



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count(1)</b>			
	Number of Unique Borrowers Receiving Assistance	88	5,539
	Number of Unique Borrowers Denied Assistance	109	2,787
	Number of Unique Borrowers Withdrawn from Program	50	6,065
	Number of Unique Borrowers in Process	69	N/A
	Total Number of Unique Borrower Applicants	316	14,391
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date (2)	\$942,723	\$85,773,306
	Total Spent on Administrative Support, Outreach, and Counseling	\$629,761	\$13,704,278
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	3.25%
	\$70,000- \$89,000	1.14%	4.24%
	\$50,000- \$69,000	3.41%	10.33%
	Below \$50,000	95.45%	82.18%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	1.14%	4.35%
	110%- 119%	0.00%	1.44%
	100%- 109%	0.00%	2.49%
	90%- 99%	1.14%	3.14%
	80%- 89%	1.14%	3.74%
	Below 80%	96.58%	84.84%
<b>Geographic Breakdown (by county)</b>			
	Carson City	0	95
	Churchill	0	23
	Clark	74	4,266
	Douglas	1	73
	Elko	1	11
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	1	6
	Lander	0	1
	Lincoln	0	1
	Lyon	2	132
	Mineral	0	0
	Nye	0	63
	Pershing	0	0
	Storey	0	2
	Washoe	9	860
	White Pine	0	6
<b>Home Mortgage Disclosure Act (HMDA)(3)</b>			
<b>Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	0	43
	Asian	2	224
	Black or African American	9	468
	Native Hawaiian or other Pacific Islander	0	50
	White	23	2,316
	Information Not Provided by Borrower	54	2,438
<b>Ethnicity</b>			
	Hispanic or Latino	17	814
	Not Hispanic or Latino	36	3,087
	Information Not Provided by Borrower	35	1,638
<b>Sex</b>			
	Male	40	2,661
	Female	47	2,523
	Information Not Provided by Borrower	1	355
<b>Co-Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	1	21

# Nevada

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Asian	1	132
	Black or African American	1	120
	Native Hawaiian or other Pacific Islander	0	24
	White	8	930
	Information Not Provided by Borrower	14	1,086
<b>Ethnicity</b>			
	Hispanic or Latino	4	303
	Not Hispanic or Latino	9	1,169
	Information Not Provided by Borrower	12	841
<b>Sex</b>			
	Male	12	815
	Female	11	1,300
	Information Not Provided by Borrower	2	198
<b>Hardship(4)</b>			
	Unemployment	48	2,314
	Underemployment	22	1,345
	Divorce	0	3
	Medical Condition	0	4
	Death	0	0
	Other	18	1,873
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	63.64%	29.68%
	100%-109%	7.95%	5.33%
	110%-120%	10.23%	6.61%
	>120%	18.18%	58.38%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	60.23%	26.68%
	100%-119%	18.18%	10.18%
	120%-139%	5.68%	9.86%
	140%-159%	5.68%	10.40%
	>=160%	10.23%	42.88%
<b>Delinquency Status (%)</b>			
	Current	47.73%	47.86%
	30+	6.81%	3.99%
	60+	9.09%	2.85%
	90+	36.37%	45.30%
<b>Household Size(5)</b>			
	1	27	1,946
	2	29	1,710
	3	10	733
	4	15	638
	5+	7	512

\*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format. All other Borrower Characteristic fields should be reported as %

\*\*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.

1) "Number of Unique Borrowers Receiving Assistance" have Cum Variance from Q3 of 1 due to posting errors.

2) Total Assistance Provided to date has a cumulative roll-forward variance of \$8,420 as we are reconciling between programs SDMS & Accounting system.

3) "HMDA "Characteristic data is being verified and may not balance Qtr over Qtr adj for Q2 2015 anticipated.

4) "Hardship" Characteristic data is being verified and may not balance Qtr over Qtr adj for Q2 2015 anticipated.

5) "Household Size "Characteristic data is being verified and may not balance Qtr over Qtr adj for Q2 2015 anticipated.

# Nevada

## HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
	<i>Approved (1)</i>		
	Number of Borrowers Receiving Assistance	0	1,208
	% of Total Number of Applications	0.00%	43.96%
	<i>Denied</i>		
	Number of Borrowers Denied	0	646
	% of Total Number of Applications	0.00%	23.51%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	0	894
	% of Total Number of Applications	0.00%	32.53%
	<i>In Process</i>		
	Number of Borrowers In Process	0	N/A
	% of Total Number of Applications	0.00%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied (2)	0	2,748
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	0	\$1,785
	Median 1st Lien Housing Payment After Assistance	0	\$1,419
	Median 2nd Lien Housing Payment Before Assistance	0	\$246
	Median 2nd Lien Housing Payment After Assistance	0	\$246
	Median 1st Lien UPB Before Program Entry	0	\$211,358
	Median 1st Lien UPB After Program Entry	0	\$171,348
	Median 2nd Lien UPB Before Program Entry	0	\$36,220
	Median 2nd Lien UPB After Program Entry	0	\$36,220
	Median Principal Forgiveness <sup>1</sup>	0	\$85,129
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	0	\$50,000
<b>Assistance Characteristics</b>			
	Assistance Provided to Date (3)	\$4,792	\$50,100,394
	Total Lender/Servicer Assistance Amount	\$0	\$11,876,405
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	38.95%
	Median Lender/Servicer Assistance per Borrower	\$0	\$50,000
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted	0	132
	<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 (4)	0	1,208
	%	0.00%	100.00%

# Nevada

## HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) (5)	0	1,208
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	41
	%	0.00%	3.39%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	281
	%	0.00%	23.26%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	2
	%	0.00%	0.17%
	<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	884
	%	0.00%	73.18%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1,151
	Six Months %	N/A	97.38%
	Twelve Months Number	N/A	1,085
	Twelve Months %	N/A	94.68%
	Twenty-four Months Number	N/A	165
	Twenty-four Months %	N/A	86.39%
	Unreachable Number	N/A	18
	Unreachable %	N/A	1.52%

1. Includes second mortgage settlement

2. Borrower still owns home

- 1) "Approved" have Cum Variance from Q3 of (7) due to posting errors.
- 2) "Total Number of Borrowers Applied" have Cum Variance from Q3 of 7 due to posting errors.
- 3) Total Assistance Provided to date has a value of \$4,792 for QTD, the payment went out in Q4 14 for borrower approved in a previous quarter. Has a cumulative roll-forward variance of (\$167,974) as we are reconciling between programs SDMS & Accounting system.
- 4) "Other Characteristics" Delinquent" have Cum Variance from Q3 of (7) due to posting errors.
- 5) "Borrowers No Longer in the HHF Program" have Cum Variance from Q3 of (7) due to posting errors.
- 6) "median 1st lien housing payment before assistance" & "median 1st lien housing payment after assistance" figures were transposed for 3rd quarter report shown.

# Nevada

## HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	0	412
	% of Total Number of Applications	0.00%	25.73%
	<i>Denied</i>		
	Number of Borrowers Denied	0	576
	% of Total Number of Applications	0.00%	35.98%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	0	613
	% of Total Number of Applications	0.00%	38.29%
	<i>In Process</i>		
	Number of Borrowers In Process	0	N/A
	% of Total Number of Applications	0.00%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	0	1,601
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	84
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	0	\$1,173
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	0	\$152
	Median 2nd Lien Housing Payment After Assistance	0	N/A
	Median 1st Lien UPB Before Program Entry	0	\$183,075
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	0	\$23,269
	Median 2nd Lien UPB After Program Entry	0	\$5,711
	Median Principal Forgiveness <sup>1</sup>	0	\$31,901
	Median Length of time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	0	\$11,090
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$0	\$4,680,948
	Total Lender/Servicer Assistance Amount	\$0	\$9,174,033
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	55.49%
	Median Lender/Servicer Assistance per Borrower	\$0	\$22,708
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted	0	59
	<i>Current</i>		
	Number	0	3
	%	0.00%	0.73%
	<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	0	409
	%	0.00%	99.27%

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## HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	412
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	7
	%	0.00%	1.70%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	0.49%
	<i>Short Sale</i>		
	Number	0	57
	%	0.00%	13.84%
<b>Program Completion/ Transition</b>			
	<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	4
	%	0.00%	0.97%
	<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	342
	%	0.00%	83.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	269
	Six Months %	N/A	91.19%
	Twelve Months Number	N/A	247
	Twelve Months %	N/A	86.06%
	Twenty-four Months Number	N/A	159
	Twenty-four Months %	N/A	74.30%
	Unreachable Number	N/A	12
	Unreachable %	N/A	4.07%

1. Includes second mortgage settlement

2. Borrower still owns home

1) Total Assistance Provided to date has a cumulative roll-forward variance of \$8,902 as we are reconciling between programs SDMS &

# Nevada

## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved (1)</i>			
Number of Borrowers Receiving Assistance		0	104
% of Total Number of Applications		0.00%	26.40%
<i>Denied</i>			
Number of Borrowers Denied		0	34
% of Total Number of Applications		0.00%	8.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	256
% of Total Number of Applications		0.00%	64.97%
<i>In Process</i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied (2)		0	394
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		0	\$1,443
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	\$207
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	\$219,000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	\$36,586
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	\$2,575
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$0	\$289,179
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted (3)		0	66
<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+) (4)</i>			
Number		0	104
%		0.00%	100.00%



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## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Program Outcomes (5)</b>			
	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	0	104
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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	0	104
	%	0.00%	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
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

- 1) "Number of Borrowers Receiving Assistance" has a Cum Variance (1) due to borrowers coded incorrectly.
- 2) "Total Number of Borrowers Applied" has a Cum Variance (1) due to borrows coded incorrectly
- 3) "Median Length of Time from Initial Request to Assistance Granted" has a Cum Variance 1 due to borrows coded incorrectly.
- 4) "Other Characteristics 90+" has a Cum Variance (1) due to borrows coded incorrectly.
- 5) Cumulative Variance (1) due to Reclass of a borrower coded incorrectly.

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	88	3,589
	% of Total Number of Applications	27.85%	38.13%
	<i>Denied (1)</i>		
	Number of Borrowers Denied	109	1,528
	% of Total Number of Applications	34.49%	16.23%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	50	4,295
	% of Total Number of Applications	15.82%	45.64%
	<i>In Process</i>		
	Number of Borrowers In Process	69	N/A
	% of Total Number of Applications	21.84%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied (2)	316	9,481
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	80
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$982	\$1,060
	Median 1st Lien Housing Payment After Assistance	0	\$79
	Median 2nd Lien Housing Payment Before Assistance	\$100	\$225
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$150,819	\$170,000
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$29,714	\$39,000
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	\$10
	Median Assistance Amount	\$2,476	\$9,635
<b>Assistance Characteristics</b>			
	Assistance Provided to Date (3)	\$937,931	\$29,090,506
	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
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted (4)	48	78
	<i>Current</i>		
	Number	42	2,465
	%	47.73%	68.68%
	<i>Delinquent (30+)</i>		
	Number	6	212
	%	6.82%	5.91%
	<i>Delinquent (60+)</i>		
	Number	8	154
	%	9.09%	4.29%
	<i>Delinquent (90+)</i>		
	Number	32	758
	%	36.36%	21.12%

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## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	105	1,439
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	4	140
	%	3.81%	9.73%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	13	20
	%	12.38%	1.39%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	21
	%	0.00%	1.46%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	30
	%	0.00%	2.08%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	1
	%	0.00%	0.07%
	<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	88	1,227
	%	83.81%	85.27%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,216
	Six Months %	N/A	98.74%
	Twelve Months Number	N/A	2,639
	Twelve Months %	N/A	96.45%
	Twenty-four Months Number	N/A	1,114
	Twenty-four Months %	N/A	84.71%
	Unreachable Number	N/A	167
	Unreachable %	N/A	4.83%

1. Includes second mortgage settlement

2. Borrower still owns home

1) "Number of Borrowers Denied" have Cum Variance from Q3 of 18 due to posting errors. .

2) "Number of Borrowers Applied" have Cum Variance from Q3 of (124) due to posting errors. .

3) Total Assistance Provided to date has a cumulative roll-forward variance of \$197,159 as we are reconciling between programs SDMS & Accounting system.

4) "Median Length of Time from Initial Request to Assistance Granted": a cumulative roll-forward variance of (49), this number will fluctuate based upon the current application process flow setup. Application processing time is dependent upon response from the borrower in the Pre-eligibility and Counseling queues.

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
	<i>Approved</i>		
	Number of Borrowers Receiving Assistance	0	226
	% of Total Number of Applications	0.00%	95.76%
	<i>Denied</i>		
	Number of Borrowers Denied	0	3
	% of Total Number of Applications	0.00%	1.27%
	<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	0	7
	% of Total Number of Applications	0.00%	2.97%
	<i>In Process</i>		
	Number of Borrowers In Process	0	N/A
	% of Total Number of Applications	0.00%	N/A
	<i>Total</i>		
	Total Number of Borrowers Applied	0	236
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	7
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	0	\$953
	Median 1st Lien Housing Payment After Assistance	0	\$75
	Median 2nd Lien Housing Payment Before Assistance	0	\$200
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	0	\$155,750
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	0	\$39,846
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	9
	Median Assistance Amount	0	\$7,580
<b>Assistance Characteristics</b>			
	Assistance Provided to Date (1)	\$0	\$1,612,279
	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
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted (2)	0	126
	<i>Current</i>		
	Number	0	183
	%	0.00%	76.44%
	<i>Delinquent (30+)</i>		
	Number	0	9
	%	0.00%	7.11%
	<i>Delinquent (60+)</i>		
	Number	0	4
	%	0.00%	4.44%
	<i>Delinquent (90+)</i>		
	Number	0	30
	%	0.00%	12.01%

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	52
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	1.92%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0.00%	3.85%
	<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	49
	%	0.00%	94.23%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	221
	Six Months %	N/A	98.66%
	Twelve Months Number	N/A	214
	Twelve Months %	N/A	95.96%
	Twenty-four Months Number	N/A	33
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	13
	Unreachable %	N/A	5.80%

1. Includes second mortgage settlement

2. Borrower still owns home

1) "Total Assistance Provided to Date" has a cumulative roll-forward variance of (\$11,863) as we are reconciling between programs SDMS & Accounting system.

2) "Median Length of Time from Initial Request to Assistance Granted" has a Cum Variance (1) due to borrows coded incorrectly.

# 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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and C	<b>Total</b> amount spent on administrative expenses to support the program(s).
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.

# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

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

### Household Size

All Categories	Household size at the time of assistance.
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## HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All 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 have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<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 was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<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 decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

### Program Characteristics

#### General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.

# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

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

Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching).

### Other Characteristics

Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.

### Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

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

### Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>	
Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

### Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.

# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

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

<i>Other - Borrower Still Owns Home</i>		
	Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention <sup>1</sup>		
	Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
	%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)