



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
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	46	5,466
3	Number of Unique Borrowers Denied Assistance	211	3,719
4	Number of Unique Borrowers Withdrawn from Program	227	5,938
5	Number of Unique Borrowers in Process	N/A	234
6	Total Number of Unique Borrower Applicants	N/A	15,357
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$1,611,983	\$94,689,751
9	Total Spent on Administrative Support, Outreach, and Counseling	\$670,651	\$18,440,446
10	Geographic Breakdown (by county)		
11	Carson City	1	89
12	Churchill	0	22
13	Clark	39	4,249
14	Douglas	1	70
15	Elko	1	13
16	Esmeralda	0	0
17	Eureka	0	0
18	Humboldt	0	4
19	Lander	1	2
20	Lincoln	0	1
21	Lyon	0	119
22	Mineral	0	0
23	Nye	1	63
24	Pershing	0	0
25	Storey	0	2
26	Washoe	2	826
27	White Pine	0	6
28	Home Mortgage Disclosure Act (HMDA)		
29	Borrower		
30	Race		
31	American Indian or Alaskan Native	0	40
32	Asian	4	199
33	Black or African American	5	428
34	Native Hawaiian or other Pacific Islander	0	68
35	White	27	2,262
36	Information Not Provided by Borrower	10	2,469
37	Ethnicity		
38	Hispanic or Latino	6	818
39	Not Hispanic or Latino	31	3,053
40	Information Not Provided by Borrower	9	1,595
41	Sex		
42	Male	21	2,034
43	Female	20	1,834
44	Information Not Provided by Borrower	5	1,598
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	0
48	Asian	0	3
49	Black or African American	0	5
50	Native Hawaiian or other Pacific Islander	0	2
51	White	0	7
52	Information Not Provided by Borrower	21	2,392
53	Ethnicity		
54	Hispanic or Latino	0	6
55	Not Hispanic or Latino	0	13
56	Information Not Provided by Borrower	21	2,390

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
57		Sex	
58	Male	4	563
59	Female	7	1,002
60	Information Not Provided by Borrower	10	844

Line 2 - Rollforward difference (-24 homeowners) was the calculated number of Unique Borrowers Receiving Assistance from 2011-2016 after completion of the data migration from DMS to NMAS

Line 9 - Rollforward difference of \$12,500.00 due to a bonus and settlement of EEOC claims deemed unallowable by Treasury in their April 2017 review that were paid back from non-HHF funds. Rollforward difference of \$66,896.00 due to the corresponding legal expenses from the HRC audit adjustment and legal fees associated with the Department of Labor investigation deemed unallowable. Rollforward difference of \$8,010.00 due to expenses deemed unallowable by Treasury in their April 2017 review that were paid back from non-HHF funds. Rollforward difference of \$35,566.00 due to travel and entertainment items deemed unallowable by Treasury in their April 2017 review that were paid back from non-HHF funds. Total of these differences amounts to \$122,972.

Lines 11-27 - Rollforward difference (+28 counties) was the calculated Geographic Breakdown (by county) from 2011-2016 after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD-these figures require further validation

Lines 31-36 - are the calculated HDMA-Borrower Race values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Lines 38-40 - are the calculated HDMA-Borrower Ethnicity values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Lines 42-44 - are the calculated HDMA-Borrower Sex values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Lines 47-52 - are the calculated HDMA-Co-Borrower Race values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Lines 54-56 - are the calculated HDMA-Co-Borrower Ethnicity values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Lines 58-60 - are the calculated HDMA-Co-Borrower Sex values after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD values

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	18	1,319
	% of Total Number of Applications	N/A	34.34%
<i>Denied</i>			
	Number of Borrowers Denied	119	1,232
	% of Total Number of Applications	N/A	32.07%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	154	1,164
	% of Total Number of Applications	N/A	30.30%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	126
	% of Total Number of Applications	N/A	3.28%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	3,841
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	32
17 Program Characteristics			
18 General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$1,121	\$1,309
	Median 1st Lien Housing Payment After Assistance	\$963	\$981
	Median 2nd Lien Housing Payment Before Assistance	\$98	\$344
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$237,231	\$207,058
	Median 1st Lien UPB After Program Entry	\$169,000	\$160,127
	Median 2nd Lien UPB Before Program Entry	\$14,629	\$32,983
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$0	\$83,261
	Median Assistance Amount	\$50,000	\$40,030
29 Assistance Characteristics			
	Assistance Provided to Date	\$1,185,232	\$55,222,593
31 Other Characteristics			
<i>Current</i>			
	Number	14	97
	%	77.78%	7.35%
<i>Delinquent (30+)</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Delinquent (60+)</i>			
	Number	1	1
	%	5.56%	0.08%
<i>Delinquent (90+)</i>			
	Number	3	1,221
	%	16.67%	92.57%
44 Current Combined Loan to Value Ratio (CLTV)			
	<100%	11.11%	1.86%
	100%-119%	27.78%	11.45%
	120%-139%	33.33%	21.50%
	140%-159%	27.78%	24.05%
	>=160%	0.00%	41.14%
50 Borrower Income (\$)			
	Above \$90,000	5.56%	7.76%
	\$70,000- \$89,000	5.56%	7.38%
	\$50,000- \$69,000	38.89%	17.01%
	Below \$50,000	50.00%	67.85%
55 Hardship			
	Unemployment	0	5
	Underemployment	7	42
	Divorce	1	4
	Medical Condition	3	8
	Death	1	5
	Other	6	1,255

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	18	1,319
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	41
70	%	0.00%	3.11%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	282
80	%	0.00%	21.38%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	2
83	%	0.00%	0.15%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	18	994
86	%	100.00%	75.36%

Line 30 Cumulative value (\$55,222,593) - \$7,108.74 was classified in error to the Mortgage Assistance Alternative Program at the end of 2013, and was reclassified to the Principal Reduction Program in Q4 2016 to correct the error.

Lines 45-49 - Rollforward difference (-26 Program Characteristics-CLTV) for cumulative CLTV was the calculated from 2011-2016 after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD-some Market Values could not be located-further validation is required

Lines 56-61 Cumulative value - prior to September 2015, homeowners submitted their own applications and were allowed to select multiple hardships as a part of the application process. Beginning in Q1 2017, any prior hardships with multiple selections have been placed in the category **Other**

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	6	457
	% of Total Number of Applications	N/A	24.54%
<i>Denied</i>			
	Number of Borrowers Denied	8	760
	% of Total Number of Applications	N/A	40.82%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	5	643
	% of Total Number of Applications	N/A	34.53%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	2
	% of Total Number of Applications	N/A	0.11%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	1,862
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	113
17 Program Characteristics			
18 General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$1,233	\$999
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$282	\$199
	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
	Median 1st Lien UPB Before Program Entry	\$223,165	\$169,856
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$52,507	\$34,523
	Median 2nd Lien UPB After Program Entry	\$0	\$0
	Median Principal Forgiveness	\$7,115	\$7,750
	Median Assistance Amount	\$30,824	\$11,041
29 Assistance Characteristics			
	Assistance Provided to Date	\$238,286	\$6,398,147
31 Other Characteristics			
<i>Current</i>			
	Number	3	39
	%	50.00%	8.53%
<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	3	418
	%	50.00%	91.47%
44 Current Combined Loan to Value Ratio (CLTV)			
	<100%	0.00%	13.88%
	100%-119%	0.00%	8.37%
	120%-139%	66.67%	11.67%
	140%-159%	33.33%	11.89%
	>=160%	0.00%	54.19%
50 Borrower Income (\$)			
	Above \$90,000	0.00%	7.23%
	\$70,000- \$89,000	33.33%	7.28%
	\$50,000- \$69,000	33.33%	14.67%
	Below \$50,000	33.33%	70.82%
55 Hardship			
	Unemployment	0	26
	Underemployment	2	31
	Divorce	0	1
	Medical Condition	1	5
	Death	0	0
	Other	3	394

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	457
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	8
67	%	0.00%	1.75%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	2
73	%	0.00%	0.44%
74	<i>Short Sale</i>		
75	Number	0	58
76	%	0.00%	12.69%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	6	389
83	%	100.00%	85.12%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	0
86	%	0.00%	0.00%

Lines 45-49 - Rollforward difference (-3 Program Characteristics-CLTV) for cumulative CLTV was calculated from 2011-2016 after completion of the data migration from DMS to NMAS plus the 2017 Q1 QTD-some Market Values could not be located-further validation is required

Lines 56-61 Cumulative value - prior to September 2015, homeowners submitted their own applications and were allowed to select multiple hardships as a part of the application process. Beginning in Q1 2017, any prior hardships with multiple selections have been placed in the category **Other**

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	13	3,729
4	% of Total Number of Applications	N/A	36.90%
5	<i>Denied</i>		
6	Number of Borrowers Denied	39	1,914
7	% of Total Number of Applications	N/A	18.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	43	4,445
10	% of Total Number of Applications	N/A	43.98%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	19
13	% of Total Number of Applications	N/A	0.19%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	10,107
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	83
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$942	\$1,004
20	Median 1st Lien Housing Payment After Assistance	\$0	\$75
21	Median Length of Time Borrower Receives Assistance	N/A	9
22	Median Assistance Amount	\$2,208	\$9,000
23	Assistance Characteristics		
24	Assistance Provided to Date	\$47,873	\$31,032,521
25	Other Characteristics		
26	<i>Current</i>		
27	Number	5	2,523
28	%	38.46%	67.66%
29	<i>Delinquent (30+)</i>		
30	Number	3	224
31	%	23.08%	6.01%
32	<i>Delinquent (60+)</i>		
33	Number	1	161
34	%	7.69%	4.32%
35	<i>Delinquent (90+)</i>		
36	Number	4	821
37	%	30.77%	22.02%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.41%
40	\$70,000- \$89,000	0.00%	3.19%
41	\$50,000- \$69,000	0.00%	9.66%
42	Below \$50,000	100.00%	84.73%
43	Hardship		
44	Unemployment	12	37
45	Underemployment	1	103
46	Divorce	0	4
47	Medical Condition	0	33
48	Death	0	2
49	Other	0	3,550

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	0	3,716
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	70
55	%	0.00%	1.88%
56	<i>Cancelled</i>		
57	Number	0	148
58	%	0.00%	3.98%
59	<i>Deed in Lieu</i>		
60	Number	0	6
61	%	0.00%	0.16%
62	<i>Short Sale</i>		
63	Number	0	137
64	%	0.00%	3.69%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	21
68	%	N/A	0.57%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	30
71	%	0.00%	0.81%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	147
74	%	0.00%	3.96%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	3,157
77	%	0.00%	84.96%

Lines 44-49 Cumulative value - prior to September 2015, homeowners submitted their own applications and were allowed to select multiple hardships as a part of the application process. Beginning in Q1 2017, any prior hardships with multiple selections have been placed in the category **Other**

Nevada

HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	10	10
4	% of Total Number of Applications	N/A	6.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	45	45
7	% of Total Number of Applications	N/A	29.03%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	26	26
10	% of Total Number of Applications	N/A	16.77%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	74
13	% of Total Number of Applications	N/A	47.74%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	155
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	\$10,959	\$10,959
20	Assistance Characteristics		
21	Assistance Provided to Date	\$140,593	\$140,593
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	1	1
31	%	10.00%	10.00%
32	<i>Delinquent (90+)</i>		
33	Number	9	9
34	%	90.00%	90.00%
35	Borrower Income (\$)		
36	Above \$90,000	30.00%	30.00%
37	\$70,000- \$89,000	20.00%	20.00%
38	\$50,000- \$69,000	10.00%	10.00%
39	Below \$50,000	40.00%	40.00%
40	Hardship		
41	Unemployment	0	0
42	Underemployment	4	4
43	Divorce	0	0
44	Medical Condition	1	1
45	Death	0	0
46	Other	5	5
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	10

Nevada

HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	0	0
65	%	0.00%	0.00%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	0
68	%	0.00%	0.00%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	10	10
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	0
74	%	N/A	0.00%

Lines 41-46 Cumulative value - prior to September 2015, homeowners submitted their own applications and were allowed to select multiple hardships as a part of the application process. Beginning in Q1 2017, any prior hardships with multiple selections have been placed in the category Other

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	104
4	% of Total Number of Applications	N/A	26.40%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	34
7	% of Total Number of Applications	N/A	8.63%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	256
10	% of Total Number of Applications	N/A	64.97%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	394
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	N/A	\$2,575
20	Assistance Characteristics		
21	Assistance Provided to Date	N/A	\$289,179
22	Other Characteristics		
23	<i>Current</i>		
24	Number	N/A	0
25	%	N/A	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	N/A	0
28	%	N/A	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	N/A	0
31	%	N/A	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	N/A	104
34	%	N/A	100.00%
35	Program Outcomes		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	104
37	Alternative Outcomes		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Cancelled</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	Program Completion/ Transition		
45	<i>Short Sale</i>		
46	Number	N/A	104
47	%	N/A	100.00%
48	<i>Deed in Lieu</i>		
49	Number	N/A	0
50	%	N/A	0.00%

Nevada

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

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	226
4	% of Total Number of Applications	N/A	95.76%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	3
7	% of Total Number of Applications	N/A	1.27%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	7
10	% of Total Number of Applications	N/A	2.97%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	236
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	7
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$953
20	Median 1st Lien Housing Payment After Assistance	N/A	\$75
21	Median Length of Time Borrower Receives Assistance	N/A	9
22	Median Assistance Amount	N/A	\$7,580
23	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$1,606,718
25	Other Characteristics		
26	<i>Current</i>		
27	Number	N/A	183
28	%	N/A	80.97%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	9
31	%	N/A	3.98%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	4
34	%	N/A	1.77%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	30
37	%	N/A	13.28%
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	226
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	2
43	%	N/A	0.88%
44	<i>Cancelled</i>		
45	Number	N/A	1
46	%	N/A	0.44%
47	<i>Deed in Lieu</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Short Sale</i>		
51	Number	N/A	5
52	%	N/A	2.21%

Nevada

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

		QTD	Cumulative
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	N/A	2
56	%	N/A	0.88%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	0
59	%	N/A	0.00%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	8
62	%	N/A	3.54%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	208
65	%	N/A	92.04%

Line 24 Cumulative value (\$1,606,718) - \$7,108.74 was classified in error to the Mortgage Assistance Alternative Program at the end of 2013, and was reclassified to the Principal Reduction Program in Q4 2016 to correct the error.

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.

Data Dictionary

<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 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.
<i>Total</i>		
Total Number of Borrowers Applied		Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
<i>Current</i>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ days delinquent at the time of application.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Data Dictionary

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 mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
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.

Data Dictionary

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 HFA 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 HFA 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.
<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.

Data Dictionary

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

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HFA 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 HFA 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.

Data Dictionary

Program Completion/ Transition

<i>Loan Modification Program</i>		
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.
<i>Reinstatement/Current/Payoff</i>		
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.
<i>Other</i>		
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.

Data Dictionary

	>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.

Data Dictionary

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 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.
<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 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.
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Data Dictionary

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>i.e.</i> , 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.
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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.

Data Dictionary

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>		
<i>Race</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
<i>Race</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
	All Categories	All totals for the aggregate number of borrowers assisted.

Geographic Breakdown (by County)

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

	Mortgage Assistance Program	Program provides monthly mortgage assistance to borrowers who have experienced a loss of income due to involuntary unemployment. The assistance will pay the contractual monthly mortgage payment and non-escrowed HOA and/or taxes.
	Principal Reduction Program	Program provides principal reduction assistance in conjunction with a loan modification, reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
	Second Mortgage Reduction Plan	Program provides assistance to reduce or eliminate a second mortgage or lien to reduce any severe negative equity and/or create an affordable payment.
	Mortgage Reinstatement Assistance Program	Program provides assistance to borrowers that are delinquent due to a qualifying hardship; the assistance will cure the delinquency of a mortgage as well as any non-escrowed HOA's and/or taxes.
	Short Sale Acceleration Program	Provided transition assistance for a homeowner who has been lender-approved for a short sale or deed-in-lieu. This program has since been discontinued and is no longer offered.
	Mortgage Assistance Program Alternative	Provided monthly mortgage payment and reinstatement assistance for homeowners on a fixed income due to retirement or disability. Homeowners must contribute a minimum partial payment. This program has since been discontinued and is no longer offered.