



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	15	5397
	Number of Unique Borrowers Denied Assistance	156	3306
	Number of Unique Borrowers Withdrawn from Program	25	5808
	Number of Unique Borrowers in Process	80	N/A
	Total Number of Unique Borrower Applicants	276	14591
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$664,194	\$90,764,660
	Total Spent on Administrative Support, Outreach, and Counseling	\$510,867	\$17,146,471
Borrower Income (\$)			
	Above \$90,000	6.67%	3.41%
	\$70,000- \$89,000	13.33%	4.32%
	\$50,000- \$69,000	26.67%	10.71%
	Below \$50,000	53.33%	81.56%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	46.67%	4.85%
	110%- 119%	6.67%	1.56%
	100%- 109%	6.67%	2.65%
	90%- 99%	6.67%	3.30%
	80%- 89%	13.33%	3.78%
	Below 80%	20.00%	83.86%
Geographic Breakdown (by county)			
	Carson City	1	87
	Churchill	0	22
	Clark	11	4186
	Douglas	0	69
	Elko	0	12
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	4
	Lander	0	1
	Lincoln	0	1
	Lyon	2	118
	Mineral	0	0
	Nye	0	62
	Pershing	0	0
	Storey	0	2
	Washoe	1	827
	White Pine	0	6
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	0	44
	Asian	0	215
	Black or African American	2	447
	Native Hawaiian or other Pacific Islander	0	47
	White	8	2234
	Information Not Provided by Borrower	5	2410
	Ethnicity		
	Hispanic or Latino	4	795
	Not Hispanic or Latino	10	2955
	Information Not Provided by Borrower	1	1647
	Sex		
	Male	5	2586
	Female	9	2452
	Information Not Provided by Borrower	1	359

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
		Co-Borrower	
Race			
American Indian or Alaskan Native		0	20
Asian		0	124
Black or African American		0	111
Native Hawaiian or other Pacific Islander		0	23
White		2	888
Information Not Provided by Borrower		6	1078
Ethnicity			
Hispanic or Latino		3	300
Not Hispanic or Latino		5	1114
Information Not Provided by Borrower		0	830
Sex			
Male		3	777
Female		5	1266
Information Not Provided by Borrower		0	201
Hardship			
Unemployment		8	2292
Underemployment		0	1394
Divorce		0	10
Medical Condition		2	38
Death		0	6
Other		5	1657
Current Loan to Value Ratio (LTV)			
<100%		20.00%	31.05%
100%-109%		6.67%	5.61%
110%-120%		6.67%	6.63%
>120%		66.67%	56.71%
Current Combined Loan to Value Ratio (CLTV)			
<100%		20.00%	28.21%
100%-119%		6.67%	10.50%
120%-139%		20.00%	10.06%
140%-159%		20.00%	10.30%
>=160%		33.33%	40.93%
Delinquency Status (%)			
Current		73.33%	51.12%
30+		0.00%	4.26%
60+		0.00%	3.06%
90+		26.67%	41.56%
Household Size			
	1	5	1878
	2	3	1659
	3	2	716
	4	2	626
	5+	3	518

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.

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	12	1263
	% of Total Number of Applications	8.76%	39.02%
	<i>Denied</i>		
	Number of Borrowers Denied	87	980
	% of Total Number of Applications	63.50%	30.27%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	10	966
	% of Total Number of Applications	7.30%	29.84%
	<i>In Process</i>		
	Number of Borrowers In Process	28	N/A
	% of Total Number of Applications	20.44%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	137	3237
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	21
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$835	\$1,754
	Median 1st Lien Housing Payment After Assistance	\$835	\$1,401
	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	\$198,679	\$209,034
	Median 1st Lien UPB After Program Entry	\$159,505	\$169,543
	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	\$48,027	\$49,363
Assistance Characteristics			
	Assistance Provided to Date	\$523,583	\$52,354,306
	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	83	128
	<i>Current</i>		
	Number	11	47
	%	91.67%	3.72%
	<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	1216
	%	8.33%	96.28%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	1263

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%	3.25%
	<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%	22.33%
	<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	12	938
	%	100.00%	74.27%
Homeownership Retention			
	Six Months Number	N/A	1198
	Six Months %	N/A	97.64%
	Twelve Months Number	N/A	1146
	Twelve Months %	N/A	94.95%
	Twenty-four Months Number	N/A	1102
	Twenty-four Months %	N/A	91.30%
	Unreachable Number	N/A	22
	Unreachable %	N/A	1.73%
Line 36: Median application processing times may be affected by applicants reapplying for assistance.			

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	5	437
	% of Total Number of Applications	9.62%	24.55%
	<i>Denied</i>		
	Number of Borrowers Denied	30	701
	% of Total Number of Applications	57.69%	39.38%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	4	629
	% of Total Number of Applications	7.69%	35.34%
	<i>In Process</i>		
	Number of Borrowers In Process	13	N/A
	% of Total Number of Applications	25.00%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	52	1780
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	102
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$883	\$1,149
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$111	\$160
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	\$197,883	\$182,656
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$29,102	\$23,825
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness	0	0
	Median Length of time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$29,664	\$12,067
Assistance Characteristics			
	Assistance Provided to Date	\$140,611	\$5,592,888
	Total Lender/Servicer Assistance Amount	\$13,386	9187419
	Borrowers Receiving Lender/Servicer Match (%)	20.00%	50.75%
	Median Lender/Servicer Assistance per Borrower	\$13,386	\$21,883
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	83	77
	<i>Current</i>		
	Number	5	23
	%	100.00%	5.26%
	<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	414
	%	0.00%	94.74%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	5	437

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	8
	%	0.00%	1.83%
	<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%	13.27%
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%	0.92%
	<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	5	365
	%	100.00%	83.52%
Homeownership Retention			
	Six Months Number	N/A	396
	Six Months %	N/A	90.62%
	Twelve Months Number	N/A	377
	Twelve Months %	N/A	86.27%
	Twenty-four Months Number	N/A	353
	Twenty-four Months %	N/A	80.78%
	Unreachable Number	N/A	16
	Unreachable %	N/A	3.66%
Line 36: Median application processing times may be affected by applicants reapplying for assistance.			

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	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

Nevada

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	3	3711
	% of Total Number of Applications	4.84%	37.44%
	<i>\</i>		
	Number of Borrowers Denied	43	1818
	% of Total Number of Applications	69.35%	18.34%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	11	4377
	% of Total Number of Applications	17.74%	44.16%
	<i>In Process</i>		
	Number of Borrowers In Process	5	N/A
	% of Total Number of Applications	8.06%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	62	9911
	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	\$877	\$1,057
	Median 1st Lien Housing Payment After Assistance	\$877	\$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	\$127,034	\$169,842
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$109,026	\$38,842
	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	\$18,007	\$9,679
Assistance Characteristics			
	Assistance Provided to Date	\$0	\$30,918,698
	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	220	79
	<i>Current</i>		
	Number	0	2518
	%	0.00%	67.85%
	<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	3	812
	%	100.00%	21.88%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	3711

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
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	3	3157
	%	100.00%	85.07%
Homeownership Retention			
	Six Months Number	N/A	3686
	Six Months %	N/A	99.33%
	Twelve Months Number	N/A	3612
	Twelve Months %	N/A	97.33%
	Twenty-four Months Number	N/A	3189
	Twenty-four Months %	N/A	85.93%
	Unreachable Number	N/A	127
	Unreachable %	N/A	3.42%

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: Discrepancy due to borrowers cancelling out of the program.

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	\$ 953.00
Median 1st Lien Housing Payment After Assistance		0	\$ 75.00
Median 2nd Lien Housing Payment Before Assistance		0	\$ 200.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	\$ 155,750.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	\$ 39,846.00
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	\$ 7,580.00
Assistance Characteristics			
Assistance Provided to Date		\$0	\$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%	13.28%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	226

Nevada

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

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	0.88%
	<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%	0.88%
	<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	225
	Six Months %	N/A	99.12%
	Twelve Months Number	N/A	218
	Twelve Months %	N/A	96.04%
	Twenty-four Months Number	N/A	199
	Twenty-four Months %	N/A	87.67%
	Unreachable Number	N/A	11
	Unreachable %	N/A	4.85%
Line 36: Median application processing times may be affected by applicants reapplying for 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.
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 of the first mortgage 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.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Program Intake/Evaluation		
	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	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.

Data Dictionary

<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 decided 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 decided 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)		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner 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 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 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 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).
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.

Data Dictionary

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.

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 <u>as the desired outcome of the program</u> .
%		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 <u>as the desired outcome of the program</u> .
%		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.

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.

Data Dictionary

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.