Kentucky
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	181	10392
3	Number of Unique Borrowers Denied Assistance	34	2240
4	Number of Unique Borrowers Withdrawn from Program	25	1661
5	Number of Unique Borrowers in Process	N/A	792
6	Total Number of Unique Borrower Applicants	N/A	15085
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$4,426,424	$143,695,461
9	Total Spent on Administrative Support, Outreach, and Counseling	$334,624	$16,762,574
10	**Geographic Breakdown (by County)**		
11	Adair	0	34
12	Allen	0	16
13	Anderson	1	48
14	Ballard	1	13
15	Barren	1	24
16	Bath	0	41
17	Bell	5	223
18	Boone	2	392
19	Bourbon	2	47
20	Boyd	5	116
21	Boyle	2	42
22	Bracken	0	11
23	Breathitt	1	64
24	Breckinridge	0	17
25	Bullitt	1	174
26	Butler	0	13
27	Caldwell	0	6
28	Calloway	0	16
29	Campbell	3	189
30	Carlisle	1	13
31	Carroll	1	17
32	Carter	1	50
33	Casey	0	10
34	Christian	1	105
35	Clark	1	55
36	Clay	2	87
37	Clinton	0	4
38	Crittenden	0	4
39	Cumberland	0	2
40	Daviess	0	73
41	Edmonson	0	10
42	Elliott	1	9
43	Estill	1	17
44	Fayette	16	682
45	Fleming	0	26
46	Floyd	7	105
47	Franklin	0	81
48	Fulton	0	10
49	Gallatin	0	22
50	Garrard	0	43
51	Grant	1	71
52	Graves	5	39
53	Grayson	0	19
54	Green	0	15
55	Greenup	2	88
56	Hancock	0	8
57	Hardin	5	204
58	Harlan	1	186
59	Harrison	0	23
60	Hart	0	16
61	Henderson	1	28
62	Henry	2	35
63	Hickman	0	7
64	Hopkins	3	31
65	Jackson	0	29
66	Jefferson	42	2723
67	Jessamine	3	116
68	Johnson	2	74
69	Kenton	17	703
70	Knott	1	96
71	Knox	0	117
72	Larue	0	19
73	Laurel	2	137

			Kentucky		
		HFA Performance Data Reporting- Borrower Characteristics			
				QTD	Cumulative
74		Lawrence		1	40
75		Lee		0	15
76		Leslie		0	127
77		Letcher		1	158
78		Lewis		0	28
79		Lincoln		0	40
80		Livingston		0	2
81		Logan		0	15
82		Lyon		0	5
83		Madison		2	75
84		Magoffin		0	10
85		Marion		0	2
86		Marshall		5	194
87		Martin		0	18
88		Mason		1	31
89		McCracken		3	27
90		McCreary		0	20
91		McLean		1	28
92		Meade		2	35
93		Menifee		0	18
94		Mercer		0	34
95		Metcalfe		0	7
96		Monroe		0	7
97		Montgomery		1	79
98		Morgan		1	36
99		Muhlenberg		0	16
100		Nelson		0	100
101		Nicholas		0	22
102		Ohio		0	16
103		Oldham		0	72
104		Owen		0	24
105		Owsley		1	17
106		Pendleton		0	26
107		Perry		4	248
108		Pike		2	212
109		Powell		2	32
110		Pulaski		0	93
111		Robertson		0	4
112		Rockcastle		0	24
113		Rowan		2	37
114		Russell		0	61
115		Scott		1	115
116		Shelby		0	61
117		Simpson		1	26
118		Spencer		0	34
119		Taylor		0	27
120		Todd		0	9
121		Trigg		0	8
122		Trimble		0	7
123		Union		0	11
124		Warren		3	121
125		Washington		1	19
126		Wayne		0	15
127		Webster		0	9
128		Whitley		3	117
129		Wolfe		0	13
130		Woodford		0	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	0	29
135	Asian	0	52
136	Black or African American	30	1243
137	Native Hawaiian or other Pacific Islander	0	19
138	White	150	8961
139	Information not provided by borrower	1	88
140	*Ethnicity*		
141	Hispanic or Latino	3	221
142	Not Hispanic or Latino	177	10093
143	Information not provided by borrower	1	78
144	*Sex*		
145	Male	99	5734
146	Female	81	4595
147	Information not provided by borrower	1	63
148	*Co-Borrower*		
149	*Race*		
150	American Indian or Alaskan Native	0	13
151	Asian	0	20
152	Black or African American	6	273
153	Native Hawaiian or other Pacific Islander	0	103
154	White	61	4104
155	Information not provided by borrower	1	28
156	*Ethnicity*		
157	Hispanic or Latino	2	79
158	Not Hispanic or Latino	65	4442
159	Information not provided by borrower	1	20
160	*Sex*		
161	Male	22	1216
162	Female	45	3307
163	Information not provided by borrower	1	18

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	*Approved*		
3	Number of Borrowers Receiving Assistance	165	9096
4	% of Total Number of Applications	N/A	69.72%
5	*Denied*		
6	Number of Borrowers Denied	34	2240
7	% of Total Number of Applications	N/A	17.17%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	25	1584
10	% of Total Number of Applications	N/A	12.14%
11	*In Process*		
12	Number of Borrowers In Process	N/A	127
13	% of Total Number of Applications	N/A	0.97%
14	*Total*		
15	Total Number of Borrowers Applied	N/A	13047
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	643	727
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	740	770
23	**Assistance Characteristics**		
24	Assistance Provided to Date	$3,737,364	$128,180,461
25	**Other Characteristics**		
26	*Current*		
27	Number	99	5028
28	%	60.00%	55.28%
29	*Delinquent (30+)*		
30	Number	19	1160
31	%	11.52%	12.75%
32	*Delinquent (60+)*		
33	Number	12	1092
34	%	7.27%	12.01%
35	*Delinquent (90+)*		
36	Number	35	1816
37	%	21.21%	19.96%
38	**Borrower Income ($)**		
39	Above $90,000	0.00%	0.64%
40	$70,000- $89,000	0.61%	1.15%
41	$50,000- $69,000	3.03%	3.88%
42	Below $50,000	96.36%	94.33%
43	**Hardship**		
44	Unemployment	123	7,109
45	Underemployment	19	1,664
46	Divorce	0	1
47	Medical Condition	23	313
48	Death	0	1
49	Other	0	8

Kentucky

HFA Performance Data Reporting- Program Performance
Kentucky Unemployment Bridge Program

			QTD	Cumulative
50	**Program Outcomes**			
51		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	252	7521
52	**Alternative Outcomes**			
53		*Foreclosure Sale*		
54		Number	0	79
55		%	0.00%	1.05%
56		*Cancelled*		
57		Number	0	143
58		%	0.00%	1.90%
59		*Deed in Lieu*		
60		Number	0	9
61		%	0.00%	0.12%
62		*Short Sale*		
63		Number	0	22
64		%	0.00%	0.29%
65	**Program Completion/ Transition**			
66		*Loan Modification Program*		
67		Number	N/A	N/A
68		%	N/A	N/A
69		*Re-employed/ Regain Appropriate Employment Level*		
70		Number	1	673
71		%	0.40%	8.93%
72		*Reinstatement/Current/Payoff*		
73		Number	0	158
74		%	0.00%	2.10%
75		\		
76		Number	251	6437
77		%	99.60%	85.60%

Kentucky

HFA Performance Data Reporting- Program Performance
Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Funded*		
3	Number of Borrowers Receiving Assistance	16	1296
4	% of Total Number of Submissions	N/A	63.59%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	77
10	% of Total Number of Submissions	N/A	3.78%
11	*In Process*		
12	Number of Borrowers In Process	N/A	665
13	% of Total Number of Submissions	N/A	32.63%
14	*Total*		
15	Total Number of Borrowers Submitted for Assistance	N/A	2038
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	112000	125250
20	Median Credit Score	726	702
21	Median DTI	25%	23%
22	**Assistance Characteristics**		
23	Assistance Provided to Date	$689,060	$15,515,000
24	**Borrower Characteristics**		
25	**Borrower Income ($)**		
26	Above $90,000	12.50%	7.41%
27	$70,000- $89,000	18.75%	11.03%
28	$50,000- $69,000	43.75%	20.99%
29	Below $50,000	25.00%	60.57%
30	**Home Mortgage Disclosure Act (HMDA)**		

Kentucky

HFA Performance Data Reporting- Program Performance
Hardest Hit Fund Down Payment Assistance Program

			QTD	Cumulative
31		**Borrower**		
32		*Race*		
33		American Indian or Alaskan Native	0	3
34		Asian	0	18
35		Black or African American	2	173
36		Native Hawaiian or other Pacific Islander	0	1
37		White	13	1013
38		Information not provided by borrower	1	88
39		*Ethnicity*		
40		Hispanic or Latino	0	63
41		Not Hispanic or Latino	15	1155
42		Information not provided by borrower	1	78
43		*Sex*		
44		Male	9	732
45		Female	6	509
46		Information not provided by borrower	1	55
47		**Co-Borrower**		
48		*Race*		
49		American Indian or Alaskan Native	0	0
50		Asian	0	2
51		Black or African American	0	17
52		Native Hawaiian or other Pacific Islander	0	0
53		White	2	188
54		Information not provided by borrower	1	28
55		*Ethnicity*		
56		Hispanic or Latino	0	11
57		Not Hispanic or Latino	2	202
58		Information not provided by borrower	1	22
59		*Sex*		
60		Male	0	51
61		Female	2	166
62		Information not provided by borrower	1	18
63	**Geographic Breakdown (by Targeted Area)**			
64		Christian	0	34
65		Hardin	0	62
66		Jefferson	14	947
67		Kenton	2	253

<table>

Data Dictionary			
HFA Performance Data Reporting - Borrower Characteristics			
The Following Data Points Are To Be Reported In Aggregate For All Programs:			

</table>

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 decisioned 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	**Tota**l 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		
	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 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.
	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 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 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 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.e.*, 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. This field may be calculated differently for unemployment assistance programs.
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		
	Current	
	Number	Number of borrowers current at the time of application.
	%	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 of application.
	%	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 of application.
	%	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 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		
	Foreclosure Sale	
	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.
	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

<center>**HFA Performance Data Reporting - Program Performance**</center> <center>**The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:**</center>		

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		
	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 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.
	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.

<center>**HFA Performance Data Reporting - Program Performance**</center> <center>**The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:**</center>		

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 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
	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 refinance), 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/reamortization of the prinicipal 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 refinance), 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 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 to 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 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 Transition Assistance Programs:

Program Completion/ Transition

	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category 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 intended outcome of the program.
	%	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 May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

	Approved/Funded	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	Denied/Cancelled	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	Withdrawn	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	In Process	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
	Total	
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

	Funded	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	Denied	
	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.
	Withdrawn	
	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.
	In Process	
	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.
	Total	
	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		
	Loan Characteristics at Origination	
	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).
	Assistance Characteristics	
	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)		
	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.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
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.