	1
	Lyon	0	116
	Mineral	0	0
	Nye	0	62
	Pershing	0	0
	Storey	0	2
	Washoe	4	826
	White Pine	0	6
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	1	44
	Asian	2	215
	Black or African American	6	445
	Native Hawaiian or other Pacific Islander	2	47
	White	16	2,226
	Information Not Provided by Borrower	11	2,405
	Ethnicity		
	Hispanic or Latino	5	791
	Not Hispanic or Latino	21	2,945
	Information Not Provided by Borrower	12	1,646
	Sex		
	Male	15	2,581
	Female	15	2,443
	Information Not Provided by Borrower	8	358

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
		Co-Borrower	
Race			
American Indian or Alaskan Native		0	20
Asian		1	124
Black or African American		1	111
Native Hawaiian or other Pacific Islander		1	23
White		7	886
Information Not Provided by Borrower		6	1,072
Ethnicity			
Hispanic or Latino		1	297
Not Hispanic or Latino		8	1,109
Information Not Provided by Borrower		7	830
Sex			
Male		7	774
Female		4	1,261
Information Not Provided by Borrower		5	201
Hardship			
Unemployment		23	2,284
Underemployment		0	1,394
Divorce		3	10
Medical Condition		2	36
Death		1	6
Other		9	1,652
Current Loan to Value Ratio (LTV)			
<100%		21.05%	30.96%
100%-109%		15.79%	5.58%
110%-120%		13.16%	6.63%
>120%		20.00%	56.64%
Current Combined Loan to Value Ratio (CLTV)			
<100%		18.42%	28.23%
100%-119%		21.05%	10.51%
120%-139%		23.68%	10.03%
140%-159%		18.42%	10.29%
>=160%		18.42%	40.96%
Delinquency Status (%)			
Current		68.42%	51.07%
30+		0.00%	4.27%
60+		0.00%	3.07%
90+		31.58%	41.61%
Household Size			
1		15	1,873
2		9	1,656
3		4	714
4		3	624
5+		7	515

Line 1 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 8 Cumulative reflects add'l \$24,347 uncollectible homeowner co-pays reclassified as program assistance

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	28	1,251
	% of Total Number of Applications	20.29%	39.63%
	<i>Denied</i>		
	Number of Borrowers Denied	91	893
	% of Total Number of Applications	65.94%	28.29%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	19	956
	% of Total Number of Applications	13.77%	30.28%
	<i>In Process</i>		
	Number of Borrowers In Process	25	N/A
	% of Total Number of Applications	18.12%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	163	3,125
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	16
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$1,083	\$1,763
	Median 1st Lien Housing Payment After Assistance	\$958	\$1,406
	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	\$199,885	\$211,031
	Median 1st Lien UPB After Program Entry	\$159,500	\$171,161
	Median 2nd Lien UPB Before Program Entry	0	\$36,220
	Median 2nd Lien UPB After Program Entry	0	\$36,220
	Median Principal Forgiveness	0	\$83,261
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$42,293	\$49,828
Assistance Characteristics			
	Assistance Provided to Date	\$1,131,964	\$51,830,723
	Total Lender/Servicer Assistance Amount	0	\$11,876,405
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	37.61%
	Median Lender/Servicer Assistance per Borrower	0	\$50,000
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	88	129
	<i>Current</i>		
	Number	25	36
	%	89.29%	2.88%
	<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	3	1,215
	%	10.71%	97.12%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	28	1,251

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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%	3.28%
	<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	282
	%	0.00%	22.54%
	<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	28	926
	%	100.00%	74.02%
Homeownership Retention			
	Six Months Number	N/A	1,181
	Six Months %	N/A	97.68%
	Twelve Months Number	N/A	1,147
	Twelve Months %	N/A	95.03%
	Twenty-four Months Number	N/A	1,103
	Twenty-four Months %	N/A	91.38%
	Unreachable Number	N/A	22
	Unreachable %	N/A	1.75%
Line 36: Median application processing times may be affected by applicants reapplying for assistance.			

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	11	432
	% of Total Number of Applications	16.92%	24.71%
	<i>Denied</i>		
	Number of Borrowers Denied	29	671
	% of Total Number of Applications	44.62%	38.39%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	5	625
	% of Total Number of Applications	7.69%	35.76%
	<i>In Process</i>		
	Number of Borrowers In Process	20	N/A
	% of Total Number of Applications	30.77%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	65	1,748
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	11	97
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$934	\$1,152
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$273	\$160
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	\$168,985	\$182,480
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$34,523	\$23,764
	Median 2nd Lien UPB After Program Entry	0	N/A
	Median Principal Forgiveness	\$0	N/A
	Median Length of time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$34,917	\$12,198
Assistance Characteristics			
	Assistance Provided to Date	\$381,241	\$5,452,277
	Total Lender/Servicer Assistance Amount	0	\$9,174,033
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	52.71%
	Median Lender/Servicer Assistance per Borrower	0	\$22,708
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	93	68
	<i>Current</i>		
	Number	10	18
	%	90.91%	4.17%
	<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	1	414
	%	9.09%	95.83%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	11	432

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	8
	%	0.00%	1.85%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	0.46%
	<i>Short Sale</i>		
	Number	0	58
	%	0.00%	13.43%
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	0	4
	%	0.00%	0.93%
	<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	11	360
	%	100.00%	83.33%
Homeownership Retention			
	Six Months Number	N/A	389
	Six Months %	N/A	90.05%
	Twelve Months Number	N/A	377
	Twelve Months %	N/A	87.27%
	Twenty-four Months Number	N/A	353
	Twenty-four Months %	N/A	81.71%
	Unreachable Number	N/A	16
	Unreachable %	N/A	3.70%
Line 36: Median application processing times may be affected by applicants reapplying for assistance.			

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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	104
% of Total Number of Applications		0.00%	26.40%
<i>Denied</i>			
Number of Borrowers Denied		0	34
% of Total Number of Applications		0.00%	8.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	256
% of Total Number of Applications		0.00%	64.97%
<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	394
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	\$1,443
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	\$207
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	\$36,586
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	\$2,575
Assistance Characteristics			
Assistance Provided to Date		0	\$289,179
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	66
<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		0	104
%		0.00%	100.00%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	104

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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	104
	%	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 Retention			
	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

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		9	3,708
% of Total Number of Applications		17.31%	37.61%
<i>Denied</i>			
Number of Borrowers Denied		23	1,775
% of Total Number of Applications		44.23%	18.01%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		11	4,366
% of Total Number of Applications		21.15%	44.29%
<i>In Process</i>			
Number of Borrowers In Process		9	N/A
% of Total Number of Applications		17.31%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		52	9,858
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		\$1,236	\$1,057
Median 1st Lien Housing Payment After Assistance		\$1,236	\$83
Median 2nd Lien Housing Payment Before Assistance		\$0	\$224
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$230,382	\$169,876
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	\$38,786
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	
Median Assistance Amount		\$9,972	\$9,673
Assistance Characteristics			
Assistance Provided to Date		\$170,391	\$30,934,721
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		87	79
<i>Current</i>			
Number		0	2,518
%		0.00%	67.91%
<i>Delinquent (30+)</i>			
Number		0	221
%		0.00%	5.96%
<i>Delinquent (60+)</i>			
Number		0	160
%		0.00%	4.31%
<i>Delinquent (90+)</i>			
Number		9	809
%		100.00%	21.82%

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	3,708
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	70
	%	0.00%	1.89%
	<i>Cancelled</i>		
	Number	0	148
	%	0.00%	3.99%
	<i>Deed in Lieu</i>		
	Number	0	6
	%	0.00%	0.16%
	<i>Short Sale</i>		
	Number	0	137
	%	0.00%	3.69%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	21
	%	0.00%	0.57%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	30
	%	0.00%	0.81%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	142
	%	0.00%	3.83%
	<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	3,154
	%	100.00%	85.06%
Homeownership Retention			
	Six Months Number	N/A	3,679
	Six Months %	N/A	99.22%
	Twelve Months Number	N/A	3,583
	Twelve Months %	N/A	93.63%
	Twenty-four Months Number	N/A	3,066
	Twenty-four Months %	N/A	82.69%
	Unreachable Number	N/A	125
	Unreachable %	N/A	3.37%

Line 20: Median 1st Lien Housing Payment After Assistance: Due to program changes in Q2 2015, values may vary on a quarterly basis.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line 31: Cumulative reflects add'l \$24,022 uncollectible homeowner co-pays reclassified as program assistance

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	226
	% of Total Number of Applications	0.00%	95.76%
	<i>Denied</i>		
	Number of Borrowers Denied	0	3
	% of Total Number of Applications	0.00%	1.27%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	0	7
	% of Total Number of Applications	0.00%	2.97%
	<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	236
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0.00%	7
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	0	\$200
	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	\$39,846
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	9
	Median Assistance Amount	0	\$7,580
Assistance Characteristics			
	Assistance Provided to Date	\$462	\$1,609,589
	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	126
	<i>Current</i>		
	Number	0	183
	%	0.00%	80.97%
	<i>Delinquent (30+)</i>		
	Number	0	9
	%	0.00%	3.98%
	<i>Delinquent (60+)</i>		
	Number	0	4
	%	0.00%	1.77%
	<i>Delinquent (90+)</i>		
	Number	0	30
	%	0.00%	13.27%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	226

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

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	89.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.44%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	5
	%	0.00%	2.21%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0.00%	0.89%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	8
	%	0.00%	3.54%
	<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	208
	%	0.00%	92.04%
Homeownership Retention			
	Six Months Number	N/A	224
	Six Months %	N/A	99.12%
	Twelve Months Number	N/A	217
	Twelve Months %	N/A	96.02%
	Twenty-four Months Number	N/A	198
	Twenty-four Months %	N/A	87.61%
	Unreachable Number	N/A	11
	Unreachable %	N/A	4.87%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line 31: reclass voided co-pay checks from program expense to Escheatment liability

Line 31 Cumulative reflects add'l \$325 uncollectible homeowner co-pays reclassified as program assistance

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 disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

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 of the first mortgage 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)

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.
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Data Dictionary

Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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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 applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who 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 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 applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

Data Dictionary

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <i>paid by homeowner</i> 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 <i>paid by homeowner</i> 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> 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> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.

Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).

Data Dictionary

Other Characteristics

	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>		
	Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
	Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent 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 borrowers no longer receiving assistance under this program.
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Alternative Outcomes

<i>Foreclosure Sale</i>		
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>		
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

Data Dictionary

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Data Dictionary

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Notes

Mortgage Assistance Program	Program provides assistance to borrowers experiencing a financial hardship due to unemployment or underemployment and are in default or in imminent default on their first mortgage. If applicable, the second component of the program assists qualified borrowers by providing funds to eliminate arrearages and bring the loan current. Reinstatement is only applicable when the entire amount of arrearages can be eliminated. As of 6/25/2015, this program offers reinstatement assistance only.
Principal Reduction Program	Program provides principal reduction assistance in conjunction with a loan modification, reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Second Mortgage Reduction Plan	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.
Short Sale Acceleration Program	Provides transition assistance for a homeowner who has been lender-approved for a short sale or deed-in-lieu.
Mortgage Assistance Program Alternative	Provides monthly mortgage payment and reinstatement assistance for homeowners on a fixed income due to retirement or disability. Homeowners must contribute a minimum partial payment.