



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			
1			
2	Number of Unique Borrowers Receiving Assistance	92	7,899
3	Number of Unique Borrowers Denied Assistance	143	5,680
4	Number of Unique Borrowers Withdrawn from Program	57	7,947
5	Number of Unique Borrowers in Process	N/A	61
6	Total Number of Unique Borrower Applicants	291	21,587
Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$2,378,834	\$152,645,411
9	Total Spent on Administrative Support, Outreach, and Counseling	\$459,427	\$24,065,572
Geographic Breakdown (by county)			
11	Carson City	1	97
12	Churchill	0	24
13	Clark	87	6,534
14	Douglas	0	76
15	Elko	0	19
16	Esmeralda	0	0
17	Eureka	0	0
18	Humboldt	0	4
19	Lander	0	2
20	Lincoln	0	1
21	Lyon	0	131
22	Mineral	0	0
23	Nye	3	112
24	Pershing	0	1
25	Storey	0	2
26	Washoe	1	890
27	White Pine	0	6
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
31	American Indian or Alaskan Native	1	53
32	Asian	5	332
33	Black or African American	4	691
34	Native Hawaiian or other Pacific Islander	2	95
35	White	71	3,943
36	Information Not Provided by Borrower	9	2,784
Ethnicity			
38	Hispanic or Latino	45	1,822
39	Not Hispanic or Latino	42	4,283
40	Information Not Provided by Borrower	5	1,793
Sex			
42	Male	50	3,400
43	Female	42	2,882
44	Information Not Provided by Borrower	0	1,616

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HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Co-Borrower		
45	Race		
46	American Indian or Alaskan Native	1	6
47	Asian	1	65
48	Black or African American	1	55
49	Native Hawaiian or other Pacific Islander	1	11
50	White	14	496
51	Information Not Provided by Borrower	4	2,588
52	Ethnicity		
53	Hispanic or Latino	6	309
54	Not Hispanic or Latino	12	356
55	Information Not Provided by Borrower	4	2,556
56	Sex		
57	Male	7	817
58	Female	15	1,536
59	Information Not Provided by Borrower	0	868
60			

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** has a difference of -\$35,000 due to funds being identified for return to the DPA Program in June 2019 (\$20,000).

Line 13, Line 23, Line 35, Line 39, Line 42, Line 51, Line 55, Line 59 - Cumulative values have been adjusted to reflect two homeowners funded in error in Q2 2019 - funds were reimbursed so homeowners are no longer counted as funded

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		3	1540
% of Total Number of Applications		N/A	28.03%
<i>Denied</i>			
Number of Borrowers Denied		18	2134
% of Total Number of Applications		N/A	38.84%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		21	1796
% of Total Number of Applications		N/A	32.69%
<i>In Process</i>			
Number of Borrowers In Process		N/A	24
% of Total Number of Applications		N/A	0.44%
<i>Total</i>			
Total Number of Borrowers Applied		N/A	5494
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		\$1,450	\$1,280
Median 1st Lien Housing Payment After Assistance		\$385	\$975
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		\$124,410	\$201,554
Median 1st Lien UPB After Program Entry		\$124,030	\$160,127
Median 2nd Lien UPB Before Program Entry		\$0	\$37,753
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		\$81,146	\$78,356
Median Assistance Amount		\$87,500	\$50,000
Assistance Characteristics			
Assistance Provided to Date		269,150.49	\$71,635,044
Other Characteristics			
<i>Current</i>			
Number		2	219
%		66.67%	14.22%
<i>Delinquent (30+)</i>			
Number		0	17
%		0.00%	1.10%
<i>Delinquent (60+)</i>			
Number		1	14
%		33.33%	0.91%
<i>Delinquent (90+)</i>			
Number		0	1290
%		0.00%	83.77%
Current Combined Loan to Value Ratio (CLTV)			
<100%		100.00%	7.75%
100%-119%		0.00%	12.35%
120%-139%		0.00%	20.49%
140%-159%		0.00%	22.20%
>=160%		0.00%	37.21%
Borrower Income (\$)			
Above \$90,000		0.00%	7.13%
\$70,000- \$89,000		0.00%	6.72%
\$50,000- \$69,000		33.33%	16.75%
Below \$50,000		66.67%	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	3	1,433
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	1,540
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%	2.66%
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%	18.31%
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	3	1,215
86	%	100.00%	78.90%

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		1	480
% of Total Number of Applications		N/A	24.99%
<i>Denied</i>			
Number of Borrowers Denied		1	784
% of Total Number of Applications		N/A	40.81%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	657
% of Total Number of Applications		N/A	34.20%
<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	1921
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	121
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,730	\$1,137
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$150	\$265
Median 2nd Lien Housing Payment After Assistance		\$0	\$0
Median 1st Lien UPB Before Program Entry		\$291,127	\$185,726
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$66,000	\$39,429
Median 2nd Lien UPB After Program Entry		\$0	\$0
Median Principal Forgiveness		\$66,000	\$23,126
Median Assistance Amount		\$50,000	\$23,082
Assistance Characteristics			
Assistance Provided to Date		\$50,000	\$7,283,873
Other Characteristics			
<i>Current</i>			
Number		0	56
%		100.00%	11.67%
<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		1	422
%		100.00%	87.92%
Current Combined Loan to Value Ratio (CLTV)			
<100%		100.00%	13.69%
100%-119%		0.00%	8.88%
120%-139%		0.00%	12.58%
140%-159%		0.00%	12.63%
>=160%		0.00%	52.23%
Borrower Income (\$)			
Above \$90,000		0.00%	6.91%
\$70,000- \$89,000		100.00%	8.05%
\$50,000- \$69,000		0.00%	14.57%
Below \$50,000		0.00%	70.47%

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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	1	413
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	480
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%	12.08%
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	1	412
83	%	0.00%	85.83%
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	12	4,052
% of Total Number of Applications	N/A	37.33%
<i>Denied</i>		
Number of Borrowers Denied	9	2,071
% of Total Number of Applications	N/A	19.08%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	20	4,717
% of Total Number of Applications	N/A	43.46%
<i>In Process</i>		
Number of Borrowers In Process	N/A	16
% of Total Number of Applications	N/A	0.15%
<i>Total</i>		
Total Number of Borrowers Applied	N/A	10,856
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	\$1,481	\$1,063
Median 1st Lien Housing Payment After Assistance	\$0	\$75
Median Length of Time Borrower Receives Assistance	N/A	8
Median Assistance Amount	\$6,871	\$2,699
Assistance Characteristics		
Assistance Provided to Date	635,281.29	\$36,289,679
Other Characteristics		
<i>Current</i>		
Number	7	2,719
%	58.33%	67.10%
<i>Delinquent (30+)</i>		
Number	2	265
%	16.67%	6.54%
<i>Delinquent (60+)</i>		
Number	1	187
%	8.33%	4.62%
<i>Delinquent (90+)</i>		
Number	2	881
%	16.67%	21.74%
Borrower Income (\$)		
Above \$90,000	0.00%	2.22%
\$70,000- \$89,000	0.00%	3.01%
\$50,000- \$69,000	0.00%	9.44%
Below \$50,000	100.00%	85.33%
Hardship		
Unemployment	0	74
Underemployment	0	107
Divorce	0	4
Medical Condition	0	33
Death	0	2
Other	12	3,832
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	49	3,934

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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%	1.78%
56	<i>Cancelled</i>		
57	Number	0	197
58	%	10.00%	5.01%
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%	3.51%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	0	21
68	%	0.00%	0.53%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	10	113
71	%	42.50%	2.87%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	150
74	%	0.00%	3.81%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	39	3239
77	%	47.50%	82.33%

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.

Line 44 and Line 49 Cumulative - **Program Characteristics, Hardship (Unemployment and Other)** values have changed to correct errors in the values posted in Q2 2019.

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HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	4	132
	% of Total Number of Applications	N/A	9.75%
<i>Denied</i>			
	Number of Borrowers Denied	14	738
	% of Total Number of Applications	N/A	54.51%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	17	463
	% of Total Number of Applications	N/A	34.19%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	21
	% of Total Number of Applications	N/A	1.55%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	1,354
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1
Program Characteristics			
General Characteristics			
	Median Assistance Amount	\$8,496	\$12,918
Assistance Characteristics			
	Assistance Provided to Date	\$38,462	\$2,157,222
Other Characteristics			
<i>Current</i>			
	Number	1	3
	%	25.00%	2.27%
<i>Delinquent (30+)</i>			
	Number	0	2
	%	0.00%	1.52%
<i>Delinquent (60+)</i>			
	Number	0	12
	%	0.00%	9.09%
<i>Delinquent (90+)</i>			
	Number	3	115
	%	75.00%	87.12%
Borrower Income (\$)			
	Above \$90,000	0.00%	10.69%
	\$70,000- \$89,000	25.00%	17.56%
	\$50,000- \$69,000	0.00%	25.19%
	Below \$50,000	75.00%	46.57%
Hardship			
	Unemployment	0	1
	Underemployment	0	11
	Divorce	0	0
	Medical Condition	0	3
	Death	0	2
	Other	4	115
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	132

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HHF Performance Data Reporting- Program Performance Mortgage Reinstatement Assistance Program

		QTD	Cumulative
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	0	0
65	%	0.00%	0.00%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	0
68	%	0.00%	0.00%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	4	132
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

Lines 41 - 46 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 48 - Cumulative - Program Outcomes, Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) increased by 8 to correct the cumulative value error from Q2 2019.

Line 70 Cumulative -Program Outcomes, Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes), Program Completion/ Transition, Reinstatement/Current/Payoff increased by 8 to correct the cumulative value error from Q2 2019.

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

	QTD	Cumulative
1 Program Intake/Evaluation		
<i>Approved</i>		
2	Number of Borrowers Receiving Assistance	226
3	% of Total Number of Applications	95.76%
<i>Denied</i>		
4	Number of Borrowers Denied	3
5	% of Total Number of Applications	1.27%
<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	7
7	% of Total Number of Applications	2.97%
<i>In Process</i>		
8	Number of Borrowers In Process	N/A
9	% of Total Number of Applications	N/A
<i>Total</i>		
10	Total Number of Borrowers Applied	236
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7
12		N/A
17 Program Characteristics		
18 General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$953
20	Median 1st Lien Housing Payment After Assistance	\$75
21	Median Length of Time Borrower Receives Assistance	9
22	Median Assistance Amount	\$7,580
23 Assistance Characteristics		
24	Assistance Provided to Date	\$1,613,827
25		N/A
25 Other Characteristics		
<i>Current</i>		
26	Number	183
27	%	80.97%
<i>Delinquent (30+)</i>		
28	Number	9
29	%	3.98%
<i>Delinquent (60+)</i>		
30	Number	4
31	%	1.77%
<i>Delinquent (90+)</i>		
32	Number	30
33	%	13.28%
38 Program Outcomes		
34	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	226
35		N/A
40 Alternative Outcomes		
<i>Foreclosure Sale</i>		
36	Number	2
37	%	0.88%
<i>Cancelled</i>		
38	Number	1
39	%	0.44%
<i>Deed in Lieu</i>		
40	Number	0
41	%	0.00%
<i>Short Sale</i>		
42	Number	5
43	%	2.21%

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

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

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HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Funded</i>			
	Number of Borrowers Receiving Assistance	73	1763
	% of Total Number of Submissions	N/A	84.43%
<i>Denied</i>			
	Number of Borrowers Denied	102	102
	% of Total Number of Submissions	N/A	4.89%
<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	0
	% of Total Number of Submissions	N/A	0.00%
<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	\$235,000	\$230,000
	Median Credit Score	707	706
	Median DTI	41%	41%
Assistance Characteristics			
	Assistance Provided to Date	\$1,385,940	\$33,376,585
Borrower Characteristics			
Borrower Income (\$)			
	Above \$90,000	24.66%	3.74%
	\$70,000- \$89,000	27.40%	16.73%
	\$50,000- \$69,000	26.03%	33.35%
	Below \$50,000	21.92%	46.17%
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	1	11
	Asian	5	89
	Black or African American	2	146
	Native Hawaiian or other Pacific Islander	1	17
	White	59	1,326
	Information not provided by borrower	5	176
Ethnicity			
	Hispanic or Latino	41	874
	Not Hispanic or Latino	30	781
	Information not provided by borrower	2	110
Sex			
	Male	41	1,058
	Female	32	707
	Information not provided by borrower	0	0
Co-Borrower			
Race			
	American Indian or Alaskan Native	1	4
	Asian	1	42
	Black or African American	0	33
	Native Hawaiian or other Pacific Islander	1	6
	White	8	371
	Information not provided by borrower	0	52

Nevada

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
55	Ethnicity		
56	Hispanic or Latino	4	257
57	Not Hispanic or Latino	7	222
58	Information not provided by borrower	0	37
59	Sex		
60	Male	5	154
61	Female	6	351
62	Information not provided by borrower	0	0
63	Geographic Breakdown (by Targeted Area)		
64	89011	4	62
65	89030	2	60
66	89031	7	180
67	89032	3	122
68	89048	1	25
69	89060	2	13
70	89081	1	82
71	89101	0	24
72	89102	0	26
73	89103	2	32
74	89104	1	52
75	89106	0	38
76	89107	5	78
77	89108	10	171
78	89109	0	0
79	89110	5	96
80	89115	1	71
81	89118	3	25
82	89119	2	43
83	89120	1	39
84	89121	7	161
85	89122	4	117
86	89128	5	75
87	89142	2	82
88	89146	0	13
89	89156	5	67
90	89169	0	9

Line 3, Line 27, Line 28, Line 37, Line 41, Line 44, Line 53, Line 57, Line 61, Line 68, Line 82 **Cumulative** values have been adjusted to reflect two homeowners funded in error in Q2 2019 (funds were reimbursed)

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 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	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.
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		
	<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.
	<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).

Data Dictionary

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		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.
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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.

Data Dictionary

<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Alternative Outcomes

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

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

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 refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Data Dictionary

Alternative Outcomes

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

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

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.
Program Characteristics		
Total Assistance Provided		Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition		Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition		Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening		Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved		Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)		
Approved/Funded Number of Structures		Aggregate number of structures funded in each city or county listed.
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

In Process		
Number of Borrowers In Process		The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
% of Total Number of Submissions		Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total		
Total Number of Borrowers Submitted for Assistance		The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs		Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Characteristics		
Loan Characteristics at Origination		
Median Purchase Price		The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score		The median credit score of all borrowers at the time of origination.
Median DTI		The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000		Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.
Co-Borrower		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes		
Mortgage Assistance Program		Program provides monthly mortgage assistance to borrowers who hav 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.