



This document describes Nevada Affordable Housing Assistance Corporation's (NAHAC) Hardest-Hit Fund (HHF) data that NAHAC is required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All NAHAC HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained NAHAC records. Data should be reported by NAHAC, the State of Nevada's Eligible Entity, by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by NAHAC. Program specific data is separated into reporting tabs for each individual program.

Revised Report

During a review of NAHAC records, it was observed that several clients were not notated as participating in multiple programs. This report was updated and posted December 21, 2011.

See the footnotes on the individual programs for revisions.

Template Version Date: May 2011

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	114	115
	Number of Unique Borrowers Denied Assistance	178	199
	Number of Unique Borrowers Withdrawn from Program	90	91
	Number of Unique Borrowers in Process	254	254
	Total Number of Unique Borrower Applicants ¹	636	659
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	3%	3%
	\$50,000- \$69,000	9%	8%
	Below \$50,000	88%	89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110%- 119%	0%	0%
	100%- 109%	0%	0%
	90%- 99%	1%	1%
	80%- 89%	4%	4%
	Below 80%	95%	95%
Geographic Breakdown (by county)			
	Carson City	1	1
	Churchill	2	2
	Clark	72	73
	Douglas	0	0
	Elko	0	0
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	0
	Lander	0	0
	Lincoln	0	0
	Lyon	4	4
	Mineral	0	0
	Nye	0	0
	Pershing	0	0
	Storey	0	0
	Washoe	35	35
	White Pine	0	0
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	1	1
	Asian	3	3
	Black or African American	8	8
	Native Hawaiian or other Pacific Islander	0	0
	White	78	79
	Information Not Provided by Borrower	24	24
	Ethnicity		
	Hispanic or Latino	17	17
	Not Hispanic or Latino	84	85
	Information Not Provided by Borrower	13	13

Nevada				
HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative	
	Sex			
	Male	72	73	
	Female	40	40	
	Information Not Provided by Borrower	2	2	
	Co-Borrower			
	Race			
	American Indian or Alaskan Native	0	0	
	Asian	1	1	
	Black or African American	0	0	
	Native Hawaiian or other Pacific Islander	1	1	
	White	33	34	
	Information Not Provided by Borrower	19	19	
	Ethnicity			
	Hispanic or Latino	6	6	
	Not Hispanic or Latino	37	38	
	Information Not Provided by Borrower	11	11	
	Sex			
	Male	10	10	
	Female	43	44	
	Information Not Provided by Borrower	1	1	
Hardship				
	Unemployment	47	48	
	Underemployment	63	63	
	Divorce	1	1	
	Medical Condition	0	0	
	Death	0	0	
	Other	3	3	
Current Loan to Value Ratio (LTV)				
	<100%	17%	17%	
	100%-109%	4%	4%	
	110%-120%	5%	5%	
	>120%	74%	74%	
Current Combined Loan to Value Ratio (CLTV)				
	<100%	16%	16%	
	100%-119%	10%	10%	
	120%-139%	21%	21%	
	140%-159%	11%	11%	
	>=160%	42%	42%	
Delinquency Status (%)				
	Current	64%	64%	
	30+	7%	7%	
	60+	4%	4%	
	90+	25%	25%	
Household Size				
	1	37	37	
	2	36	37	
	3	11	11	
	4	17	17	
	5+	13	13	

1. Total Cumulative lowered from 694 to 659 to reflect clients applying to multiple programs.

Nevada			
HHF Performance Data Reporting- Program Performance			
Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		11	11
% of Total Number of Applications		84.62%	52.38%
<i>Denied</i>			
Number of Applications Denied		0	8
% of Total Number of Applications		0.00%	38.10%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Applications In Process		2	2
% of Total Number of Applications		15.38%	9.52%
<i>Total</i>			
Total Number of Applications Received		13	21
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1970.02	1970.02
Median 1st Lien Housing Payment After Assistance		799.91	799.91
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		323448	323448
Median 1st Lien UPB After Program Entry		206519.1	206519.1
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		138508	138508
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		25000	25000
Assistance Characteristics			
Assistance Provided ¹		275000	275000
Total Lender/Servicer Assistance Amount		1021823	1021823
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		113508.2	113508.2
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		5	5
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		1	1
%		9.10%	9.10%
<i>Delinquent (90+)</i>			
Number		10	10
%		90.90%	90.90%
Program Outcomes			

Nevada			
HHF Performance Data Reporting- Program Performance			
Principal Reduction Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes commitments to be paid in 3 installments over 3 years.

2. Borrower still owns home

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		26	26
% of Total Number of Applications		16.56%	15.76%
<i>Denied</i>			
Number of Applications Denied ³		30	38
% of Total Number of Applications		19.12%	23.03%
<i>Withdrawn</i>			
Number of Applications Withdrawn		4	4
% of Total Number of Applications		2.54%	2.42%
<i>In Process</i>			
Number of Applications In Process		97	97
% of Total Number of Applications		61.78%	58.79%
<i>Total</i>			
Total Number of Applications Received		157	165
Number of Borrowers Participating in Other HFA HHF Programs or Program Components ⁴		41	41
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1284	1284
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		85	85
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		165349	165349
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		9512	9512
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		9512	9512
Median Length of time Borrower Receives Assistance		1	1
Median Assistance Amount		9512	9512
Assistance Characteristics			
Assistance Provided to Date		272988	272988
Total Lender/Servicer Assistance Amount		70510	70510
Borrowers Receiving Lender/Servicer Match (%)		13.00%	13.00%
Median Lender/Servicer Assistance per Borrower		35255	35255
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		39	39
<i>Current</i>			
Number		17	17
%		65.38%	65.38%
<i>Delinquent (30+)</i>			
Number		1	1
%		3.85%	3.85%
<i>Delinquent (60+)</i>			
Number		2	2
%		7.69%	7.69%
<i>Delinquent (90+)</i>			
Number		6	6
%		23.08%	23.08%
Program Outcomes			

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

	QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	26	26
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	5	5
%	19.00%	19.00%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	0
%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	21	21
%	81.00%	81.00%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	0
%	0.00%	0.00%
Homeownership Retention²		
Six Months Number	N/A	0
Six Months %	N/A	0.00%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

2. Borrower still owns home

3. Cumulative Applications Denied increased by 8 to reflect Q1 Denials.

4. Borrowers Participating in Other HHF Programs increased by 39 to 41 total.

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Approved	1	1
% of Total Number of Applications	6.25%	6.25%
<i>Denied</i>		
Number of Applications Denied	0	0
% of Total Number of Applications	0.00%	0.00%
<i>Withdrawn</i>		
Number of Applications Withdrawn	0	0
% of Total Number of Applications	0.00%	0.00%
<i>In Process</i>		
Number of Applications In Process	15	15
% of Total Number of Applications	93.75%	93.75%
<i>Total</i>		
Total Number of Applications Received	16	16
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	2
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1441	1441
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	302031	302031
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	2574	2574
Assistance Characteristics		
Assistance Provided to Date	2574	2574
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	28	28
<i>Current</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (30+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (60+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (90+)</i>		
Number	1	1
%	100.00%	100.00%
Program Outcomes		

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

	QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Short Sale</i>		
Number	1	1
%	100.00%	100.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	N/A	N/A
%	N/A	N/A
Homeownership Retention		
Six Months Number	N/A	N/A
Six Months %	N/A	N/A
Twelve Months Number	N/A	N/A
Twelve Months %	N/A	N/A
Unreachable Number	N/A	N/A
Unreachable %	N/A	N/A

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		80	81
% of Total Number of Applications		16.16%	16.14%
<i>Denied</i>			
Number of Applications Denied		148	153
% of Total Number of Applications		29.90%	30.48%
<i>Withdrawn</i>			
Number of Applications Withdrawn		86	87
% of Total Number of Applications		17.37%	17.33%
<i>In Process</i>			
Number of Applications In Process		181	181
% of Total Number of Applications		36.57%	36.05%
<i>Total</i>			
Total Number of Applications Received		495	502
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		39	39
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1206.5	1206.5
Median 1st Lien Housing Payment After Assistance		858.52	858.52
Median 2nd Lien Housing Payment Before Assistance		269.99	269.99
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		180500	180500
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		37388	37388
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	2
Median Assistance Amount		441.53	441.53
Assistance Characteristics			
Assistance Provided ⁵		28990	29248
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		88	88
<i>Current</i>			
Number		58	58
%		72.50%	71.60%
<i>Delinquent (30+)</i>			
Number		7	8
%		8.75%	9.88%
<i>Delinquent (60+)</i>			
Number		1	1
%		1.25%	1.23%
<i>Delinquent (90+)</i>			
Number		14	14
%		17.50%	17.29%
Program Outcomes			

Nevada		
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program		
	QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	0
%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	0
%	0.00%	0.00%
Homeownership Retention²		
Six Months Number	N/A	0
Six Months %	N/A	0.00%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

2. Borrower still owns home

5. Assistance Provided adjusted from 81,316 to reflect payments made, vs. commitments for future payments.