



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

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

# Nevada

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>1 Unique Borrower Count</b>			
2	Number of Unique Borrowers Receiving Assistance	57	5,940
3	Number of Unique Borrowers Denied Assistance	126	4,986
4	Number of Unique Borrowers Withdrawn from Program	70	7,357
5	Number of Unique Borrowers in Process	N/A	1,081
6	Total Number of Unique Borrower Applicants	253	19,364
<b>7 Program Expenditures (\$)</b>			
8	Total Assistance Provided to Date	\$2,336,672	\$113,218,964
9	Total Spent on Administrative Support, Outreach, and Counseling	\$501,129	\$21,724,281
<b>10 Geographic Breakdown (by county)</b>			
11	Carson City	0	93
12	Churchill	1	24
13	Clark	45	4,649
14	Douglas	0	74
15	Elko	0	17
16	Esmeralda	0	0
17	Eureka	0	0
18	Humboldt	0	4
19	Lander	0	2
20	Lincoln	0	1
21	Lyon	2	129
22	Mineral	0	0
23	Nye	2	72
24	Pershing	0	0
25	Storey	0	2
26	Washoe	7	867
27	White Pine	0	6
<b>28 Home Mortgage Disclosure Act (HMDA)</b>			
<i><b>Borrower</b></i>			
<i><b>Race</b></i>			
31	American Indian or Alaskan Native	0	42
32	Asian	7	235
33	Black or African American	6	508
34	Native Hawaiian or other Pacific Islander	0	75
35	White	29	2,501
36	Information Not Provided by Borrower	15	2,579
<i><b>Ethnicity</b></i>			
38	Hispanic or Latino	10	915
39	Not Hispanic or Latino	38	3,364
40	Information Not Provided by Borrower	9	1,661
<i><b>Sex</b></i>			
42	Male	19	2,252
43	Female	35	2,073
44	Information Not Provided by Borrower	3	1,615
<i><b>Co-Borrower</b></i>			
<i><b>Race</b></i>			
47	American Indian or Alaskan Native	0	1
48	Asian	1	15
49	Black or African American	2	15
50	Native Hawaiian or other Pacific Islander	0	4
51	White	12	85
52	Information Not Provided by Borrower	11	2,497
<i><b>Ethnicity</b></i>			
54	Hispanic or Latino	3	36
55	Not Hispanic or Latino	13	93
56	Information Not Provided by Borrower	10	2,488

# Nevada

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
57			
58	<b>Sex</b>		
59	Male	9	629
60	Female	14	1,122
	Information Not Provided by Borrower	3	866

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 8 - Cumulative Total Assistance Provided to Date does not include the \$5,451,411.50 as funded files in this report for the DPA program due to the program being temporarily suspended and all previous issued funds were returned to the HHF accounts.

# Nevada

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	19	1,506
	% of Total Number of Applications	N/A	29.66%
<i>Denied</i>			
	Number of Borrowers Denied	52	1,904
	% of Total Number of Applications	N/A	37.50%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	27	1,660
	% of Total Number of Applications	N/A	32.70%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	7
	% of Total Number of Applications	N/A	0.14%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	5,077
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	49
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$887	\$1,303
	Median 1st Lien Housing Payment After Assistance	\$367	\$993
	Median 2nd Lien Housing Payment Before Assistance	\$444	\$268
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$155,640	\$208,594
	Median 1st Lien UPB After Program Entry	\$76,466	\$160,650
	Median 2nd Lien UPB Before Program Entry	\$41,947	\$37,753
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$76,313	\$78,356
	Median Assistance Amount	\$84,125	\$48,253
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$1,372,169	\$68,908,336
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	14	207
	%	73.68%	13.75%
<i>Delinquent (30+)</i>			
	Number	1	13
	%	5.26%	0.86%
<i>Delinquent (60+)</i>			
	Number	1	11
	%	5.26%	0.73%
<i>Delinquent (90+)</i>			
	Number	3	1,275
	%	15.79%	84.66%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	63.17%	6.06%
	100%-119%	21.05%	12.30%
	120%-139%	5.26%	20.89%
	140%-159%	5.26%	22.70%
	>=160%	5.26%	38.05%
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	7.30%
	\$70,000- \$89,000	2.86%	6.87%
	\$50,000- \$69,000	17.14%	16.93%
	Below \$50,000	80.00%	68.90%

# Nevada

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

		QTD	Cumulative
55	<b>Hardship</b>		
56	Unemployment	1	6
57	Underemployment	0	66
58	Divorce	0	8
59	Medical Condition	0	19
60	Death	0	8
61	Other	18	1,399
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	19	1,506
64	<b>Alternative Outcomes</b>		
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%	2.72%
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	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	282
80	%	0.00%	18.73%
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	19	1,181
86	%	100.00%	78.42%

Line 30 Assistance Provided to Date-Cumulative: A duplicate assistance amount of \$52 was made to a homeowner under the B4 MAP. This duplicate payment was subtracted from the B4 MAP Assistance Provided to Date-Cumulative value and applied to the B1 PRP Assistance Provided to Date-Cumulative value.

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. Line 27 is zero due to a program error which will be resolved when the new system is implemented and fully functional.

# Nevada

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

	QTD	Cumulative
<b>1 Program Intake/Evaluation</b>		
<i>Approved</i>		
2	Number of Borrowers Receiving Assistance	N/A
3	% of Total Number of Applications	104
4		26.40%
5	<i>Denied</i>	
6	Number of Borrowers Denied	N/A
7	% of Total Number of Applications	34
8		8.63%
9	<i>Withdrawn</i>	
10	Number of Borrowers Withdrawn	N/A
11	% of Total Number of Applications	256
12		64.97%
13	<i>In Process</i>	
14	Number of Borrowers In Process	N/A
15	% of Total Number of Applications	N/A
16		N/A
17	<i>Total</i>	
18	Total Number of Borrowers Applied	N/A
19	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	394
20		0
<b>17 Program Characteristics</b>		
<b>18 General Characteristics</b>		
19	Median Assistance Amount	N/A
20		\$2,575
<b>20 Assistance Characteristics</b>		
21	Assistance Provided to Date	N/A
22		\$289,179
<b>22 Other Characteristics</b>		
23	<i>Current</i>	
24	Number	N/A
25	%	0
26		0.00%
27	<i>Delinquent (30+)</i>	
28	Number	N/A
29	%	0
30		0.00%
31	<i>Delinquent (60+)</i>	
32	Number	N/A
33	%	0
34		0.00%
35	<i>Delinquent (90+)</i>	
36	Number	N/A
37	%	104
38		100.00%
<b>35 Program Outcomes</b>		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0
37		104
<b>37 Alternative Outcomes</b>		
38	<i>Foreclosure Sale</i>	
39	Number	N/A
40	%	0
41		0.00%
42	<i>Cancelled</i>	
43	Number	N/A
44	%	0
45		0.00%
<b>44 Program Completion/ Transition</b>		
45	<i>Short Sale</i>	
46	Number	N/A
47	%	104
48		100.00%
49	<i>Deed in Lieu</i>	
50	Number	N/A
51	%	0
52		0.00%

# Nevada

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	3	479
	% of Total Number of Applications	N/A	25.01%
<i>Denied</i>			
	Number of Borrowers Denied	0	780
	% of Total Number of Applications	N/A	40.73%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	656
	% of Total Number of Applications	N/A	34.26%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	0
	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	1,915
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	120
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$904	\$1,107
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$444	\$267
	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
	Median 1st Lien UPB Before Program Entry	\$152,132	\$184,543
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$41,947	\$39,010
	Median 2nd Lien UPB After Program Entry	\$0	\$0
	Median Principal Forgiveness	\$41,947	\$23,019
	Median Assistance Amount	\$39,137	\$16,500
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$103,552	\$7,233,948
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	3	56
	%	100.00%	11.69%
<i>Delinquent (30+)</i>			
	Number	0	1
	%	0.00%	0.21%
<i>Delinquent (60+)</i>			
	Number	0	1
	%	0.00%	0.21%
<i>Delinquent (90+)</i>			
	Number	0	421
	%	0.00%	87.89%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	0.00%	13.51%
	100%-119%	66.67%	8.90%
	120%-139%	0.00%	12.61%
	140%-159%	0.00%	12.65%
	>=160%	33.33%	52.34%
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	6.93%
	\$70,000- \$89,000	0.00%	7.86%
	\$50,000- \$69,000	0.00%	14.60%
	Below \$50,000	100.00%	70.62%

# Nevada

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

		QTD	Cumulative
55	<b>Hardship</b>		
56	Unemployment	0	26
57	Underemployment	0	34
58	Divorce	0	1
59	Medical Condition	0	6
60	Death	0	0
61	Other	3	412
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	479
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	8
67	%	0.00%	1.67%
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%	12.11%
77	<b>Program Completion/ Transition</b>		
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	3	411
83	%	100.00%	85.80%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

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.



# Nevada

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	29	3,931
	% of Total Number of Applications	N/A	37.17%
<i>Denied</i>			
	Number of Borrowers Denied	8	2,020
	% of Total Number of Applications	N/A	19.10%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	17	4,616
	% of Total Number of Applications	N/A	43.64%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	10
	% of Total Number of Applications	N/A	0.09%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	10,577
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	83
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$1,173	\$1,043
	Median 1st Lien Housing Payment After Assistance	\$0	\$129
	Median Length of Time Borrower Receives Assistance	N/A	8
	Median Assistance Amount	\$3,396	\$2,476
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$692,946	\$33,546,549
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	17	2,633
	%	58.62%	66.98%
<i>Delinquent (30+)</i>			
	Number	6	250
	%	20.69%	6.36%
<i>Delinquent (60+)</i>			
	Number	1	181
	%	3.45%	4.60%
<i>Delinquent (90+)</i>			
	Number	5	867
	%	17.24%	22.06%
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	2.29%
	\$70,000- \$89,000	6.89%	3.11%
	\$50,000- \$69,000	3.45%	9.58%
	Below \$50,000	89.66%	85.03%
<b>Hardship</b>			
	Unemployment	1	72
	Underemployment	0	107
	Divorce	0	4
	Medical Condition	0	33
	Death	0	2
	Other	28	3,713
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	37	3,786

# Nevada

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

		QTD	Cumulative
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	70
55	%	0.00%	1.85%
56	<i>Cancelled</i>		
57	Number	24	174
58	%	64.86%	4.60%
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%	3.65%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	0	21
68	%	0.00%	0.55%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	10	57
71	%	27.03%	1.51%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	150
74	%	0.00%	3.96%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	3	3,170
77	%	8.11%	83.73%

Line 24 Assistance Provided to Date-Cumulative: A duplicate assistance amount of \$52 was made to a homeowner under the B4 MAP. This duplicate payment was subtracted from the B4 MAP Assistance Provided to Date-Cumulative value and applied to the B1 PRP Assistance Provided to Date-Cumulative value.

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.

# Nevada

## HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	9	91
	% of Total Number of Applications	N/A	9.81%
<i>Denied</i>			
	Number of Borrowers Denied	66	520
	% of Total Number of Applications	N/A	56.03%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	26	309
	% of Total Number of Applications	N/A	33.30%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	8
	% of Total Number of Applications	N/A	0.86%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	928
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median Assistance Amount	\$21,465	\$13,343
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	168,004	\$1,634,233
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Delinquent (30+)</i>			
	Number	0	2
	%	0.00%	2.20%
<i>Delinquent (60+)</i>			
	Number	0	6
	%	5.56%	6.59%
<i>Delinquent (90+)</i>			
	Number	9	83
	%	94.44%	91.21%
<b>Borrower Income (\$)</b>			
	Above \$90,000	22.22%	14.06%
	\$70,000- \$89,000	11.11%	16.34%
	\$50,000- \$69,000	0.00%	24.02%
	Below \$50,000	66.67%	45.58%
<b>Hardship</b>			
	Unemployment	1	1
	Underemployment	0	11
	Divorce	0	0
	Medical Condition	0	3
	Death	0	2
	Other	8	74
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	91

# Nevada

## HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
<b>49 Alternative Outcomes</b>			
<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%
<b>62 Program Completion/ Transition</b>			
<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	9	91
70	%	100.00%	100.00%
<i>Other - Borrower Still Owns Home</i>			
72	Number	0	0
73	%	0.00%	0.00%
74			

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.

# Nevada

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

	QTD	Cumulative
<b>1 Program Intake/Evaluation</b>		
<i>Approved</i>		
2	Number of Borrowers Receiving Assistance	226
3	% of Total Number of Applications	95.76%
4	<i>Denied</i>	
5	Number of Borrowers Denied	3
6	% of Total Number of Applications	1.27%
7	<i>Withdrawn</i>	
8	Number of Borrowers Withdrawn	7
9	% of Total Number of Applications	2.97%
10	<i>In Process</i>	
11	Number of Borrowers In Process	N/A
12	% of Total Number of Applications	N/A
13	<i>Total</i>	
14	Total Number of Borrowers Applied	236
15	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7
<b>17 Program Characteristics</b>		
<b>18 General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A \$ 953.00
20	Median 1st Lien Housing Payment After Assistance	N/A \$ 75.00
21	Median Length of Time Borrower Receives Assistance	N/A 9
22	Median Assistance Amount	N/A \$ 7,580.00
<b>23 Assistance Characteristics</b>		
24	Assistance Provided to Date	N/A \$1,606,718
<b>25 Other Characteristics</b>		
26	<i>Current</i>	
27	Number	183
28	%	80.97%
29	<i>Delinquent (30+)</i>	
30	Number	9
31	%	3.98%
32	<i>Delinquent (60+)</i>	
33	Number	4
34	%	1.77%
35	<i>Delinquent (90+)</i>	
36	Number	30
37	%	13.28%
<b>38 Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	226
<b>40 Alternative Outcomes</b>		
41	<i>Foreclosure Sale</i>	
42	Number	2
43	%	0.88%
44	<i>Cancelled</i>	
45	Number	1
46	%	0.44%
47	<i>Deed in Lieu</i>	
48	Number	0
49	%	0.00%
50	<i>Short Sale</i>	
51	Number	5
52	%	2.21%

# Nevada

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

		QTD	Cumulative
53	<b>Program Completion/ Transition</b>		
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%

# Nevada

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Funded</i>			
2	Number of Borrowers Receiving Assistance	0	0
3	% of Total Number of Submissions	N/A	0.00%
<i>Denied</i>			
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	110	218
10	% of Total Number of Submissions	N/A	10.44%
<i>In Process</i>			
12	Number of Borrowers In Process	N/A	1,870
13	% of Total Number of Submissions	N/A	89.56%
<i>Total</i>			
15	Total Number of Borrowers Submitted for Assistance	N/A	2,088
16	Number of Borrowers that Previously Participated in Other HFA HFF Programs	0	0
<b>17 Program Characteristics</b>			
<b>18 Loan Characteristics at Origination</b>			
19	Median Purchase Price	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
<b>22 Assistance Characteristics</b>			
23	Assistance Provided to Date	\$0	\$0
<b>24 Borrower Characteristics</b>			
<b>25 Borrower Income (\$)</b>			
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%
<b>30 Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
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
<b>Ethnicity</b>			
39	Hispanic or Latino	0	0
40	Not Hispanic or Latino	0	0
41	Information not provided by borrower	0	0
<b>Sex</b>			
43	Male	0	0
44	Female	0	0
45	Information not provided by borrower	0	0
<b>Co-Borrower</b>			
<b>Race</b>			
48	American Indian or Alaskan Native	0	0
49	Asian	0	0
50	Black or African American	0	0
51	Native Hawaiian or other Pacific Islander	0	0
52	White	0	0
53	Information not provided by borrower	0	0
<b>Ethnicity</b>			
55	Hispanic or Latino	0	0
56	Not Hispanic or Latino	0	0
57	Information not provided by borrower	0	0
58		0	0

# Nevada

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
59	<b>Sex</b>		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	0	0
63	<b>Geographic Breakdown (by Targeted Area)</b>		
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: Line 8 - Program Intake Evaluation/Number of Borrowers Receiving Assistance and Program Characteristics/Assistance Characteristics/Assistance Provided to Date do not include the the Borrowers that received assistance or the \$5,451,411.50 as Assistance Provided to Date for the DPA program due to the program being temporarily suspended and all previous issued funds were returned to the HHF accounts.



## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

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

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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)

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

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.

## Data Dictionary

<i>In Process</i>		
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.	
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.	
<i>Total</i>		
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers Participating in Other HFA HHF Programs or	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).	
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
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.	
<b>Assistance Characteristics</b>		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
<b>Other Characteristics</b>		
<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.	
<b>Borrower Income</b>		
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.	
<b>Hardship</b>		
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.	
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.	

# Data Dictionary

## 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 <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended
%	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.

## 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.

# Data Dictionary

## 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.

## 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.

## Data Dictionary

### 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
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
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
>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

### 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 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
%	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
%	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.

## Data Dictionary

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
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
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
>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

### 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
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column

### Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

### Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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## HFA Performance Data Reporting - Program Performance

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

### Program Intake/Evaluation

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<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.

## Data Dictionary

Data Dictionary		
<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).	
Program Characteristics		
<i>Loan Characteristics at Origination</i>		
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	
<i>Assistance Characteristics</i>		
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)		
<i>Borrower</i>		
<b>Race</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Ethnicity</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Sex</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<i>Co-Borrower</i>		
<b>Race</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Ethnicity</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Sex</b>		
All Categories	All totals for the aggregate number of borrowers assisted.	
Geographic Breakdown (by County)		
All Categories	Number of aggregate borrowers assisted in each county listed.	



# Data Dictionary

## 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.