



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.

Template Version Date: August 2018

Nevada

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	97	5,883
3	Number of Unique Borrowers Denied Assistance	206	4,860
4	Number of Unique Borrowers Withdrawn from Program	213	7,177
5	Number of Unique Borrowers in Process	N/A	1,081
6	Total Number of Unique Borrower Applicants	516	19,001
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$4,190,578	\$110,882,292
9	Total Spent on Administrative Support, Outreach, and Counseling	\$519,215	\$21,223,152
Geographic Breakdown (by county)			
10			
11	Carson City	1	93
12	Churchill	0	23
13	Clark	79	4,604
14	Douglas	2	74
15	Elko	1	17
16	Esmeralda	0	0
17	Eureka	0	0
18	Humboldt	0	4
19	Lander	0	2
20	Lincoln	0	1
21	Lyon	2	127
22	Mineral	0	0
23	Nye	2	70
24	Pershing	0	0
25	Storey	0	2
26	Washoe	10	860
27	White Pine	0	6
Home Mortgage Disclosure Act (HMDA)			
28			
29	Borrower		
30	Race		
31	American Indian or Alaskan Native	0	42
32	Asian	10	228
33	Black or African American	14	502
34	Native Hawaiian or other Pacific Islander	2	75
35	White	43	2,472
36	Information Not Provided by Borrower	28	2,564
37	Ethnicity		
38	Hispanic or Latino	17	905
39	Not Hispanic or Latino	57	3,326
40	Information Not Provided by Borrower	23	1,652
41	Sex		
42	Male	48	2,233
43	Female	46	2,038
44	Information Not Provided by Borrower	3	1,612
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	1	1
48	Asian	1	14
49	Black or African American	2	13
50	Native Hawaiian or other Pacific Islander	0	4

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
51	White	16	73
52	Information Not Provided by Borrower	24	2,486
53	<i>Ethnicity</i>		
54	Hispanic or Latino	9	33
55	Not Hispanic or Latino	16	80
56	Information Not Provided by Borrower	19	2,478
57	<i>Sex</i>		
58	Male	15	620
59	Female	27	1,108
60	Information Not Provided by Borrower	2	863

Line 1 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 9 - Cumulative admin expenses had a rollforward difference of \$52,555.06 due to legal fees which were removed from previous income and expenses, based on those costs and associated revenues becoming unallowable upon settlement of the legal case per CFR 200 Cost Principles, and should have been added back to deferred revenues instead of adjusting prior income or expense balances.

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HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	35	1,487
3	% of Total Number of Applications	N/A	29.87%
<i>Denied</i>			
5	Number of Borrowers Denied	103	1,852
6	% of Total Number of Applications	N/A	37.20%
<i>Withdrawn</i>			
8	Number of Borrowers Withdrawn	48	1,633
9	% of Total Number of Applications	N/A	32.80%
<i>In Process</i>			
11	Number of Borrowers In Process	N/A	6
12	% of Total Number of Applications	N/A	0.12%
<i>Total</i>			
14	Total Number of Borrowers Applied	N/A	4,978
15	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	46
17 Program Characteristics			
18 General Characteristics			
19	Median 1st Lien Housing Payment Before Assistance	\$1,280	\$1,341
20	Median 1st Lien Housing Payment After Assistance	\$1,019	\$998
21	Median 2nd Lien Housing Payment Before Assistance	\$352	\$267
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$194,809	\$209,362
24	Median 1st Lien UPB After Program Entry	\$167,312	\$163,981
25	Median 2nd Lien UPB Before Program Entry	\$49,938	\$37,160
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$86,517	\$78,376
28	Median Assistance Amount	\$96,908	\$48,140
29 Assistance Characteristics			
30	Assistance Provided to Date	\$2,875,999	\$67,536,115
31 Other Characteristics			
<i>Current</i>			
32	Number	18	193
33	%	51.43%	12.98%
<i>Delinquent (30+)</i>			
35	Number	0	12
36	%	0.00%	0.81%
<i>Delinquent (60+)</i>			
38	Number	1	10
39	%	2.86%	0.67%
<i>Delinquent (90+)</i>			
41	Number	16	1,272
42	%	45.71%	85.54%
44 Current Combined Loan to Value Ratio (CLTV)			
45	<100%	54.29%	5.87%
46	100%-119%	25.71%	12.34%
47	120%-139%	11.43%	20.98%
48	140%-159%	5.71%	22.73%
49	>=160%	2.86%	38.08%
50 Borrower Income (\$)			
51	Above \$90,000	0.00%	7.31%
52	\$70,000- \$89,000	2.86%	6.88%
53	\$50,000- \$69,000	17.14%	16.93%
54	Below \$50,000	80.00%	68.89%

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HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
55	Hardship		
56	Unemployment	0	5
57	Underemployment	2	66
58	Divorce	0	8
59	Medical Condition	2	19
60	Death	1	8
61	Other	30	1,381
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	35	1,487
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%	2.76%
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%	18.96%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	2
83	%	0.00%	0.13%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	35	1162
86	%	100.00%	78.14%

Lines 56 - 61 may not be completely accurate by line item. The prior database was not tracked with this information correctly. NAHAC is in the process of validating all of the data in its database as part of a system migration. During this process, all historical hardship information will be updated in order to show this information correctly by program.

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	5	476
3	% of Total Number of Applications	N/A	24.90%
<i>Denied</i>			
5	Number of Borrowers Denied	2	780
6	% of Total Number of Applications	N/A	40.79%
<i>Withdrawn</i>			
8	Number of Borrowers Withdrawn	1	656
9	% of Total Number of Applications	N/A	34.31%
<i>In Process</i>			
11	Number of Borrowers In Process	N/A	0
12	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
14	Total Number of Borrowers Applied	N/A	1,912
15	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	120
17 Program Characteristics			
18 General Characteristics			
19	Median 1st Lien Housing Payment Before Assistance	\$1,578	\$1,137
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	\$616	\$265
22	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
23	Median 1st Lien UPB Before Program Entry	\$216,745	\$185,726
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$65,662	\$36,891
26	Median 2nd Lien UPB After Program Entry	\$0	\$0
27	Median Principal Forgiveness	\$23,019	\$22,172
28	Median Assistance Amount	\$50,000	\$16,167
29 Assistance Characteristics			
30	Assistance Provided to Date	\$217,971	\$7,130,395
31 Other Characteristics			
<i>Current</i>			
32	Number	5	53
33	%	100.00%	11.13%
<i>Delinquent (30+)</i>			
35	Number	0	1
36	%	0.00%	0.21%
<i>Delinquent (60+)</i>			
38	Number	0	1
39	%	0.00%	0.21%
<i>Delinquent (90+)</i>			
41	Number	0	421
42	%	0.00%	88.45%
44 Current Combined Loan to Value Ratio (CLTV)			
45	<100%	0.00%	13.53%
46	100%-119%	40.00%	8.67%
47	120%-139%	60.00%	12.89%
48	140%-159%	0.00%	12.68%
49	>=160%	0.00%	52.23%
50 Borrower Income (\$)			
51	Above \$90,000	0.00%	6.94%
52	\$70,000- \$89,000	40.00%	8.04%
53	\$50,000- \$69,000	20.00%	14.71%
54	Below \$50,000	40.00%	70.30%

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
55	Hardship		
56	Unemployment	0	26
57	Underemployment	1	34
58	Divorce	0	1
59	Medical Condition	0	6
60	Death	0	0
61	Other	4	409
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	5	476
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	8
67	%	0.00%	1.68%
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%	0.42%
74	<i>Short Sale</i>		
75	Number	0	58
76	%	0.00%	12.18%
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	5	408
83	%	100.00%	85.71%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

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HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	N/A	104
3	% of Total Number of Applications	N/A	26.40%
<i>Denied</i>			
5	Number of Borrowers Denied	N/A	34
6	% of Total Number of Applications	N/A	8.63%
<i>Withdrawn</i>			
8	Number of Borrowers Withdrawn	N/A	256
9	% of Total Number of Applications	N/A	64.97%
<i>In Process</i>			
11	Number of Borrowers In Process	N/A	N/A
12	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
14	Total Number of Borrowers Applied	N/A	394
15	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			
<i>Current</i>			
23	Number	N/A	0
24	%	N/A	0.00%
<i>Delinquent (30+)</i>			
26	Number	N/A	0
27	%	N/A	0.00%
<i>Delinquent (60+)</i>			
29	Number	N/A	0
30	%	N/A	0.00%
<i>Delinquent (90+)</i>			
32	Number	N/A	104
33	%	N/A	100.00%
35 Program Outcomes			
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	104
37 Alternative Outcomes			
<i>Foreclosure Sale</i>			
38	Number	N/A	0
39	%	N/A	0.00%
<i>Cancelled</i>			
41	Number	N/A	0
42	%	N/A	0.00%
44 Program Completion/ Transition			
<i>Short Sale</i>			
45	Number	N/A	104
46	%	N/A	100.00%
<i>Deed in Lieu</i>			
48	Number	N/A	0
49	%	N/A	0.00%

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	43	3,902
3	% of Total Number of Applications	N/A	37.10%
<i>Denied</i>			
5	Number of Borrowers Denied	16	2,012
6	% of Total Number of Applications	N/A	19.13%
<i>Withdrawn</i>			
8	Number of Borrowers Withdrawn	21	4,599
9	% of Total Number of Applications	N/A	43.73%
<i>In Process</i>			
11	Number of Borrowers In Process	N/A	4
12	% of Total Number of Applications	N/A	0.04%
<i>Total</i>			
14	Total Number of Borrowers Applied	N/A	10,517
15	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	\$1,313	\$1,039
20	Median 1st Lien Housing Payment After Assistance	\$0	\$129
21	Median Length of Time Borrower Receives Assistance	N/A	8
22	Median Assistance Amount	\$2,693	\$2,413
23 Assistance Characteristics			
24	Assistance Provided to Date	\$743,948	\$32,853,655
25 Other Characteristics			
<i>Current</i>			
26	Number	25	2,616
27	%	58.14%	67.04%
<i>Delinquent (30+)</i>			
29	Number	7	244
30	%	16.28%	6.25%
<i>Delinquent (60+)</i>			
32	Number	5	180
33	%	11.63%	4.61%
<i>Delinquent (90+)</i>			
35	Number	6	862
36	%	13.95%	22.09%
38 Borrower Income (\$)			
39	Above \$90,000	0.00%	2.31%
40	\$70,000- \$89,000	0.00%	3.08%
41	\$50,000- \$69,000	4.65%	9.62%
42	Below \$50,000	95.35%	84.99%
43 Hardship			
44	Unemployment	1	71
45	Underemployment	0	107
46	Divorce	0	4
47	Medical Condition	0	33
48	Death	0	2
49	Other	42	3,685
50 Program Outcomes			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	19	3,749

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	70
55	%	0.00%	1.87%
56	<i>Cancelled</i>		
57	Number	2	150
58	%	10.53%	4.00%
59	<i>Deed in Lieu</i>		
60	Number	0	6
61	%	0.00%	0.16%
62	<i>Short Sale</i>		
63	Number	0	138
64	%	0.00%	3.68%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	0	21
68	%	0.00%	0.56%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	9	47
71	%	47.37%	1.25%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	150
74	%	0.00%	4.00%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	8	3167
77	%	42.11%	84.48%

Lines 44 - 49 may not be completely accurate by line item. The prior database was not tracked with this information correctly. NAHAC is in the process of validating all of the data in its database as part of a system migration. During this process, all historical hardship information will be updated in order to show this information correctly by program.

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HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	18	82
3	% of Total Number of Applications	N/A	9.92%
<i>Denied</i>			
5	Number of Borrowers Denied	85	454
6	% of Total Number of Applications	N/A	54.90%
<i>Withdrawn</i>			
8	Number of Borrowers Withdrawn	35	283
9	% of Total Number of Applications	N/A	34.22%
<i>In Process</i>			
11	Number of Borrowers In Process	N/A	8
12	% of Total Number of Applications	N/A	0.97%
<i>Total</i>			
14	Total Number of Borrowers Applied	N/A	827
15	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17 Program Characteristics			
18 General Characteristics			
19	Median Assistance Amount	\$13,212	\$13,212
20 Assistance Characteristics			
21	Assistance Provided to Date	\$352,659	\$1,466,229
22 Other Characteristics			
<i>Current</i>			
23	Number	0	0
24	%	0.00%	0.00%
<i>Delinquent (30+)</i>			
26	Number	0	2
27	%	0.00%	2.44%
<i>Delinquent (60+)</i>			
29	Number	1	6
30	%	5.56%	7.32%
<i>Delinquent (90+)</i>			
32	Number	17	74
33	%	94.44%	90.24%
35 Borrower Income (\$)			
36	Above \$90,000	11.00%	13.17%
37	\$70,000- \$89,000	22.00%	16.91%
38	\$50,000- \$69,000	28.00%	26.66%
39	Below \$50,000	39.00%	43.26%
40 Hardship			
41	Unemployment	0	0
42	Underemployment	1	11
43	Divorce	0	0
44	Medical Condition	0	3
45	Death	0	2
46	Other	17	66
47 Program Outcomes			
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	18	82

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HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
49 Alternative Outcomes			
<i>Foreclosure Sale</i>			
50	Number	0	0
51	%	0.00%	0.00%
<i>Cancelled</i>			
53	Number	0	0
54	%	0.00%	0.00%
<i>Deed in Lieu</i>			
56	Number	0	0
57	%	0.00%	0.00%
<i>Short Sale</i>			
59	Number	0	0
60	%	0.00%	0.00%
62 Program Completion/ Transition			
<i>Loan Modification Program</i>			
63	Number	0	0
64	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
66	Number	0	0
67	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
69	Number	18	82
70	%	100.00%	100.00%
<i>Other - Borrower Still Owns Home</i>			
72	Number	0	0
73	%	0.00%	0.00%

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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%

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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%

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HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Funded</i>			
2			
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	N/A	0.00%
<i>Denied</i>			
5			
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
8			
9	Number of Borrowers Withdrawn	108	108
10	% of Total Number of Submissions	N/A	9.22%
<i>In Process</i>			
11			
12	Number of Borrowers In Process	N/A	1063
13	% of Total Number of Submissions	N/A	90.78%
<i>Total</i>			
14			
15	Total Number of Borrowers Submitted for Assistance	N/A	1,171
16	Number of Borrowers that Previously Participated in Other HFA HFF Programs	0	0
17 Program Characteristics			
18 Loan Characteristics at Origination			
19	Median Purchase Price	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
22 Assistance Characteristics			
23	Assistance Provided to Date	\$0	\$0
24 Borrower Characteristics			
25 Borrower Income (\$)			
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	0.00%
28	\$50,000- \$69,000	0.00%	0.00%
29	Below \$50,000	0.00%	0.00%
30 Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
31			
32	American Indian or Alaskan Native	0	0
33	Asian	0	0
34	Black or African American	0	0
35	Native Hawaiian or other Pacific Islander	0	0
36	White	0	0
37	Information not provided by borrower	0	0
38			
Ethnicity			
39			
40	Hispanic or Latino	0	0
41	Not Hispanic or Latino	0	0
42	Information not provided by borrower	0	0
43			
Sex			
44			
45	Male	0	0
46	Female	0	0
47	Information not provided by borrower	0	0
Co-Borrower			
Race			
48			
49	American Indian or Alaskan Native	0	0
50	Asian	0	0
51	Black or African American	0	0
52	Native Hawaiian or other Pacific Islander	0	0
53	White	0	0
54	Information not provided by borrower	0	0
55			
Ethnicity			
56			
57	Hispanic or Latino	0	0
58	Not Hispanic or Latino	0	0
59	Information not provided by borrower	0	0

Nevada

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
59	Sex		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	89011	0	0
65	89030	0	0
66	89031	0	0
67	89032	0	0
68	89048	0	0
69	89060	0	0
70	89081	0	0
71	89101	0	0
72	89102	0	0
73	89103	0	0
74	89104	0	0
75	89106	0	0
76	89107	0	0
77	89108	0	0
78	89109	0	0
79	89110	0	0
80	89115	0	0
81	89118	0	0
82	89119	0	0
83	89120	0	0
84	89121	0	0
85	89122	0	0
86	89128	0	0
87	89142	0	0
88	89146	0	0
89	89156	0	0
90	89169	0	0

Lines 3 - 13, Lines 26 - 29: NAHAC had not released any funds for the DPA Program as of 6/30/2018 (end of 2nd qtr). 0 Borrowers had received Assistance. All applicants are either In Process or Withdrawn

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.e., funded borrowers only).	
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.	
Assistance Characteristics		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
Other Characteristics		
<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.	
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

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 HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<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 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 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.
>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.

Data Dictionary

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.

Data Dictionary

<i>In Process</i>		
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.	
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.	
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
Program Characteristics		
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.	
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.	
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.	
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.	
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.	
Geographic Breakdown (by City/County)		
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.	
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs		
Program Intake/Evaluation		
<i>Funded</i>		
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.	
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.	
<i>Denied</i>		
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.	
<i>Withdrawn</i>		
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.	
<i>In Process</i>		
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.	
<i>Total</i>		
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).	

Data Dictionary

Program Characteristics

Loan Characteristics at Origination

Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).

Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
---------------------	------------------------------------------------------------------------

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Home Mortgage Disclosure Act (HMDA)

Borrower

Race

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Ethnicity

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Sex

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Co-Borrower

Race

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Ethnicity

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Sex

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	------------------------------------------------------------

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
----------------	---------------------------------------------------------------

HFA Performance Data Reporting - Program Notes

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.