



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
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	1,752	7,809
Number of Unique Borrowers Denied Assistance	127	5,433
Number of Unique Borrowers Withdrawn from Program	283	7,890
Number of Unique Borrowers in Process	N/A	207
Total Number of Unique Borrower Applicants	2,162	21,339
Program Expenditures (\$)		
Total Assistance Provided to Date	\$33,774,430	\$150,286,577
Total Spent on Administrative Support, Outreach, and Counseling	\$741,170	\$23,606,145
Geographic Breakdown (by county)		
Carson City	1	96
Churchill	0	24
Clark	1,707	6,448
Douglas	2	76
Elko	0	19
Esmeralda	0	0
Eureka	0	0
Humboldt	0	4
Lander	0	2
Lincoln	0	1
Lyon	0	131
Mineral	0	0
Nye	36	110
Pershing	0	1
Storey	0	2
Washoe	6	889
White Pine	0	6
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
<i>Race</i>		
American Indian or Alaskan Native	10	52
Asian	86	327
Black or African American	163	687
Native Hawaiian or other Pacific Islander	17	93
White	1,300	3,874
Information Not Provided by Borrower	176	2,775
<i>Ethnicity</i>		
Hispanic or Latino	843	1,777
Not Hispanic or Latino	797	4,243
Information Not Provided by Borrower	112	1,788
<i>Sex</i>		
Male	1,040	3,352
Female	712	2,840
Information Not Provided by Borrower	0	1,616
<i>Co-Borrower</i>		
<i>Race</i>		
American Indian or Alaskan Native	4	5
Asian	43	64
Black or African American	36	54
Native Hawaiian or other Pacific Islander	6	10
White	373	483
Information Not Provided by Borrower	62	2,584

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	<i>Ethnicity</i>		
54	Hispanic or Latino	255	303
55	Not Hispanic or Latino	228	345
56	Information Not Provided by Borrower	41	2,552
57	<i>Sex</i>		
58	Male	159	810
59	Female	365	1,522
60	Information Not Provided by Borrower	0	868

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 Total Spent on Administrative Support, Outreach, and Counseling has a roll-forward difference of \$197.14 due to the reimbursement of legal expenses relating to a settlement, in accordance with the Uniform Guidance, from non-HHF funds.

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HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	12	1,537
	% of Total Number of Applications	N/A	28.25%
<i>Denied</i>			
	Number of Borrowers Denied	53	2,116
	% of Total Number of Applications	N/A	38.90%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	23	1,775
	% of Total Number of Applications	N/A	32.63%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	12
	% of Total Number of Applications	N/A	0.22%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	5,440
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	46
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$867	\$1,273
	Median 1st Lien Housing Payment After Assistance	\$0	\$981
	Median 2nd Lien Housing Payment Before Assistance	\$0	\$268
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$134,799	\$204,306
	Median 1st Lien UPB After Program Entry	\$57,170	\$160,258
	Median 2nd Lien UPB Before Program Entry	\$0	\$37,753
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$66,747	\$77,335
	Median Assistance Amount	\$74,790	\$50,000
Assistance Characteristics			
	Assistance Provided to Date	872,964.02	\$71,365,893
Other Characteristics			
<i>Current</i>			
	Number	3	217
	%	25.00%	14.12%
<i>Delinquent (30+)</i>			
	Number	3	17
	%	25.00%	1.11%
<i>Delinquent (60+)</i>			
	Number	1	13
	%	8.33%	0.85%
<i>Delinquent (90+)</i>			
	Number	5	1,290
	%	41.67%	83.93%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	83.33%	7.57%
	100%-119%	16.66%	12.38%
	120%-139%	0.00%	20.53%
	140%-159%	0.00%	22.24%
	>=160%	0.00%	37.28%
Borrower Income (\$)			
	Above \$90,000	0.00%	7.15%
	\$70,000- \$89,000	0.00%	6.74%
	\$50,000- \$69,000	8.33%	16.72%
	Below \$50,000	91.67%	69.40%

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HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
55	Hardship		
56	Unemployment	0	6
57	Underemployment	0	66
58	Divorce	0	8
59	Medical Condition	0	19
60	Death	0	8
61	Other	12	1,430
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	1,537
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%	2.67%
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%	18.35%
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	12	1,212
86	%	100.00%	78.85%

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

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	0	479
	% of Total Number of Applications	N/A	24.96%
<i>Denied</i>			
	Number of Borrowers Denied	0	783
	% of Total Number of Applications	N/A	40.80%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	657
	% of Total Number of Applications	N/A	34.24%
<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	1,919
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	120
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$0	\$1,107
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$0	\$267
	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
	Median 1st Lien UPB Before Program Entry	\$0	\$184,543
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$0	\$39,010
	Median 2nd Lien UPB After Program Entry	\$0	\$0
	Median Principal Forgiveness	\$0	\$23,019
	Median Assistance Amount	\$0	\$16,500
Assistance Characteristics			
	Assistance Provided to Date	\$0	\$7,233,873
Other Characteristics			
<i>Current</i>			
	Number	0	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%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	0.00%	13.51%
	100%-119%	0.00%	8.90%
	120%-139%	0.00%	12.61%
	140%-159%	0.00%	12.65%
	>=160%	0.00%	52.34%
Borrower Income (\$)			
	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	0.00%	70.62%

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
55	Hardship		
56	Unemployment	0	26
57	Underemployment	0	34
58	Divorce	0	1
59	Medical Condition	0	6
60	Death	0	0
61	Other	0	412
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	479
64	Alternative Outcomes		
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	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	0	411
83	%	0.00%	85.80%
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
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	N/A	104
	% of Total Number of Applications	N/A	26.40%
<i>Denied</i>			
	Number of Borrowers Denied	N/A	34
	% of Total Number of Applications	N/A	8.63%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	N/A	256
	% of Total Number of Applications	N/A	64.97%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	394
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
Program Characteristics			
General Characteristics			
	Median Assistance Amount	N/A	\$2,575
Assistance Characteristics			
	Assistance Provided to Date	N/A	\$289,179
Other Characteristics			
<i>Current</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Delinquent (30+)</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Delinquent (60+)</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Delinquent (90+)</i>			
	Number	N/A	104
	%	N/A	100.00%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	104
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	0
	%	N/A	0.00%
Program Completion/ Transition			
<i>Short Sale</i>			
	Number	N/A	104
	%	N/A	100.00%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	40	4,040
	% of Total Number of Applications	N/A	37.36%
<i>Denied</i>			
	Number of Borrowers Denied	19	2,062
	% of Total Number of Applications	N/A	19.07%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	16	4,697
	% of Total Number of Applications	N/A	43.44%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	14
	% of Total Number of Applications	N/A	0.13%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	10,813
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	83
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$1,467	\$1,054
	Median 1st Lien Housing Payment After Assistance	\$0	\$75
	Median Length of Time Borrower Receives Assistance	N/A	8
	Median Assistance Amount	\$3,452	\$2,696
Assistance Characteristics			
	Assistance Provided to Date	\$787,478	\$35,654,398
Other Characteristics			
<i>Current</i>			
	Number	25	2,712
	%	62.50%	67.13%
<i>Delinquent (30+)</i>			
	Number	5	263
	%	12.50%	6.51%
<i>Delinquent (60+)</i>			
	Number	3	186
	%	7.50%	4.60%
<i>Delinquent (90+)</i>			
	Number	7	879
	%	17.50%	21.76%
Borrower Income (\$)			
	Above \$90,000	0.00%	2.23%
	\$70,000- \$89,000	0.00%	3.02%
	\$50,000- \$69,000	5.00%	9.47%
	Below \$50,000	95.00%	85.28%
Hardship			
	Unemployment	1	73
	Underemployment	0	107
	Divorce	0	4
	Medical Condition	0	33
	Death	0	2
	Other	39	39
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	40	3,885

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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%	1.80%
56	<i>Cancelled</i>		
57	Number	4	197
58	%	10.00%	5.07%
59	<i>Deed in Lieu</i>		
60	Number	0	6
61	%	0.00%	0.15%
62	<i>Short Sale</i>		
63	Number	0	138
64	%	0.00%	3.55%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	0	21
68	%	0.00%	0.54%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	17	103
71	%	42.50%	2.65%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	150
74	%	0.00%	3.86%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	19	3,200
77	%	47.50%	82.37%

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	8	128
3	% of Total Number of Applications	N/A	9.84%
<i>Denied</i>			
4	Number of Borrowers Denied	60	724
5	% of Total Number of Applications	N/A	55.65%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	35	446
7	% of Total Number of Applications	N/A	34.28%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	3
9	% of Total Number of Applications	N/A	0.23%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1301
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17 Program Characteristics			
18 General Characteristics			
19	Median Assistance Amount	\$13,491	\$13,212
20 Assistance Characteristics			
21	Assistance Provided to Date	\$103,343	\$2,118,760
22 Other Characteristics			
<i>Current</i>			
23	Number	1	2
24	%	12.50%	1.56%
<i>Delinquent (30+)</i>			
25	Number	0	2
26	%	0.00%	1.56%
<i>Delinquent (60+)</i>			
27	Number	2	12
28	%	25.00%	9.38%
<i>Delinquent (90+)</i>			
29	Number	5	112
30	%	62.50%	87.50%
35 Borrower Income (\$)			
31	Above \$90,000	0.00%	11.03%
32	\$70,000- \$89,000	12.50%	17.33%
33	\$50,000- \$69,000	62.50%	25.98%
34	Below \$50,000	25.00%	45.68%
40 Hardship			
36	Unemployment	0	1
37	Underemployment	0	11
38	Divorce	0	0
39	Medical Condition	0	3
40	Death	0	2
41	Other	8	111
47 Program Outcomes			
42	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	120
49 Alternative Outcomes			
<i>Foreclosure Sale</i>			
43	Number	0	0
44	%	0.00%	0.00%
<i>Cancelled</i>			
45	Number	0	0
46	%	0.00%	0.00%
<i>Deed in Lieu</i>			
47	Number	0	0
48	%	0.00%	0.00%

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HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	0	0
65	%	0.00%	0.00%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	0
68	%	0.00%	0.00%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	8	120
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

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

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	N/A	226
	% of Total Number of Applications	N/A	95.76%
<i>Denied</i>			
	Number of Borrowers Denied	N/A	3
	% of Total Number of Applications	N/A	1.27%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	N/A	7
	% of Total Number of Applications	N/A	2.97%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	236
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	7
17 Program Characteristics			
18 General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	N/A	\$953
	Median 1st Lien Housing Payment After Assistance	N/A	\$75
	Median Length of Time Borrower Receives Assistance	N/A	9
	Median Assistance Amount	N/A	\$7,580
23 Assistance Characteristics			
	Assistance Provided to Date	N/A	\$1,613,827
25 Other Characteristics			
<i>Current</i>			
	Number	N/A	183
	%	N/A	80.97%
<i>Delinquent (30+)</i>			
	Number	N/A	9
	%	N/A	3.98%
<i>Delinquent (60+)</i>			
	Number	N/A	4
	%	N/A	1.77%
<i>Delinquent (90+)</i>			
	Number	N/A	30
	%	N/A	13.28%
38 Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	226
40 Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	2
	%	N/A	0.88%
<i>Cancelled</i>			
	Number	N/A	1
	%	N/A	0.44%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Short Sale</i>			
	Number	N/A	5
	%	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%

Nevada

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Funded</i>			
	Number of Borrowers Receiving Assistance	1,692	1,692
	% of Total Number of Submissions	N/A	81.03%
<i>Denied</i>			
	Number of Borrowers Denied	0	0
	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	223
	% of Total Number of Submissions	N/A	10.68%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	173
	% of Total Number of Submissions	N/A	8.29%
<i>Total</i>			
	Total Number of Borrowers Submitted for Assistance	N/A	2,088
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
Program Characteristics			
Loan Characteristics at Origination			
	Median Purchase Price	\$225,000	\$225,000
	Median Credit Score	704	704
	Median DTI	41%	41%
Assistance Characteristics			
	Assistance Provided to Date	\$32,010,645	\$32,010,645
Borrower Characteristics			
Borrower Income (\$)			
	Above \$90,000	2.84%	2.84%
	\$70,000- \$89,000	16.31%	16.31%
	\$50,000- \$69,000	33.69%	33.69%
	Below \$50,000	47.16%	47.16%
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	10	10
	Asian	84	84
	Black or African American	144	144
	Native Hawaiian or other Pacific Islander	16	16
	White	1,267	1,267
	Information not provided by borrower	171	171
Ethnicity			
	Hispanic or Latino	833	833
	Not Hispanic or Latino	751	751
	Information not provided by borrower	108	108
Sex			
	Male	1,017	1,017
	Female	675	675
	Information not provided by borrower	0	0
Co-Borrower			
Race			
	American Indian or Alaskan Native	3	3
	Asian	41	41
	Black or African American	33	33
	Native Hawaiian or other Pacific Islander	5	5
	White	364	364
	Information not provided by borrower	59	52
Ethnicity			
	Hispanic or Latino	253	253
	Not Hispanic or Latino	215	215
	Information not provided by borrower	37	37

Nevada

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
59	Sex		
60	Male	154	154
61	Female	351	351
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	89011	58	58
65	89030	58	58
66	89031	173	173
67	89032	119	119
68	89048	25	25
69	89060	11	11
70	89081	81	81
71	89101	24	24
72	89102	26	26
73	89103	30	30
74	89104	51	51
75	89106	38	38
76	89107	73	73
77	89108	161	161
78	89109	0	0
79	89110	91	91
80	89115	70	70
81	89118	22	22
82	89119	42	42
83	89120	38	38
84	89121	154	154
85	89122	113	113
86	89128	70	70
87	89142	80	80
88	89146	13	13
89	89156	62	62
90	89169	9	9

Line 9 - Program Intake/Evaluation/Withdrawn - Cumulative value has increased from 222 (Q1 2019) to 223 (Q2 2019) - it was discovered that one additional homeowner was withdrawn in February 2019.

Line 21 - Program Characteristics/Median DTI - QTD and Cumulative DTI values for homeowners are not tracked in the eHousingPlus system.

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)

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.

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

Approved	
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.
Denied	
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.
Withdrawn	
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 decisioned and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>		
Total Number of Borrowers Applied		Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. 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.
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.

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 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.

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:

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 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 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.

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.

Data Dictionary

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.

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 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.
<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.

Data Dictionary

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).
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 program).
<i>Assistance Characteristics</i>		
Assistance Provided		Total amount of aggregate assistance exclusively disbursed by the HFA.

Data Dictionary

Borrower Income

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

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.
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HFA Performance Data Reporting - Program Notes

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