



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

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

Template Version Date: June 2012

Washington, DC			
HFA Performance Data Reporting- Borrower Characteristics			
		2012 Q3 QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	37	388
	Number of Unique Borrowers Denied Assistance	9	66
	Number of Unique Borrowers Withdrawn from Program	2	18
	Number of Unique Borrowers in Process	64	N/A
	Total Number of Unique Borrower Applicants	112	536
Program Expenditures (\$)			
	Total Assistance Provided to Date	1363971	6231216
	Total Spent on Administrative Support, Outreach, and Counseling	196451	1712293
Borrower Income (\$)			
	Above \$90,000	0.00%	0.26%
	\$70,000- \$89,000	5.41%	0.77%
	\$50,000- \$69,000	10.81%	3.87%
	Below \$50,000	83.78%	95.10%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.00%	0.00%
	110%- 119%	0.00%	0.00%
	100%- 109%	0.00%	0.00%
	90%- 99%	0.00%	0.26%
	80%- 89%	2.70%	0.26%
	Below 80%	97.30%	99.48%
Geographic Breakdown (by ward)			
	Ward 1	0	18
	Ward 2	0	10
	Ward 3	1	7
	Ward 4	4	53
	Ward 5	9	99
	Ward 6	5	32
	Ward 7	11	101
	Ward 8	7	68

Washington, DC			
HFA Performance Data Reporting- Borrower Characteristics			
		2012 Q3 QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	0		1
Asian	1		6
Black or African American	29		327
Native Hawaiian or other Pacific Islander	0		0
White	4		37
Information not provided by borrower	3		17
Ethnicity			
Hispanic or Latino	1		13
Not Hispanic or Latino	36		375
Information not provided by borrower	0		0
Sex			
Male	10		107
Female	27		281
Information not provided by borrower	0		0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	0		0
Asian	0		0
Black or African American	1		20
Native Hawaiian or other Pacific Islander	0		0
White	0		4
Information not provided by borrower	0		0
Ethnicity			
Hispanic or Latino	0		0
Not Hispanic or Latino	1		24
Information not provided by borrower	0		0
Sex			
Male	1		8
Female	0		16
Information not provided by borrower	0		0
Hardship			
Unemployment	35		380
Underemployment	2		8
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	67.57%		70.62%
100%-109%	2.70%		7.99%
110%-120%	8.11%		6.70%
>120%	21.62%		14.69%
Current Combined Loan to Value Ratio (CLTV)			
<100%	62.16%		66.49%
100%-119%	16.22%		15.98%
120%-139%	18.92%		10.32%
140%-159%	2.70%		4.38%
>=160%	0.00%		2.84%
Delinquency Status (%)			
Current	27.03%		45.10%
30+	2.70%		9.54%
60+	18.92%		11.60%
90+	51.35%		33.76%
Household Size			
1	16		179
2	7		102
3	9		56
4	1		30
5+	4		21

Washington, DC			
HFA Performance Data Reporting- Program Performance			
HOMESAVER PROGRAM			
		2012 Q3	
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		37	388
% of Total Number of Applications		33.04%	72.39%
<i>Denied</i>			
Number of Borrowers Denied (1)		9	66
% of Total Number of Applications		8.04%	12.31%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn (2)		2	18
% of Total Number of Applications		1.79%	3.36%
<i>In Process</i>			
Number of Borrowers In Process		64	N/A
% of Total Number of Applications		57.14%	N/A
<i>Total</i>			
Total Number of Borrowers Applied (3)		112	536
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1446.15	1445.09
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		167.37	251.59
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		202265.29	203606.75
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		42018.86	48825.71
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness (4)		0	0
Median Length of Time Borrower Receives Assistance		N/A	6
Median Assistance Amount		3932.42	13716.39
Assistance Characteristics			
Assistance Provided to Date (5)		1363971	6231216
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		119	135
<i>Current</i>			
Number		10	175
%		27.03%	45.10%
<i>Delinquent (30+)</i>			
Number		1	37
%		2.70%	9.54%
<i>Delinquent (60+)</i>			
Number		7	45
%		18.92%	11.60%
<i>Delinquent (90+)</i>			
Number		19	131
%		51.35%	33.76%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		52	142
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	0
%		0.00%	0.00%
<i>Deed in Lieu</i>			

Washington, DC

HFA Performance Data Reporting- Program Performance HOMESAVER PROGRAM

		2012 Q3 QTD	Cumulative
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	1
	%	0.00%	0.70%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	13	62
	%	25.00%	43.66%
<i>Reinstatement/Current/Payoff</i>			
	Number	39	78
	%	75.00%	54.93%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	1
	%	0.00%	0.70%
Homeownership Retention (6)			
	Six Months Number	N/A	263
	Six Months %	N/A	100.00%
	Twelve Months Number (7)	N/A	93
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Number of Borrowers Declined - One borrower originally denied in Q2 2011 was re-reviewed during Q2 2012 and was listed as an application in Process during Q2 2012. The borrower was declined again in Q3 2012 but because of the original decline date in 2011 it is not shown as a Q3 2012 decline. There were 9 new borrowers denied in Q3 2012 plus the above case, and two prior denials were approved due to appeals or re-applications, resulting in 66 cumulative borrowers denied.

2. Number of Borrowers Withdrawn - Two borrowers Withdrew applications during Q3 2012 and one previously Withdrawn borrower re-applied during Q3 2012 and is In Process, resulting in 18 cumulative Borrowers Withdrawn

3. Total Number of Borrowers Applied reflects applicants that have not been approved, denied, and withdrawn in Q3 QTD. As some applicants may have been reviewed multiple times or extenuating application processes extending beyond one quarter, the Q2 cumulative total plus Q3 QTD do not add together

4. Includes second mortgage settlement

5. Q2 QTD and Cumulative Assistance Provided to Date were based on figures that were available for the Q2 QPR. Once fully reconciled for the Q2 Quarterly Financial Report, \$75,422 was added to the Q2 QTD and cumulative totals, resulting from new or amended loan figures entered into the loan portfolio tracking system after the QPR reporting date. Q2 cumulative total was revised to \$4,867,245

6. Borrower still owns home

7. 12 Month Retention Number - 93 cumulative homeowners were approved 12 months ago cumulative through Q3 2011. The Q3 2011 QPR listed 80 approved cases based on a previous method of counting approved cases based on payment due date

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 number of borrowers represented in the other "Borrower Characteristics" 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 for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

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

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All 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 have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have 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 decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<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.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		

Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category

Homeownership Retention¹

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)