HomeSafe Georgia | Free Mortgage Payment Assistance

3rd Quarter 2016 Performance Report

HomeSafe Georgia is a statewide program designed to prevent foreclosure due to unemployment, under-employment or other types of financial hardships. The program is funded by the U.S. Treasury and is administered by the Georgia Department of Community Affairs (DCA).

As of the September 2016, 8,585 individuals and families in 134 of Georgia's 159 counties have received $185 million in temporary mortgage assistance through HomeSafe Georgia

A statewide campaign to promote HomeSafe Georgia through radio ads, billboards and posters continues in cities across the state.

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: September 2016

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	295	8415
3	Number of Unique Borrowers Denied Assistance	365	11084
4	Number of Unique Borrowers Withdrawn from Program	219	7785
5	Number of Unique Borrowers in Process	592	N/A
6	Total Number of Unique Borrower Applicants	N/A	27876
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$7,094,705	$158,024,295
9	Total Spent on Administrative Support, Outreach, and Counseling	$1,158,005	$29,742,824
10	**Borrower Income ($)**		
11	Above $90,000	N/A	N/A
12	$70,000- $89,000	N/A	N/A
13	$50,000- $69,000	N/A	N/A
14	Below $50,000	N/A	N/A
15	**Borrower Income as Percent of Area Median Income (AMI)**		
16	Above 120%	N/A	N/A
17	110%-119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	**Geographic Breakdown (by county)**		
23	Appling	0	2
24	Atkinson	0	0
25	Bacon	0	1
26	Baker	0	0
27	Baldwin	1	13
28	Banks	0	8
29	Barrow	1	71
30	Bartow	0	33
31	Ben Hill	0	2
32	Berrien	0	2
33	Bibb	4	66
34	Bleckley	0	1
35	Brantley	0	0
36	Brooks	0	1
37	Bryan	0	12
38	Bulloch	0	16
39	Burke	0	5
40	Butts	0	12
41	Calhoun	0	0
42	Camden	0	16
43	Candler	0	0
44	Carroll	2	57
45	Catoosa	0	18
46	Charlton	0	4
47	Chatham	3	132
48	Chattahoochee	1	1
49	Chattooga	0	4
50	Cherokee	4	170
51	Clarke	0	27
52	Clay	0	1
53	Clayton	25	606

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
54	Clinch	0	1
55	Cobb	29	823
56	Coffee	0	3
57	Colquitt	1	10
58	Columbia	0	44
59	Cook	0	1
60	Coweta	5	94
61	Crawford	0	7
62	Crisp	0	1
63	Dade	1	2
64	Dawson	0	17
65	Decatur	1	5
66	DeKalb	41	1268
67	Dodge	1	2
68	Dooly	0	0
69	Dougherty	1	39
70	Douglas	8	233
71	Early	1	3
72	Echols	0	0
73	Effingham	0	20
74	Elbert	0	4
75	Emanuel	0	2
76	Evans	0	4
77	Fannin	0	5
78	Fayette	3	104
79	Floyd	1	33
80	Forsyth	1	123
81	Franklin	0	7
82	Fulton	46	1146
83	Gilmer	0	10
84	Glascock	0	0
85	Glynn	0	27
86	Gordon	0	7
87	Grady	0	5
88	Greene	0	9
89	Gwinnett	49	1185
90	Habersham	0	10
91	Hall	2	68
92	Hancock	0	0
93	Haralson	0	4
94	Harris	0	13
95	Hart	0	8
96	Heard	0	2
97	Henry	7	359
98	Houston	4	63
99	Irwin	0	0
100	Jackson	1	47
101	Jasper	0	8
102	Jeff Davis	0	3
103	Jefferson	0	1
104	Jenkins	0	2
105	Johnson	0	0

Georgia

HFA Performance Data Reporting- Borrower Characteristics

			QTD	Cumulative
106		Jones	1	10
107		Lamar	0	15
108		Lanier	0	0
109		Laurens	0	7
110		Lee	1	12
111		Liberty	0	50
112		Lincoln	0	2
113		Long	0	7
114		Lowndes	1	30
115		Lumpkin	0	8
116		Macon	0	1
117		Madison	2	7
118		Marion	0	2
119		McDuffie	0	7
120		McIntosh	0	1
121		Meriwether	1	3
122		Miller	0	2
123		Mitchell	0	4
124		Monroe	0	7
125		Montgomery	0	1
126		Morgan	0	7
127		Murray	1	13
128		Muscogee	4	98
129		Newton	4	186
130		Oconee	2	15
131		Oglethorpe	0	9
132		Paulding	11	197
133		Peach	1	17
134		Pickens	0	15
135		Pierce	0	0
136		Pike	0	12
137		Polk	0	12
138		Pulaski	0	2
139		Putnam	1	10
140		Quitman	0	0
141		Rabun	0	6
142		Randolph	0	2
143		Richmond	7	76
144		Rockdale	5	178
145		Schley	0	0
146		Screven	0	0
147		Seminole	0	1
148		Spalding	0	61
149		Stephens	0	5
150		Stewart	0	0
151		Sumter	0	12
152		Talbot	0	1
153		Taliaferro	0	0
154		Tattnall	0	0
155		Taylor	0	1
156		Telfair	0	0
157		Terrell	0	2
158		Thomas	3	14

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
159	Tift	0	4
160	Toombs	0	0
161	Towns	0	3
162	Treutlen	0	0
163	Troup	2	20
164	Turner	0	1
165	Twiggs	0	3
166	Union	0	9
167	Upson	0	8
168	Walker	0	12
169	Walton	3	71
170	Ware	0	4
171	Warren	0	0
172	Washington	0	0
173	Wayne	0	4
174	Webster	0	0
175	Wheeler	0	1
176	White	0	5
177	Whitfield	1	19
178	Wilcox	0	1
179	Wilkes	0	5
180	Wilkinson	0	0
181	Worth	0	4
182	**Home Mortgage Disclosure Act (HMDA)**		
183	***Borrower***		
184	***Race***		
185	American Indian or Alaskan Native	1	30
186	Asian	2	122
187	Black or African American	222	5659
188	Native Hawaiian or other Pacific Islander	1	16
189	White	60	2216
190	Information not provided by borrower	9	372
191	***Ethnicity***		
192	Hispanic or Latino	9	239
193	Not Hispanic or Latino	286	8176
194	Information not provided by borrower	0	0
195	***Sex***		
196	Male	104	2980
197	Female	191	5435
198	Information not provided by borrower	0	0
199	***Co-Borrower***		
200	***Race***		
201	American Indian or Alaskan Native	0	10
202	Asian	4	73
203	Black or African American	56	1195
204	Native Hawaiian or other Pacific Islander	3	9
205	White	30	880
206	Information not provided by borrower	7	145
207	***Ethnicity***		
208	Hispanic or Latino	3	84
209	Not Hispanic or Latino	97	2228
210	Information not provided by borrower	0	0

Georgia

HFA Performance Data Reporting- Borrower Characteristics

			QTD	Cumulative
211		***Sex***		
212		Male	32	760
213		Female	68	1552
214		Information not provided by borrower	0	0
215	**Hardship**			
216		Unemployment	N/A	N/A
217		Underemployment	N/A	N/A
218		Divorce	N/A	N/A
219		Medical Condition	N/A	N/A
220		Death	N/A	N/A
221		Other	N/A	N/A
222	**Current Loan to Value Ratio (LTV)**			
223		<100%	N/A	N/A
224		100%-109%	N/A	N/A
225		110%-120%	N/A	N/A
226		>120%	N/A	N/A
227	**Current Combined Loan to Value Ratio (CLTV)**			
228		<100%	N/A	N/A
229		100%-119%	N/A	N/A
230		120%-139%	N/A	N/A
231		140%-159%	N/A	N/A
232		>=160%	N/A	N/A
233	**Delinquency Status (%)**			
234		Current	N/A	N/A
235		30+	N/A	N/A
236		60+	N/A	N/A
237		90+	N/A	N/A
238	**Household Size**			
239		1	N/A	N/A
240		2	N/A	N/A
241		3	N/A	N/A
242		4	N/A	N/A
243		5+	N/A	N/A

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: Variance of 1 due to rounding of totals.

Line 203: Co-borrower added.

Line 209: Co-borrower added.

Line 213: Co-borrower added.

Georgia

HFA Performance Data Reporting- Program Performance
Mortgage Payment Assistance

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	223	7930
4	% of Total Number of Applications	N/A	29.12%
5	*Denied*		
6	Number of Borrowers Denied	356	11015
7	% of Total Number of Applications	N/A	40.45%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	206	7726
10	% of Total Number of Applications	N/A	28.37%
11	*In Process*		
12	Number of Borrowers In Process	561	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	27232
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	974	945
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	2837	17428
30	**Assistance Characteristics**		
31	Assistance Provided to Date	$6,107,791	**$151,902,612**
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	**Other Characteristics**		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	*Current*		
38	Number	62	3498
39	%	27.80%	44.11%
40	*Delinquent (30+)*		
41	Number	44	903
42	%	19.73%	11.39%
43	*Delinquent (60+)*		
44	Number	29	928
45	%	13.01%	11.70%
46	*Delinquent (90+)*		
47	Number	88	2601
48	%	39.46%	32.80%

Georgia

HFA Performance Data Reporting- Program Performance
Mortgage Payment Assistance

		QTD	Cumulative
49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	336	6236
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	34
54	%	0.00%	0.55%
55	*Cancelled*		
56	Number	0	1
57	%	0.00%	0.02%
58	*Deed in Lieu*		
59	Number	0	0
60	%	0.00%	0.00%
61	*Short Sale*		
62	Number	0	32
63	%	0.00%	0.51%
64	**Program Completion/ Transition**		
65	*Loan Modification Program*		
66	Number	N/A	N/A
67	%	N/A	N/A
68	*Re-employed/ Regain Appropriate Employment Level*		
69	Number	68	947
70	%	20.23%	15.19%
71	*Reinstatement/Current/Payoff*		
72	Number	6	436
73	%	1.79%	6.99%
74	*Short Sale*		
75	Number	N/A	N/A
76	%	N/A	N/A
77	*Deed in Lieu*		
78	Number	N/A	N/A
79	%	N/A	N/A
80	*Other - Borrower Still Owns Home*		
81	Number	262	4786
82	%	77.98%	76.74%
83	**Homeownership Retention**		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	5477
89	Twenty-four Months %	N/A	98.84%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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 31: Variance of 1 due to rounding of totals.

Line 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 3rd quarter 2016 is 79.

Line 50: Cumulative number decreased by one due to reopening of loan.

Line 62: Cumulative number increased by one due to move from another category.

Line 69: Cumulative number decreased by 4 due to move to another category.

Line 72: Cumulative number increased by 4 due to move from another category.

Line 81: Cumulative number decreased by 2 due to 1 move to another category and 1 loan reopening.

Georgia

HFA Performance Data Reporting- Program Performance
Mortgage Reinstatement Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	65	436
4		% of Total Number of Applications	N/A	81.65%
5		*Denied*		
6		Number of Borrowers Denied	5	28
7		% of Total Number of Applications	N/A	5.24%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	11	40
10		% of Total Number of Applications	N/A	7.49%
11		*In Process*		
12		Number of Borrowers In Process	30	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	534
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	N/A	N/A
20		Median 1st Lien Housing Payment After Assistance	N/A	N/A
21		Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	N/A	N/A
24		Median 1st Lien UPB After Program Entry	N/A	N/A
25		Median 2nd Lien UPB Before Program Entry	N/A	N/A
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	N/A	N/A
28		Median Length of Time Borrower Receives Assistance	N/A	N/A
29		Median Assistance Amount	10127	9154
30	**Assistance Characteristics**			
31		Assistance Provided to Date	$752,664	**$4,516,393**
32		Total Lender/Servicer Assistance Amount	N/A	N/A
33		Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34		Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	**Other Characteristics**			
36		Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37		*Current*		
38		Number	0	4
39		%	0.00%	0.92%
40		*Delinquent (30+)*		
41		Number	0	2
42		%	0.00%	0.46%
43		*Delinquent (60+)*		
44		Number	3	24
45		%	4.62%	5.50%
46		*Delinquent (90+)*		
47		Number	62	406
48		%	95.38%	93.12%

Georgia

HFA Performance Data Reporting- Program Performance
Mortgage Reinstatement Assistance

			QTD	Cumulative
49	**Program Outcomes**			
50		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	56	406
51	**Alternative Outcomes**			
52		*Foreclosure Sale*		
53		Number	0	0
54		%	0.00%	0.00%
55		*Cancelled*		
56		Number	0	0
57		%	0.00%	0.00%
58		*Deed in Lieu*		
59		Number	0	0
60		%	0.00%	0.00%
61		*Short Sale*		
62		Number	0	0
63		%	0.00%	0.00%
64	**Program Completion/ Transition**			
65		*Loan Modification Program*		
66		Number	N/A	N/A
67		%	N/A	N/A
68		*Re-employed/ Regain Appropriate Employment Level*		
69		Number	N/A	N/A
70		%	N/A	N/A
71		*Reinstatement/Current/Payoff*		
72		Number	56	406
73		%	100.00%	100.00%
74		*Short Sale*		
75		Number	N/A	N/A
76		%	N/A	N/A
77		*Deed in Lieu*		
78		Number	N/A	N/A
79		%	N/A	N/A
80		*Other - Borrower Still Owns Home*		
81		Number	N/A	N/A
82		%	N/A	N/A
83	**Homeownership Retention**			
84		Six Months Number	N/A	312
85		Six Months %	N/A	100.00%
86		Twelve Months Number	N/A	190
87		Twelve Months %	N/A	100.00%
88		Twenty-four Months Number	N/A	14
89		Twenty-four Months %	N/A	100.00%
90		Unreachable Number	N/A	0
91		Unreachable %	N/A	0.00%

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.

Georgia

HFA Performance Data Reporting- Program Performance
Recast/Modification

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	7	52
4	% of Total Number of Applications	N/A	46.02%
5	*Denied*		
6	Number of Borrowers Denied	4	41
7	% of Total Number of Applications	N/A	36.28%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	2	19
10	% of Total Number of Applications	N/A	16.81%
11	*In Process*		
12		1	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	113
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	813	842
20	Median 1st Lien Housing Payment After Assistance	609	669
21	Median 2nd Lien Housing Payment Before Assistance	0	129
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	96266	121694
24	Median 1st Lien UPB After Program Entry	70021	86756
25	Median 2nd Lien UPB Before Program Entry	0	23161
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	26245	31120
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	29250	31500
30	**Assistance Characteristics**		
31	Assistance Provided to Date	$234,250	**$1,605,291**
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	**Other Characteristics**		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	*Current*		
38	Number	0	4
39	%	0.00%	7.69%
40	*Delinquent (30+)*		
41	Number	2	6
42	%	28.57%	11.55%
43	*Delinquent (60+)*		
44	Number	3	8
45	%	42.86%	15.38%
46	*Delinquent (90+)*		
47	Number	2	34
48	%	28.57%	65.38%
49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	44
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	0
54	%	0.00%	0.00%
55	*Cancelled*		
56	Number	0	0
57	%	0.00%	0.00%
58	*Deed in Lieu*		
59	Number	0	0
60	%	0.00%	0.00%
61	*Short Sale*		
62	Number	0	0

Georgia

HFA Performance Data Reporting- Program Performance
Recast/Modification

			QTD	Cumulative
63		%	0.00%	0.00%
64	**Program Completion/ Transition**			
65		*Loan Modification Program*		
66		Number	3	44
67		%	100.00%	100.00%
68		*Re-employed/ Regain Appropriate Employment Level*		
69		Number	N/A	N/A
70		%	N/A	N/A
71		*Reinstatement/Current/Payoff*		
72		Number	N/A	N/A
73		%	N/A	N/A
74		*Short Sale*		
75		Number	N/A	N/A
76		%	N/A	N/A
77		*Deed in Lieu*		
78		Number	N/A	N/A
79		%	N/A	N/A
80		*Other - Borrower Still Owns Home*		
81		Number	0	0
82		%	0.00%	0.00%
83	**Homeownership Retention**			
84		Six Months Number	N/A	39
85		Six Months %	N/A	100.00%
86		Twelve Months Number	N/A	26
87		Twelve Months %	N/A	100.00%
88		Twenty-four Months Number	N/A	4
89		Twenty-four Months %	N/A	100.00%
90		Unreachable Number	N/A	0
91		Unreachable %	N/A	0.00%

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 36: Median application processing times may be affected by applicants reapplying for assistance. Georgia tracks the days from the last application until the funding and the median days for the 3rd quarter 2016 is 92.

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of ***unique*** borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of ***unique*** borrowers ***not*** receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of ***unique*** borrowers who ***do not*** receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of ***unique*** borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of ***unique*** borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	**Total** amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	**Tota**l 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.
	In Process	
	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.
	Total	
	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.e.* , 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. Length of time is determined by the original date of contact; if a borrower subsequently reapplies for the program and receives assistance, the date of initial contact does not change. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
	Current	
	Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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.
Alternative Outcomes		
	Foreclosure Sale	
	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.
	Cancelled	
	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.
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.

	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale *as the desired outcome of the program* .
	%	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.
	Deed-in-Lieu	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu *as the desired 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.
	Other - Borrower Still Owns Home	
	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.
HFA Performance Data Reporting - Program Notes		
	Mortgage Payment Assistance	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
	Mortgage Reinstatement Assistance	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
	Recast/Modification	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast).