



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: June 2012**

<b>Nevada</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance,1	212	5202
	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	Number of Unique Borrowers Withdrawn from Program	160	5864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	13537
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date,2	1787270	82032888
	Total Spent on Administrative Support, Outreach, and Counseling	611328	11868679
<b>Borrower Income (\$)</b>			
	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%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	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%
<b>Geographic Breakdown (by county)</b>			
	Carson City	3	93
	Churchill	2	21
	Clark	171	3991
	Douglas	1	70
	Elko	0	10
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	1	5
	Lander	0	1
	Lincoln	0	1
	Lyon	5	126
	Mineral	0	0
	Nye	0	59
	Pershing	0	0
	Storey	0	2
	Washoe	28	817
	White Pine	1	6
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	1	41
	Asian	8	218
	Black or African American	27	427
	Native Hawaiian or other Pacific Islander	2	47
	White	89	2193
	Information Not Provided by Borrower	85	2276
<b>Ethnicity</b>			
	Hispanic or Latino	53	735
	Not Hispanic or Latino	126	2908
	Information Not Provided by Borrower	33	1559
<b>Sex</b>			
	Male	102	2511

## Nevada

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Female	107	2338
	Information Not Provided by Borrower	3	353
<b>Co-Borrower</b>			
<b>Race</b>			
	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
<b>Ethnicity</b>			
	Hispanic or Latino	14	281
	Not Hispanic or Latino	30	1135
	Information Not Provided by Borrower	37	829
<b>Sex</b>			
	Male	28	783
	Female	52	1269
	Information Not Provided by Borrower	1	193

# Nevada

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Hardship</b>			
	Unemployment	12	1984
	Underemployment	7	1251
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	193	1967
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	45.71%	27.56%
	100%-109%	9.05%	5.15%
	110%-120%	10.48%	6.46%
	>120%	34.76%	60.83%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<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%
<b>Delinquency Status (%)</b>			
	Current	51.90%	47.62%
	30+	4.76%	3.65%
	60+	8.57%	2.58%
	90+	34.77%	46.15%
<b>Household Size</b>			
	1	130	1826
	2	27	1615
	3	17	681
	4	21	593
	5+	17	487

\*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

**NOTE OF EXPLANATION:**

1. Cumulative count adjusted by 1 to account for Mortgage Assistance Alternative program funded on appeal in prior quarter.
2. Cumulative Assistance Provided to date adjusted by \$85,390 to correct 2013 amount of assistance provided reported net of lien

# Nevada

## HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		5	1210
% of Total Number of Applications		71.43%	44.00%
<i>Denied</i>			
Number of Borrowers Denied		1	646
% of Total Number of Applications		14.29%	23.49%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	894
% of Total Number of Applications		14.29%	32.51%
<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	2750
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	26
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1867	1419
Median 1st Lien Housing Payment After Assistance		1144	1785
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		291141	211554
Median 1st Lien UPB After Program Entry		180935	171626
Median 2nd Lien UPB Before Program Entry		0	36220
Median 2nd Lien UPB After Program Entry		0	36220
Median Principal Forgiveness <sup>1</sup>		97823	85129
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		32502	50000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		156153	50267586
Total Lender/Servicer Assistance Amount		64118	11876405
Borrowers Receiving Lender/Servicer Match (%)		80.00%	38.95%
Median Lender/Servicer Assistance per Borrower		56815	50000
<b>Other Characteristics</b>			
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	1210
%		100.00%	100.00%

# Nevada

## HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	5	1215
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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%	73.33%
<b>Homeownership Retention<sup>2</sup></b>			
	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%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

# Nevada

## HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	406
% of Total Number of Applications		15.38%	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		53.58%	38.69%
<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
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1772	1165
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		235200	183511
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		61268	23109
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		72227	30067
Median Length of time Borrower Receives Assistance		1	1
Median Assistance Amount		15834	11120
<b>Assistance Characteristics</b>			
Assistance Provided to Date		31167	4689974
Total Lender/Servicer Assistance Amount		144454	9174033
Borrowers Receiving Lender/Servicer Match (%)		100.00%	51.93%
Median Lender/Servicer Assistance per Borrower		72227	22708
<b>Other Characteristics</b>			
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%

**Nevada**

**HHF Performance Data Reporting- Program Performance  
Second Mortgage Reduction Program**

		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	394

# Nevada

## HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

	QTD	Cumulative
<b>Alternative Outcomes</b>		
<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%	7.61%
<b>Program Completion/ Transition</b>		
<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%
<b>Homeownership Retention<sup>2</sup></b>		
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

Count trued up from previously denied applications, approved on appeal in this quarter.

# Nevada

## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<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
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		0	1453
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	197
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	219000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	31500
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	2550
<b>Assistance Characteristics</b>			
Assistance Provided to Date		0	289179
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
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%

# Nevada

## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	100
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

# Nevada

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance,1		205	3268
% of Total Number of Applications		33.17%	37.44%
<i>Denied</i>			
Number of Borrowers Denied		103	1213
% of Total Number of Applications		16.67%	13.90%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		152	4085
% of Total Number of Applications		24.60%	46.80%
<i>In Process</i>			
Number of Borrowers In Process		158	N/A
% of Total Number of Applications		25.57%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		618	8729
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	80
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		965	1066
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		157660	171500
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		24869	39923
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		9	13
Median Assistance Amount		2349	9748
<b>Assistance Characteristics</b>			
Assistance Provided to Date,2		1562337	25422653
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		57	82
<i>Current</i>			
Number		106	2296
%		51.71%	70.26%
<i>Delinquent (30+)</i>			
Number		10	181
%		4.88%	5.54%
<i>Delinquent (60+)</i>			
Number		18	130
%		8.78%	3.98%
<i>Delinquent (90+)</i>			
Number		68	661
%		33.17%	20.23%

# Nevada

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	205	1243
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	136
	%	0.00%	4.16%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.21%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	21
	%	0.00%	0.64%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	30
	%	0.00%	0.92%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	1
	%	0.00%	0.03%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	205	1048
	%	100.00%	32.07%
<b>Homeownership Retention<sup>2</sup></b>			
	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 count of borrowers receiving assistance adjusted by five files accounted for in previous quarters as Mortgage Assistance
2. Cumulative Assistance Provided to date adjusted by \$85,390 to correct 2013 amount of assistance provided reported net of lien

# Nevada

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance,1		0	218
% of Total Number of Applications		0.00%	98.20%
<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
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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	155750
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	44294
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		9	13
Median Assistance Amount		0	8070
<b>Assistance Characteristics</b>			
Assistance Provided to Date		37613	1363496
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		0	125
<i>Current</i>			
Number		0	178
%		0.00%	78.90%
<i>Delinquent (30+)</i>			
Number		0	9
%		0.00%	4.13%
<i>Delinquent (60+)</i>			
Number		0	4
%		0.00%	1.83%
<i>Delinquent (90+)</i>			
Number		0	27
%		0.00%	12.39%

# Nevada

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	38
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	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

**NOTE OF EXPLANATION:**

1. Five files accounted for in previous quarters as Mortgage Assistance Program are reclassified as Mortgage Assistance Program Alternative and one funded on appeal in previous quarter adjustment made to cumulative count.

# 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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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 <b>unique</b> 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	<b>Total</b> amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		

## Data Dictionary

### 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.
<b>Delinquency Status (%)</b>		
	All Categories	Delinquency status at the time of assistance.
<b>Household Size</b>		
	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**

<b>Program Intake/Evaluation</b>		
<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).

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Program Characteristics

#### General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b><i>paid by homeowner</i></b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment <b><i>paid by homeowner</i></b> 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 <b><i>paid by homeowner</i></b> 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 <b><i>paid by homeowner</i></b> 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.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

	%	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.
	%	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.
<b>Program Outcomes</b>		
	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.
<b>Alternative Outcomes</b>		
	<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 <b>approved and funded</b> , 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.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category

#### Homeownership Retention<sup>1</sup>

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.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

		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)