



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: October 2013

South Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	641	6,276
	Number of Unique Borrowers Denied Assistance	491	6,116
	Number of Unique Borrowers Withdrawn from Program	436	2,772
	Number of Unique Borrowers in Process	1,229	N/A
	Total Number of Unique Borrower Applicants	2,797	16,393
Program Expenditures (\$)			
	Total Assistance Provided to Date	10,639,277.53	79,927,846.91
	Total Spent on Administrative Support, Outreach, and Counseling	1,523,932.85	15,780,682.99
Borrower Income (\$)			
	Above \$90,000	2.03%	2.07%
	\$70,000- \$89,000	5.16%	4.11%
	\$50,000- \$69,000	11.87%	10.92%
	Below \$50,000	80.94%	82.90%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	7.66%	6.63%
	110%- 119%	2.18%	2.52%
	100%- 109%	3.91%	3.38%
	90%- 99%	4.22%	3.62%
	80%- 89%	4.84%	4.84%
	Below 80%	77.19%	79.01%
Geographic Breakdown (by county)			
	Abbeville	2	15
	Aiken	8	116
	Allendale	2	13
	Anderson	13	151
	Bamberg	1	18
	Barnwell	-	24
	Beaufort	13	155
	Berkeley	35	284
	Calhoun	2	12
	Charleston	38	422
	Cherokee	7	83
	Chester	5	51
	Chesterfield	2	23
	Clarendon	1	42
	Colleton	4	39
	Darlington	9	57
	Dillon	2	17
	Dorchester	22	205
	Edgefield	1	14
	Fairfield	3	49
	Florence	24	158
	Georgetown	8	68
	Greenville	56	577
	Greenwood	10	77
	Hampton	2	22
	Horry	37	335
	Jasper	1	22
	Kershaw	16	120
	Lancaster	17	155
	Laurens	8	56
	Lee	2	16
	Lexington	45	420
	Marion	9	51
	Marlboro	1	14
	McCormick	1	5
	Newberry	4	31
	Oconee	3	48
	Orangeburg	9	127
	Pickens	7	72
	Richland	93	932
	Saluda	3	14
	Spartanburg	48	500
	Sumter	14	172
	Union	2	35
	Williamsburg	3	29
	York	48	430

South Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		4	26
Asian		4	29
Black or African American		315	3,249
Native Hawaiian or other Pacific Islander		1	12
White		298	2,748
Information Not Provided by Borrower		19	212
Ethnicity			
Hispanic or Latino		16	173
Not Hispanic or Latino		625	6,103
Information Not Provided by Borrower		-	-
Sex			
Male		267	2,678
Female		374	3,598
Information Not Provided by Borrower		-	-
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		2	12
Asian		4	14
Black or African American		90	782
Native Hawaiian or other Pacific Islander		-	3
White		133	1,109
Information Not Provided by Borrower		14	90
Ethnicity			
Hispanic or Latino		5	72
Not Hispanic or Latino		230	1,929
Information Not Provided by Borrower		8	9
Sex			
Male		75	686
Female		160	1,315
Information Not Provided by Borrower		8	9
Hardship			
Unemployment		367	3,540
Underemployment		92	1,633
Divorce		23	171
Medical Condition		66	771
Death		18	82
Other		75	79
Current Loan to Value Ratio (LTV)			
<100%		66.30%	65.58%
100%-109%		9.05%	12.46%
110%-120%		8.74%	7.51%
>120%		15.91%	14.45%
Current Combined Loan to Value Ratio (CLTV)			
<100%		64.90%	62.75%
100%-119%		18.25%	21.53%
120%-139%		7.96%	8.03%
140%-159%		4.37%	3.37%
>=160%		4.52%	4.32%
Delinquency Status (%)			
Current		18.25%	15.91%
30+		10.92%	7.57%
60+		14.98%	15.69%
90+		55.85%	60.83%
Household Size			
1		185	1,593
2		176	1,798
3		126	1,247
4		92	953
5+		62	685

- Cumulative "Number of Unique Borrowers Denied Assistance" and "Number of Unique Borrowers Withdrawn from Program" will not balance to previous Cumulative plus current QTD figures due to borrowers who were previously denied or withdrawn, who were later approved under appeal or reconsideration.

South Carolina

HFA Performance Data Reporting- Program Performance Monthly Payment Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		376	3,460
% of Total Number of Applications		15.19%	28.61%
<i>Denied</i>			
Number of Borrowers Denied		461	5,018
% of Total Number of Applications		18.62%	41.49%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		409	2,388
% of Total Number of Applications		16.53%	19.74%
<i>In Process</i>			
Number of Borrowers In Process		1,229	N/A
% of Total Number of Applications		49.66%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,475	12,095
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		376	3,346
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$807.61	\$796.04
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$62.23	\$131.31
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$102,078.86	\$99,967.85
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$6,202.00	\$15,009.22
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	11
Median Assistance Amount		\$2,810.22	\$8,477.92
Assistance Characteristics			
Assistance Provided to Date		5,405,092.30	32,120,065.84
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		132	133
<i>Current</i>			
Number		114	944
%		30.32%	27.28%
<i>Delinquent (30+)</i>			
Number		57	334
%		15.16%	9.65%
<i>Delinquent (60+)</i>			
Number		62	555
%		16.49%	16.05%
<i>Delinquent (90+)</i>			
Number		143	1,627
%		38.03%	47.02%

South Carolina

HFA Performance Data Reporting- Program Performance Monthly Payment Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	179	1,216
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	1	1
	%	0.56%	0.08%
	<i>Cancelled</i>		
	Number	-	4
	%	0.00%	0.33%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	1
	%	0.00%	0.08%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	-	2
	%	0.00%	0.16%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	157	1,018
	%	87.71%	83.72%
	<i>Reinstatement/Current/Payoff</i>		
	Number	13	163
	%	7.26%	13.41%
	<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	8	27
	%	4.47%	2.22%
Homeownership Retention²			
	Six Months Number	N/A	2,813
	Six Months %	N/A	99.96%
	Twelve Months Number	N/A	2,118
	Twelve Months %	N/A	99.76%
	Twenty-four Months Number	N/A	320
	Twenty-four Months %	N/A	98.16%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- Cumulative "Program Outcomes" and sub-categories will not balance quarter-to-quarter due to borrowers who were previously closed out who later reopened with new or extended hardships.

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		627	6,064
% of Total Number of Applications		23.04%	43.21%
<i>Denied</i>			
Number of Borrowers Denied		434	4,375
% of Total Number of Applications		15.95%	31.17%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		431	2,366
% of Total Number of Applications		15.84%	16.86%
<i>In Process</i>			
Number of Borrowers In Process		1,229	N/A
% of Total Number of Applications		45.17%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,721	14,034
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		276	3,346
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$800.81	\$792.01
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$36.00	\$141.67
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$95,546.00	\$98,346.59
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$1,456.27	\$15,115.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$4,801.25	\$5,514.07
Assistance Characteristics			
Assistance Provided to Date		5,169,185.23	47,312,277.33
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		119	132
<i>Current</i>			
Number		117	914
%		18.67%	15.07%
<i>Delinquent (30+)</i>			
Number		70	467
%		11.16%	7.70%
<i>Delinquent (60+)</i>			
Number		96	974
%		15.31%	16.07%
<i>Delinquent (90+)</i>			
Number		344	3,709
%		54.86%	61.16%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		627	6,064

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		-	-
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Short Sale</i>			
Number		-	-
%		0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		-	-
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		-	-
%		0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
Number		627	6,064
%		100.00%	100.00%
<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		-	-
%		0.00%	0.00%
Homeownership Retention²			
Six Months Number		N/A	4,959
Six Months %		N/A	99.92%
Twelve Months Number		N/A	3,550
Twelve Months %		N/A	99.72%
Twenty-four Months Number		N/A	186
Twenty-four Months %		N/A	97.38%
Unreachable Number		N/A	-
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

South Carolina

HFA Performance Data Reporting- Program Performance HAMP Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		-	-
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Borrowers Denied		-	-
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		-	-
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		-	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		-	-
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		-	-
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		-	-
Median 1st Lien Housing Payment After Assistance		-	-
Median 2nd Lien Housing Payment Before Assistance		-	-
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		-	-
Median 1st Lien UPB After Program Entry		-	-
Median 2nd Lien UPB Before Program Entry		-	-
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		-	-
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		-	-
Assistance Characteristics			
Assistance Provided to Date		-	-
Total Lender/Servicer Assistance Amount		N/A	N/A
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		-	-
<i>Current</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		-	-
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		-	-
%		0.00%	0.00%

South Carolina

HFA Performance Data Reporting- Program Performance HAMP Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFF Program (Program Completion/Transition or Alternative Outcomes)	-	-
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	-	-
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	-	-
	%	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	-	-
	%	0.00%	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	-	-
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	-
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	-
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	-
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	-
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		15	102
% of Total Number of Applications		1.20%	7.46%
<i>Denied</i>			
Number of Borrowers Denied		4	18
% of Total Number of Applications		0.32%	1.32%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	19
% of Total Number of Applications		0.24%	1.39%
<i>In Process</i>			
Number of Borrowers In Process		1,229	N/A
% of Total Number of Applications		98.24%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1,251	1,368
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	5
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$976.21	\$1,002.78
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$126,526.00	\$140,757.09
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		65,000.00	495,503.74
Total Lender/Service Assistance Amount		N/A	N/A
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		399	151
<i>Current</i>			
Number		1	3
%		6.67%	2.94%
<i>Delinquent (30+)</i>			
Number		-	1
%		0.00%	0.98%
<i>Delinquent (60+)</i>			
Number		-	2
%		0.00%	1.96%
<i>Delinquent (90+)</i>			
Number		14	96
%		93.33%	94.12%

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	102
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	-	1
	%	0.00%	0.98%
	<i>Cancelled</i>		
	Number	-	-
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
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	9	75
	%	60.00%	73.53%
	<i>Deed in Lieu</i>		
	Number	6	26
	%	40.00%	25.49%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

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 to the lender/servicer on behalf of the borrower.
	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 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 have applied for the specific program.
	Denied	
	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.
	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 have 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 have applied for the specific program.
	Total	
	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 borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Cumulative 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). 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 borrowers.
	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 borrowers current at the time assistance is received.
	%	Percent 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.
	%	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 borrowers 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 borrowers 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.
	%	Percent of 90+ days delinquent borrowers 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 who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<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.
	%	Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<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.
	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention¹	
Six Months	Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	