

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	45	12901
3	Number of Unique Borrowers Denied Assistance	33	2506
4	Number of Unique Borrowers Withdrawn from Program	47	1855
5	Number of Unique Borrowers in Process	N/A	57
6	Total Number of Unique Borrower Applicants	N/A	17319
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$236,584	\$174,214,728
9	Total Spent on Administrative Support, Outreach, and Counseling	\$46,243	\$18,641,051
10	Geographic Breakdown (by County)		
11	Adair	0	35
12	Allen	0	16
13	Anderson	0	57
14	Ballard	0	16
15	Barren	0	28
16	Bath	0	48
17	Bell	1	244
18	Boone	0	422
19	Bourbon	0	58
20	Boyd	0	136
21	Boyle	3	52
22	Bracken	0	13
23	Breathitt	0	65
24	Breckinridge	1	18
25	Bullitt	0	188
26	Butler	0	13
27	Caldwell	0	7
28	Calloway	0	18
29	Campbell	0	203
30	Carlisle	0	13
31	Carroll	0	18
32	Carter	0	63
33	Casey	1	11
34	Christian	0	417
35	Clark	0	65
36	Clay	0	94
37	Clinton	0	4
38	Crittenden	0	4
39	Cumberland	0	4
40	Daviess	1	82
41	Edmonson	0	10
42	Elliott	0	9
43	Estill	0	18
44	Fayette	3	758
45	Fleming	0	34
46	Floyd	0	111
47	Franklin	0	95
48	Fulton	0	10
49	Gallatin	0	22
50	Garrard	0	47
51	Grant	0	75
52	Graves	0	50
53	Grayson	0	21
54	Green	0	17
55	Greenup	0	101
56	Hancock	0	9
57	Hardin	1	276
58	Harlan	1	192
59	Harrison	0	23

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
60	Hart	0	17
61	Henderson	0	34
62	Henry	0	37
63	Hickman	0	7
64	Hopkins	0	34
65	Jackson	0	36
66	Jefferson	12	3968
67	Jessamine	0	127
68	Johnson	0	79
69	Kenton	1	915
70	Knott	0	101
71	Knox	0	126
72	Larue	0	19
73	Laurel	0	149
74	Lawrence	0	44
75	Lee	0	17
76	Leslie	2	133
77	Letcher	0	163
78	Lewis	0	30
79	Lincoln	1	45
80	Livingston	0	2
81	Logan	0	16
82	Lyon	0	5
83	Madison	1	92
84	Magoffin	0	11
85	Marion	0	2
86	Marshall	0	202
87	Martin	0	19
88	Mason	0	42
89	McCracken	2	44
90	McCreary	0	21
91	McLean	0	28
92	Meade	0	40
93	Menifee	0	22
94	Mercer	1	39
95	Metcalfe	0	7
96	Monroe	0	7
97	Montgomery	0	90
98	Morgan	0	39
99	Muhlenberg	0	19
100	Nelson	2	109
101	Nicholas	0	26
102	Ohio	0	18
103	Oldham	0	75
104	Owen	0	27
105	Owsley	0	17
106	Pendleton	0	26
107	Perry	0	259
108	Pike	0	226
109	Powell	0	36
110	Pulaski	0	101
111	Robertson	0	5
112	Rockcastle	1	27
113	Rowan	0	42
114	Russell	1	65
115	Scott	3	127
116	Shelby	0	68
117	Simpson	0	28
118	Spencer	2	38

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
119	Taylor	0	28
120	Todd	0	11
121	Trigg	0	10
122	Trimble	0	8
123	Union	0	13
124	Warren	3	142
125	Washington	0	23
126	Wayne	1	21
127	Webster	0	9
128	Whitley	0	129
129	Wolfe	0	15
130	Woodford	0	54
131	Home Mortgage Disclosure Act (HMDA)		
132	Borrower		
133	Race		
134	American Indian or Alaskan Native	1	39
135	Asian	0	77
136	Black or African American	8	1660
137	Native Hawaiian or other Pacific Islander	0	22
138	White	36	10806
139	Information not provided by borrower	0	297
140	Ethnicity		
141	Hispanic or Latino	1	317
142	Not Hispanic or Latino	44	12287
143	Information not provided by borrower	0	297
144	Sex		
145	Male	24	6994
146	Female	21	5683
147	Information not provided by borrower	0	224
148	Co-Borrower		
149	Race		
150	American Indian or Alaskan Native	0	16
151	Asian	0	27
152	Black or African American	1	317
153	Native Hawaiian or other Pacific Islander	0	103
154	White	11	4623
155	Information not provided by borrower	0	80
156	Ethnicity		
157	Hispanic or Latino	0	96
158	Not Hispanic or Latino	12	4994
159	Information not provided by borrower	0	76
160	Sex		
161	Male	5	1404
162	Female	7	3698
163	Information not provided by borrower	0	64
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	45	9979
4	% of Total Number of Applications	N/A	69.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	33	2506
7	% of Total Number of Applications	N/A	17.50%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	47	1778
10	% of Total Number of Applications	N/A	12.42%
11	<i>In Process</i>		
12	Number of Borrowers In Process	NA	57
13	% of Total Number of Applications	N/A	0.40%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	14320
16	Number of Borrowers Participating in Other HFA HFF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	875	729
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	1529	763
23	Assistance Characteristics		
24	Assistance Provided to Date	\$236,584	\$142,419,728
25	Other Characteristics		
26	<i>Current</i>		
27	Number	33	5549
28	%	73.33%	55.61%
29	<i>Delinquent (30+)</i>		
30	Number	6	1286
31	%	13.33%	12.89%
32	<i>Delinquent (60+)</i>		
33	Number	3	1181
34	%	6.67%	11.83%
35	<i>Delinquent (90+)</i>		
36	Number	3	1963
37	%	6.67%	19.67%
38	Borrower Income (\$)		
39	Above \$90,000	4.44%	0.67%
40	\$70,000- \$89,000	4.44%	1.30%
41	\$50,000- \$69,000	26.68%	4.14%
42	Below \$50,000	64.44%	93.89%
43	Hardship		
44	Unemployment	32	7,730
45	Underemployment	10	1,805
46	Divorce	0	1

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
47	Medical Condition	3	434
48	Death	0	1
49	Other	0	8
Program Outcomes			
51	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	2	9926
Alternative Outcomes			
<i>Foreclosure Sale</i>			
54	Number	0	79
55	%	0.00%	0.80%
<i>Cancelled</i>			
57	Number	0	146
58	%	0.00%	1.47%
<i>Deed in Lieu</i>			
60	Number	0	9
61	%	0.00%	0.09%
<i>Short Sale</i>			
63	Number	0	22
64	%	0.00%	0.22%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
67	Number	N/A	N/A
68	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
70	Number	0	673
71	%	0.00%	6.78%
<i>Reinstatement/Current/Payoff</i>			
73	Number	2	260
74	%	100.00%	2.62%
<i>Other - Borrower Still Owns Home</i>			
76	Number	0	8737
77	%	0.00%	88.02%

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	0	2922
4	% of Total Number of Submissions	N/A	97.43%
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	2.57%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2999
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	0	127500
20	Median Credit Score	0	695
21	Median DTI	0%	39%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$0	\$31,795,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	8.25%
27	\$70,000- \$89,000	0.00%	13.07%
28	\$50,000- \$69,000	0.00%	26.80%
29	Below \$50,000	0.00%	51.88%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	5
34	Asian	0	37
35	Black or African American	0	464
36	Native Hawaiian or other Pacific Islander	0	2
37	White	0	2117
38	Information not provided by borrower	0	297
39	Ethnicity		
40	Hispanic or Latino	0	142
41	Not Hispanic or Latino	0	2483
42	Information not provided by borrower	0	297
43	Sex		
44	Male	0	1551
45	Female	0	1155
46	Information not provided by borrower	0	216

Kentucky			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	0	7
51	Black or African American	0	40
52	Native Hawaiian or other Pacific Islander	0	0
53	White	0	376
54	Information not provided by borrower	0	80
55	Ethnicity		
56	Hispanic or Latino	0	24
57	Not Hispanic or Latino	0	401
58	Information not provided by borrower	0	78
59	Sex		
60	Male	0	112
61	Female	0	327
62	Information not provided by borrower	0	64
63	Geographic Breakdown (by Targeted Area)		
64	Christian	0	339
65	Hardin	0	124
66	Jefferson	0	2035
67	Kenton	0	424

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 on 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.
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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.

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 on 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 on 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. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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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.

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 nearest hundredth.
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 assistance under this program.
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 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 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 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

<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 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.
<i>Reinstatement/Current/Payoff</i>	
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.
<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 Transition Assistance Programs:

Program Completion/ Transition

<i>Short Sale</i>	
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.
<i>Deed-in-Lieu</i>	
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

<i>Approved/Funded</i>	
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.
<i>Denied/Cancelled</i>	
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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. 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 decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
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 decided 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.
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HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

<i>Funded</i>	
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.