

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1 Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	572	10211
3	Number of Unique Borrowers Denied Assistance	37	2206
4	Number of Unique Borrowers Withdrawn from Program	36	1636
5	Number of Unique Borrowers in Process	N/A	158
6	Total Number of Unique Borrower Applicants	N/A	14211
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$7,862,986	\$139,269,038
9	Total Spent on Administrative Support, Outreach, and Counseling	\$345,095	\$16,427,950
10 Geographic Breakdown (by County)			
11	Adair	0	34
12	Allen	0	16
13	Anderson	1	47
14	Ballard	1	12
15	Barren	0	23
16	Bath	2	41
17	Bell	0	218
18	Boone	6	390
19	Bourbon	3	45
20	Boyd	7	111
21	Boyle	3	40
22	Bracken	0	11
23	Breathitt	0	63
24	Breckinridge	0	17
25	Bullitt	2	173
26	Butler	0	13
27	Caldwell	0	6
28	Calloway	0	16
29	Campbell	3	186
30	Carlisle	1	12
31	Carroll	1	16
32	Carter	3	49
33	Casey	0	10
34	Christian	5	104
35	Clark	3	54
36	Clay	1	85
37	Clinton	0	4
38	Crittenden	1	4
39	Cumberland	1	2
40	Daviess	2	73
41	Edmonson	0	10
42	Elliott	0	8
43	Estill	0	16
44	Fayette	9	666
45	Fleming	0	26
46	Floyd	1	98
47	Franklin	1	81
48	Fulton	0	10
49	Gallatin	1	22
50	Garrard	1	43
51	Grant	2	70
52	Graves	0	34
53	Grayson	0	19
54	Green	0	15
55	Greenup	4	86
56	Hancock	1	8
57	Hardin	21	199
58	Harlan	2	185
59	Harrison	0	23
60	Hart	0	16
61	Henderson	1	27
62	Henry	0	33
63	Hickman	0	7
64	Hopkins	0	28
65	Jackson	1	29
66	Jefferson	347	2681
67	Jessamine	2	113
68	Johnson	1	72
69	Kenton	69	686
70	Knot	2	95
71	Knox	4	117
72	Larue	0	19
73	Laurel	3	135

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
74	Lawrence	1	39
75	Lee	0	15
76	Leslie	1	127
77	Letcher	0	157
78	Lewis	2	28
79	Lincoln	1	40
80	Livingston	0	2
81	Logan	0	15
82	Lyon	1	5
83	Madison	2	73
84	Magoffin	0	10
85	Marion	0	2
86	Marshall	2	189
87	Martin	1	18
88	Mason	1	30
89	McCracken	0	24
90	McCreary	0	20
91	McLean	0	27
92	Meade	1	33
93	Menifee	2	18
94	Mercer	1	34
95	Metcalfe	0	7
96	Monroe	2	7
97	Montgomery	4	78
98	Morgan	1	35
99	Muhlenberg	0	16
100	Nelson	1	100
101	Nicholas	0	22
102	Ohio	0	16
103	Oldham	0	72
104	Owen	0	24
105	Owsley	0	16
106	Pendleton	0	26
107	Perry	5	244
108	Pike	5	210
109	Powell	0	30
110	Pulaski	1	93
111	Robertson	0	4
112	Rockcastle	0	24
113	Rowan	0	35
114	Russell	2	61
115	Scott	3	114
116	Shelby	1	61
117	Simpson	1	25
118	Spencer	1	34
119	Taylor	1	27
120	Todd	0	9
121	Trigg	0	8
122	Trimble	0	7
123	Union	1	11
124	Warren	2	118
125	Washington	1	18
126	Wayne	0	15
127	Webster	0	9
128	Whitley	3	114
129	Wolfe	1	13
130	Woodford	1	50

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
131	Home Mortgage Disclosure Act (HMDA)		
132	Borrower		
133	Race		
134	American Indian or Alaskan Native	2	29
135	Asian	7	52
136	Black or African American	71	1213
137	Native Hawaiian or other Pacific Islander	1	19
138	White	470	8811
139	Information not provided by borrower	21	87
140	Ethnicity		
141	Hispanic or Latino	25	218
142	Not Hispanic or Latino	529	9916
143	Information not provided by borrower	18	77
144	Sex		
145	Male	345	5635
146	Female	219	4514
147	Information not provided by borrower	8	62
148	Co-Borrower		
149	Race		
150	American Indian or Alaskan Native	2	13
151	Asian	2	20
152	Black or African American	12	267
153	Native Hawaiian or other Pacific Islander	0	103
154	White	138	4043
155	Information not provided by borrower	11	27
156	Ethnicity		
157	Hispanic or Latino	10	77
158	Not Hispanic or Latino	149	4377
159	Information not provided by borrower	6	19
160	Sex		
161	Male	46	1194
162	Female	113	3262
163	Information not provided by borrower	6	17

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.

Kentucky				
HFA Performance Data Reporting- Program Performance				
Kentucky Unemployment Bridge Program				
			QTD	Cumulative
1	Program Intake/Evaluation			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		174	8931
4	% of Total Number of Applications		N/A	69.48%
5	<i>Denied</i>			
6	Number of Borrowers Denied		37	2206
7	% of Total Number of Applications		N/A	17.16%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		36	1559
10	% of Total Number of Applications		N/A	12.13%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	158
13	% of Total Number of Applications		N/A	1.23%
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	12854
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		703	729
20	Median 1st Lien Housing Payment After Assistance		0	0
21	Median Length of Time Borrower Receives Assistance		N/A	11
22	Median Assistance Amount		746	770
23	Assistance Characteristics			
24	Assistance Provided to Date		\$4,257,023	\$124,443,098
25	Other Characteristics			
26	<i>Current</i>			
27	Number		90	4929
28	%		51.72%	55.19%
29	<i>Delinquent (30+)</i>			
30	Number		21	1141
31	%		12.07%	12.78%
32	<i>Delinquent (60+)</i>			
33	Number		24	1080
34	%		13.80%	12.09%
35	<i>Delinquent (90+)</i>			
36	Number		39	1781
37	%		22.41%	19.94%
38	Borrower Income (\$)			
39	Above \$90,000		0.57%	0.65%
40	\$70,000- \$89,000		1.15%	1.16%
41	\$50,000- \$69,000		1.72%	3.90%
42	Below \$50,000		96.55%	94.29%
43	Hardship			
44	Unemployment		123	6,986
45	Underemployment		24	1,645
46	Divorce		0	1
47	Medical Condition		27	290
48	Death		0	1
49	Other		0	8

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
Program Outcomes			
50			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	261	7269
Alternative Outcomes			
52			
53	<i>Foreclosure Sale</i>		
54	Number	0	79
55	%	0.00%	1.09%
56	<i>Cancelled</i>		
57	Number	0	143
58	%	0.00%	1.97%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.12%
62	<i>Short Sale</i>		
63	Number	0	22
64	%	0.00%	0.30%
Program Completion/ Transition			
65			
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	672
71	%	0.00%	9.24%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	158
74	%	0.00%	2.17%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	261	6186
77	%	100.00%	85.10%

Kentucky			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	398	1280
4	% of Total Number of Submissions	N/A	94.33%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	77
10	% of Total Number of Submissions	N/A	5.67%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1357
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	125000	125000
20	Median Credit Score	700	701
21	Median DTI	30%	26%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$3,605,963	\$14,825,940
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	8.79%	7.42%
27	\$70,000- \$89,000	15.58%	10.94%
28	\$50,000- \$69,000	30.15%	20.70%
29	Below \$50,000	45.48%	60.94%
30	Home Mortgage Disclosure Act (HMDA)		

Kentucky				
HFA Performance Data Reporting- Program Performance				
Hardest Hit Fund Down Payment Assistance Program				
			QTD	Cumulative
	<i>Borrower</i>			
	<i>Race</i>			
	American Indian or Alaskan Native		0	3
	Asian		7	18
	Black or African American		51	171
	Native Hawaiian or other Pacific Islander		1	1
	White		318	1000
	Information not provided by borrower		21	87
	<i>Ethnicity</i>			
	Hispanic or Latino		25	63
	Not Hispanic or Latino		355	1140
	Information not provided by borrower		18	77
	<i>Sex</i>			
	Male		255	723
	Female		135	503
	Information not provided by borrower		8	54
	<i>Co-Borrower</i>			
	<i>Race</i>			
	American Indian or Alaskan Native		0	0
	Asian		1	2
	Black or African American		6	17
	Native Hawaiian or other Pacific Islander		0	0
	White		50	186
	Information not provided by borrower		11	27
	<i>Ethnicity</i>			
	Hispanic or Latino		2	11
	Not Hispanic or Latino		58	200
	Information not provided by borrower		8	21
	<i>Sex</i>			
	Male		9	51
	Female		53	164
	Information not provided by borrower		6	17
	Geographic Breakdown (by Targeted Area)			
	Christian		4	34
	Hardin		20	62
	Jefferson		315	933
	Kenton		59	251

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 total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.	
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.	
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.	
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.	
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.	
Program Expenditures		
Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.	
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).	
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.	
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.	
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>Denied</i>		
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.	
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.	
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>In Process</i>		
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.	
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.	
<i>Total</i>		
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).	
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median 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 disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
Other Characteristics		
<i>Current</i>		
Number	Number of borrowers current at the time of application.	
%	Number of current borrowers divided by the total number of approved applicants.	
<i>Delinquent (30+)</i>		
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.	
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.	
<i>Delinquent (60+)</i>		
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.	
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.	
<i>Delinquent (90+)</i>		
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	

Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
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		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

Deed-in-Lieu	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category 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 received a recast/rearmortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category 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 paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
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% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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.

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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HFA Performance Data Reporting - Program Notes

Unemployment Bridge Program	Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Hardest Hit Fund Down Payment Assistance Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.