Arizona's Hardest Hit Fund Quarterly Performance Summary

TO:	Hardest Hit Fund
	U.S. Department of the Treasury
FROM:	Carol Ditmore, Chair
	Arizona Home Foreclosure Prevention Funding Corporation
DATE:	June 25, 2019
RE:	**Hardest Hit Fund Quarterly Performance Data**
	for the period ending March 31, 2019

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending March 31, 2019. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program has assisted eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and Down Payment Assistance for homebuyers.

As the foreclosure crises in Arizona continues to abate, the foreclosure-related programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Many homeowners who received Un/Underemployment Mortgage Assistance have successfully exited the program due to an improved job market. This is a good

development for Arizona, as our 90+ day delinquency rate continues to decline since the program began, and remains the lowest of all Hardest Hit States.

The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), continues to exceed expectations. Approved this time is 26 zip codes within 12 cities in the state for homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of $20,000) for qualified homebuyers. Narrowing the focus of the assistance in this manner allows the program to concentrate the assistance impact within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises. In order to effect a recovery for these areas comparable to the rest of the state, P2P has relaunched to further stimulate the real estate market within these lagging communities. Communities where homebuyers can now receive such assistance includes Bull Head City, Casa Grande, Glendale, Green Valley, Kingman, Phoenix, Rio Rico, Sahuarita, Sierra Vista, Tucson, Vail, Yuma.

Household Assistance Levels Increase

As of March 31, 2019, a total of 10,480 households have received assistance through Arizona's Hardest Hit Fund grant.

Assistance Commitments by Component

Assistance has been provided through several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

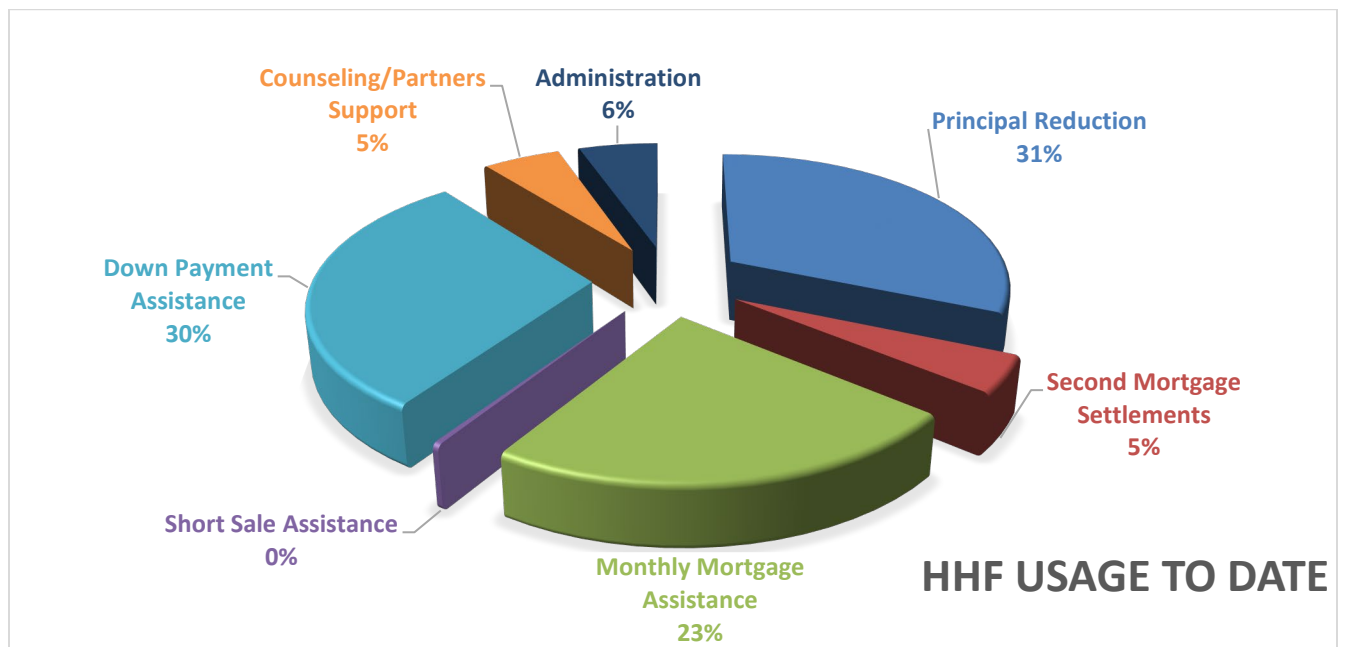| Component	Budgeted	Committed
Principal Reduction Assistance	$88,846,080	$86,081,213.46[1]
Second Mortgage Settlements	$12,803,697	$12,191,630.39[2]
Under/Unemployment/Reinstatement Mortgage Assistance	$70,239,398	$63,720,183.42[3]
Short Sale Assistance	$1,011,877	$934,365.17
Down Payment Assistance	$86,465,923	$82,056,884.54
Program Budget	**$ 259,366,975**	**$ 244,984,276.98**
Administration/Counseling/Partners Support	$36,779,745	$29,245,902.28[4]
Total Budget	**$ 296,146,720**	**$ 274,230,179.26**

Notes

As of March 31, 2019:

[1]Of the $86 million committed for Principal Reduction Assistance, $0 remained in escrow to disburse at scheduled closings.

[2]Of the $12.1 million committed for Second Mortgage Settlements, $0 remained in escrow to disburse at scheduled closings.

[3]Of the $63.7 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, $5.1 million remained in escrow to be disbursed for future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

[4]Of the $29.2 million spent on administrative expenses, $14.4 million was spent on counselor services, outreach, and other partner support.

Arizona's Hardest Hit Fund Quarterly Performance Summary

HHF USAGE TO DATE

- Counseling/Partners Support 5%
- Administration 6%
- Principal Reduction 31%
- Second Mortgage Settlements 5%
- Monthly Mortgage Assistance 23%
- Short Sale Assistance 0%
- Down Payment Assistance 30%

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

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

Template Version Date: October 2018

Arizona

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
1 Unique Borrower Count		
2 Number of Unique Borrowers Receiving Assistance	317	10480
3 Number of Unique Borrowers Denied Assistance	114	14606
4 Number of Unique Borrowers Withdrawn from Program	357	4136
5 Number of Unique Borrowers in Process	N/A	84
6 Total Number of Unique Borrower Applicants	N/A	29306
7 Program Expenditures ($)		
8 Total Assistance Provided to Date	$5,894,749	$244,984,276
9 Total Spent on Administrative Support, Outreach, and Counseling	$545,366	$29,245,902
10 Geographic Breakdown (by county)		
11 Maricopa County	75	4754
12 Pima County	176	3048
13 Pinal County	8	1061
14 Balance of State	58	1617
15 Home Mortgage Disclosure Act (HMDA)		
16 *Borrower*		
17 *Race*		
18 American Indian or Alaskan Native	0	93
19 Asian	3	191
20 Black or African American	15	559
21 Native Hawaiian or other Pacific Islander	2	53
22 White	229	7965
23 Information Not Provided by Borrower	68	1619
24 *Ethnicity*		
25 Hispanic or Latino	141	3792
26 Not Hispanic or Latino	127	5841
27 Information Not Provided by Borrower	49	847
28 *Sex*		
29 Male	137	5457
30 Female	127	4338
31 Information Not Provided by Borrower	53	685
32 *Co-Borrower*		
33 *Race*		
34 American Indian or Alaskan Native	0	23
35 Asian	1	59
36 Black or African American	2	110
37 Native Hawaiian or other Pacific Islander	0	12
38 White	65	2271
39 Information Not Provided by Borrower	20	606
40 *Ethnicity*		
41 Hispanic or Latino	40	1062
42 Not Hispanic or Latino	32	1684
43 Information Not Provided by Borrower	16	335
44 *Sex*		
45 Male	22	737
46 Female	50	2000
47 Information Not Provided by Borrower	16	344

Section 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.

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	11	1462
4		% of Total Number of Applications	N/A	4.99%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	11	431
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	960	1,037
20		Median 1st Lien Housing Payment After Assistance	793	789
21		Median 2nd Lien Housing Payment Before Assistance	109	197
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	149,885	163,254
24		Median 1st Lien UPB After Program Entry	108,512	120,550
25		Median 2nd Lien UPB Before Program Entry	23,656	31,288
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	56,357	43,489
28		Median Assistance Amount	56,357	43,489
29	**Assistance Characteristics**			
30		Assistance Provided to Date	$792,643	$86,081,213
31	**Other Characteristics**			
32		*Current*		
33		Number	2	1169
34		%	18.18%	79.96%
35		*Delinquent (30+)*		
36		Number	1	66
37		%	9.09%	4.51%
38		*Delinquent (60+)*		
39		Number	0	38
40		%	0.00%	2.60%
41		*Delinquent (90+)*		
42		Number	8	189
43		%	72.73%	12.93%

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

		QTD	Cumulative
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	90.91%	11.49%
46	100%-119%	9.09%	9.44%
47	120%-139%	0.00%	30.03%
48	140%-159%	0.00%	21.07%
49	>=160%	0.00%	27.98%
50	**Borrower Income ($)**		
51	Above $90,000	9.09%	6.09%
52	$70,000- $89,000	0.00%	14.77%
53	$50,000- $69,000	18.18%	30.30%
54	Below $50,000	72.73%	48.84%
55	**Hardship**		
56	Unemployment	4	196
57	Underemployment	4	291
58	Divorce	1	44
59	Medical Condition	2	65
60	Death	0	1
61	Other	0	865
62	**Program Outcomes**		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	11	1462
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	0
76	%	0.00%	0.00%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	11	1462
80	%	100.00%	100.00%
81	*Reinstatement/Current/Payoff*		
82	Number	N/A	N/A
83	%	N/A	N/A
84	*Other - Borrower Still Owns Home*		
85	Number	0	0
86	%	0.00%	0.00%

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	2	352
4	% of Total Number of Applications	N/A	1.20%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	330
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	1,386	992
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	109	198
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	210,739	165,148
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	23,656	31,909
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	15,412	24,783
28	Median Assistance Amount	15,412	24,783
29	**Assistance Characteristics**		
30	Assistance Provided to Date	$30,824	$12,191,630
31	**Other Characteristics**		
32	*Current*		
33	Number	1	247
34	%	50.00%	70.17%
35	*Delinquent (30+)*		
36	Number	0	27
37	%	0.00%	7.67%
38	*Delinquent (60+)*		
39	Number	0	6
40	%	0.00%	1.70%
41	*Delinquent (90+)*		
42	Number	1	72
43	%	50.00%	20.45%
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	50.00%	11.36%
46	100%-119%	50.00%	8.81%
47	120%-139%	0.00%	28.41%
48	140%-159%	0.00%	18.18%
49	>=160%	0.00%	33.24%

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
50	**Borrower Income ($)**		
51	Above $90,000	0.00%	6.82%
52	$70,000- $89,000	0.00%	14.77%
53	$50,000- $69,000	50.00%	29.83%
54	Below $50,000	50.00%	48.58%
55	**Hardship**		
56	Unemployment	1	86
57	Underemployment	0	84
58	Divorce	0	15
59	Medical Condition	1	14
60	Death	0	2
61	Other	0	151
62	**Program Outcomes**		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	352
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	9
76	%	0.00%	2.56%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	N/A	N/A
80	%	N/A	N/A
81	*Reinstatement/Current/Payoff*		
82	Number	2	343
83	%	100.00%	97.44%
84	*Other - Borrower Still Owns Home*		
85	Number	N/A	N/A
86	%	N/A	N/A

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	65	4078
4		% of Total Number of Applications	N/A	13.92%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	11	292
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	1215	987
20		Median 1st Lien Housing Payment After Assistance	651	567
21		Median Length of time Borrower Receives Assistance	N/A	16
22		Median Assistance Amount	678	9875
23	**Assistance Characteristics**			
24		Assistance Provided to Date	$902,465	$63,720,183
25	**Other Characteristics**			
26		*Current*		
27		Number	6	598
28		%	9.23%	14.66%
29		*Delinquent (30+)*		
30		Number	6	375
31		%	9.23%	9.20%
32		*Delinquent (60+)*		
33		Number	6	551
34		%	9.23%	13.51%
35		*Delinquent (90+)*		
36		Number	47	2554
37		%	72.31%	62.63%
38	**Borrower Income ($)**			
39		Above $90,000	3.08%	0.25%
40		$70,000- $89,000	3.08%	2.38%
41		$50,000- $69,000	13.85%	7.50%
42		Below $50,000	80.00%	89.87%
43	**Hardship**			
44		Unemployment	40	2,823
45		Underemployment	12	705
46		Divorce	4	84
47		Medical Condition	9	277
48		Death	0	18
49		Other	0	171

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
50	**Program Outcomes**		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	3639
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	0
55	%	0.00%	0.00%
56	*Cancelled*		
57	Number	0	146
58	%	0.00%	4.01%
59	*Deed in Lieu*		
60	Number	0	0
61	%	0.00%	0.00%
62	*Short Sale*		
63	Number	0	65
64	%	0.00%	1.79%
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	0	111
71	%	0.00%	3.05%
72	*Reinstatement/Current/Payoff*		
73	Number	10	1199
74	%	17.54%	32.95%
75	*Other - Borrower Still Owns Home*		
76	Number	47	2118
77	%	82.46%	58.20%

Line 24: Lower QTR balance in comparison to the QTR Number of Borrowers Receiving Assistance is due to requested funds being returned by Loan Care from closed accounts where assistance has ended.

Arizona

HFA Performance Data Reporting- Program Performance
Short Sale Component

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	0	148
4		% of Total Number of Applications	N/A	0.51%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median Assistance Amount	0	4500
20	**Assistance Characteristics**			
21		Assistance Provided to Date	0	934365
22	**Other Characteristics**			
23		*Current*		
24		Number	0	45
25		%	0.00%	30.41%
26		*Delinquent (30+)*		
27		Number	0	3
28		%	0.00%	2.03%
29		*Delinquent (60+)*		
30		Number	0	7
31		%	0.00%	4.73%
32		*Delinquent (90+)*		
33		Number	0	93
34		%	0.00%	62.84%
35	**Borrower Income ($)**			
36		Above $90,000	0.00%	4.73%
37		$70,000- $89,000	0.00%	4.05%
38		$50,000- $69,000	0.00%	14.19%
39		Below $50,000	0.00%	77.03%
40	**Hardship**			
41		Unemployment	0	72
42		Underemployment	0	37
43		Divorce	0	8
44		Medical Condition	0	14
45		Death	0	3
46		Other	0	14

47	**Program Outcomes**			
48		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	0
52		%	0.00%	0.00%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56	**Program Completion/ Transition**			
57		*Short Sale*		
58		Number	0	148
59		%	0.00%	100.00%
60		*Deed in Lieu*		
61		Number	N/A	N/A
62		%	N/A	N/A
	Sections 35 & 40: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.			

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Funded*		
3		Number of Borrowers Receiving Assistance	252	5013
4		% of Total Number of Submissions	N/A	100.00%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Submissions	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Submissions	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Submissions	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Submitted for Assistance	N/A	5013
16		Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	**Program Characteristics**			
18	**Loan Characteristics at Origination**			
19		Median Purchase Price	176573	169900
20		Median Credit Score	725	703
21		Median DTI	26%	23%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$4,168,817	$82,056,884
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	1.98%	1.00%
27		$70,000- $89,000	20.63%	15.24%
28		$50,000- $69,000	28.17%	30.68%
29		Below $50,000	49.21%	53.08%
37	**Home Mortgage Disclosure Act (HMDA)**			
38		*Borrower*		
39		*Race*		
40		American Indian or Alaskan Native	0	36
41		Asian	4	100
42		Black or African American	8	192
43		Native Hawaiian or other Pacific Islander	3	14
44		White	201	4372
45		Information not provided by borrower	36	299
46		*Ethnicity*		
47		Hispanic or Latino	119	2114
48		Not Hispanic or Latino	103	2676
49		Information not provided by borrower	30	223
50		*Sex*		
51		Male	131	3033
52		Female	104	1915
53		Information not provided by borrower	17	65

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
54		*Co-Borrower*		
55		*Race*		
56		American Indian or Alaskan Native	0	9
57		Asian	1	28
58		Black or African American	2	41
59		Native Hawaiian or other Pacific Islander	0	2
60		White	61	1281
61		Information not provided by borrower	7	101
62		*Ethnicity*		
63		Hispanic or Latino	38	623
64		Not Hispanic or Latino	27	764
65		Information not provided by borrower	6	75
66		*Sex*		
67		Male	18	344
68		Female	49	1107
69		Information not provided by borrower	4	11
70	**Geographic Breakdown (by Targeted Area)**			
71		Arizona City	0	36
72		Avondale	0	417
73		Buckeye	0	411
74		Bullhead City	1	2
75		Casa Grande	5	201
76		Coolidge	0	32
77		Douglas	0	12
79		El Mirage	0	202
80		Fort Mohave	0	7
81		Glendale	9	22
82		Goodyear	0	350
83		Green Valley	5	10
84		Huachuca City	0	7
85		Kingman	0	0
86		Laveen	0	292
87		Maricopa	0	390
88		Phoenix	30	71
89		Red Rock	0	13
90		Rio Rico	1	8
91		Sahuarita	7	18
92		Sierra Vista	12	191
93		Snowflake	0	20
94		Tuscon	139	1678
95		Vail	9	23
96		Yuma	34	600

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	**Tota**l 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	
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.
In Process	
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.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	Foreclosure Sale	
	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.
	Cancelled	
	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

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
Alternative Outcomes		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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

Deed-in-Lieu	
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.
Short Sale	
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

Loan Modification Program	
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.
Re-employed/ Regain Appropriate Employment Level	
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.
Reinstatement/Current/Payoff	
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.
Other	
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
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

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
>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

Deed-in-Lieu	
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.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving

Program Completion/ Transition

Loan Modification Program	
Number	Number of borrowers who received a recast/reamortization of the prinicipal 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.
Reinstatement/Current/Payoff	
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.
Other	
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
	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		
	Deed-in-Lieu	
	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
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	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		
	Short Sale	
	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.
	Deed-in-Lieu	
	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		
	Approved/Funded	
	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.
	Denied/Cancelled	
	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.
	Withdrawn	
	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.
	In Process	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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
	Total	
	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

	Funded	
	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.
	Denied	
	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.
	Withdrawn	
	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.
	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.e.*, 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	

	Unemployment/Underemployment/Reinstatement Mortgage Assistance (UMA)	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners who are unable to afford their monthly payment due to a qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	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 Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.

Arizona's Hardest Hit Fund Quarterly Performance Summary

TO: Hardest Hit Fund
U.S. Department of the Treasury

FROM: Carol Ditmore, Chair
Arizona Home Foreclosure Prevention Funding Corporation

DATE: September 26, 2019

RE: **Hardest Hit Fund Quarterly Performance Data**
for the period ending June 30, 2019

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending June 30, 2019. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program has assisted eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and Down Payment Assistance for homebuyers.

As the foreclosure crises in Arizona continues to abate, the foreclosure-related programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Many homeowners who received Un/Underemployment Mortgage Assistance have successfully exited the program due to an improved job market. This is a good

Arizona's Hardest Hit Fund Quarterly Performance Summary

development for Arizona, as our 90+ day delinquency rate continues to decline since the program began, and remains the lowest of all Hardest Hit States.

The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), continues to exceed expectations. Approved this time is 26 zip codes within 12 cities in the state for homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of $20,000) for qualified homebuyers. Narrowing the focus of the assistance in this manner allows the program to concentrate the assistance impact within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises. In order to effect a recovery for these areas comparable to the rest of the state, P2P has relaunched to further stimulate the real estate market within these lagging communities. Communities where homebuyers can now receive such assistance includes Bull Head City, Casa Grande, Glendale, Green Valley, Kingman, Phoenix, Rio Rico, Sahuarita, Sierra Vista, Tucson, Vail, Yuma.

Household Assistance Levels Increase
As of June 30, 2019, a total of 10,786 households have received assistance through Arizona's Hardest Hit Fund grant.

Assistance Commitments by Component
Assistance has been provided through several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

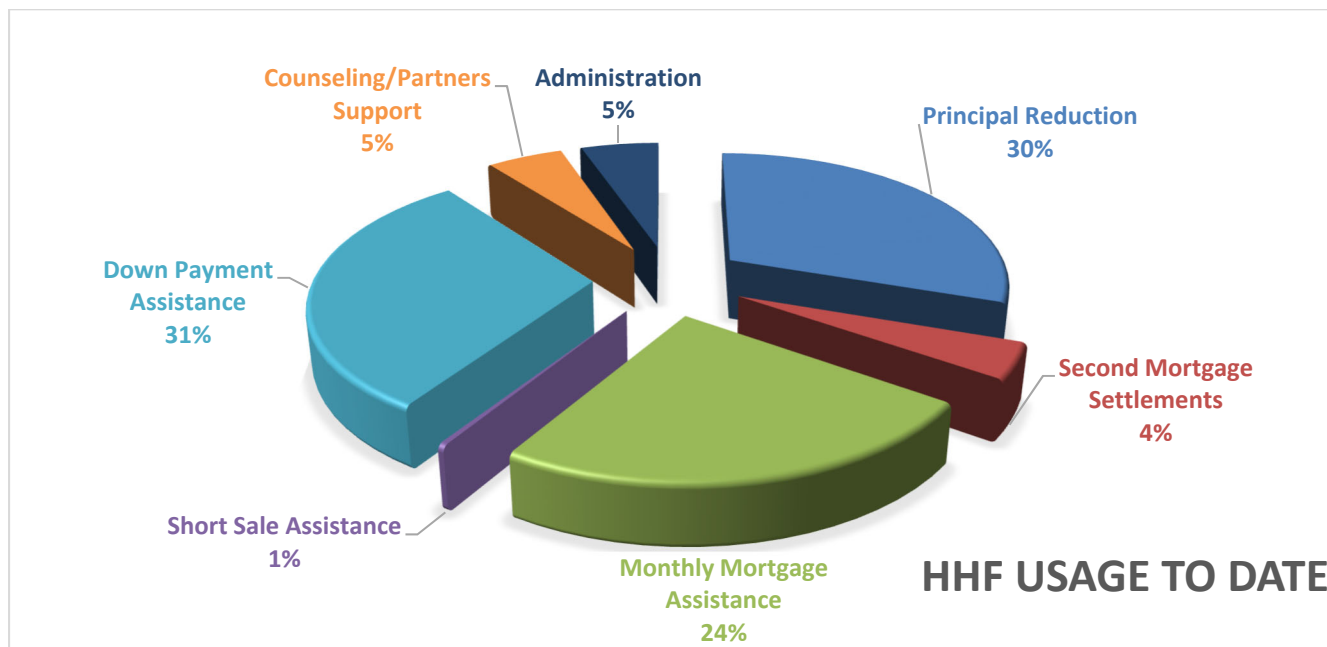| Component	Budgeted	Committed
Principal Reduction Assistance	$88,846,080	$86,864,026.46[1]
Second Mortgage Settlements	$12,803,697	$ 12,234,667.39[2]
Under/Unemployment/Reinstatement Mortgage Assistance	$70,239,398	$68,892,246.17[3]
Short Sale Assistance	$1,011,877	$934,365.17
Down Payment Assistance	$86,465,923	$86,203,794.54
Program Budget	**$ 259,366,975**	**$ 255,129,099.73**
Administration/Counseling/Partners Support	$36,779,745	$29,741,521.58[4]
Total Budget	**$ 296,146,720**	**$ 284,087,802.31**

Notes
As of June 30, 2019:

[1] Of the $86.8 million committed for Principal Reduction Assistance, $0 remained in escrow to disburse at scheduled closings.

[2] Of the $12.1 million committed for Second Mortgage Settlements, $0 remained in escrow to disburse at scheduled closings.

[3] Of the $68.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, $5.1 million remained in escrow to be disbursed for future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

[4] Of the $29.7 million spent on administrative expenses, $14.6 million was spent on counselor services, outreach, and other partner support.

Arizona's Hardest Hit Fund Quarterly Performance Summary

Counseling/Partners Support
5%

Administration
5%

Principal Reduction
30%

Down Payment Assistance
31%

Second Mortgage Settlements
4%

Short Sale Assistance
1%

Monthly Mortgage Assistance
24%

HHF USAGE TO DATE

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

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

Template Version Date: October 2018

Arizona

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	306	10786
3	Number of Unique Borrowers Denied Assistance	105	14711
4	Number of Unique Borrowers Withdrawn from Program	284	4420
5	Number of Unique Borrowers in Process	N/A	100
6	Total Number of Unique Borrower Applicants	N/A	30017
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$5,902,202	$250,886,478
9	Total Spent on Administrative Support, Outreach, and Counseling	$495,619	$29,741,522
10	**Geographic Breakdown (by county)**		
11	Maricopa County	37	4791
12	Pima County	179	3227
13	Pinal County	13	1074
14	Balance of State	77	1694
15	**Home Mortgage Disclosure Act (HMDA)**		
16	*Borrower*		
17	*Race*		
18	American Indian or Alaskan Native	0	93
19	Asian	3	194
20	Black or African American	14	573
21	Native Hawaiian or other Pacific Islander	4	57
22	White	225	8190
23	Information Not Provided by Borrower	60	1679
24	*Ethnicity*		
25	Hispanic or Latino	115	3907
26	Not Hispanic or Latino	146	5987
27	Information Not Provided by Borrower	45	892
28	*Sex*		
29	Male	153	5610
30	Female	102	4440
31	Information Not Provided by Borrower	51	736
32	*Co-Borrower*		
33	*Race*		
34	American Indian or Alaskan Native	0	23
35	Asian	1	60
36	Black or African American	0	110
37	Native Hawaiian or other Pacific Islander	0	12
38	White	82	2353
39	Information Not Provided by Borrower	18	624
40	*Ethnicity*		
41	Hispanic or Latino	49	1111
42	Not Hispanic or Latino	40	1724
43	Information Not Provided by Borrower	12	347
44	*Sex*		
45	Male	25	762
46	Female	63	2063
47	Information Not Provided by Borrower	13	357

Section 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.

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	9	1471
4		% of Total Number of Applications	N/A	4.90%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	440
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	861	1,037
20		Median 1st Lien Housing Payment After Assistance	591	784
21		Median 2nd Lien Housing Payment Before Assistance	121	195
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	122,295	162,856
24		Median 1st Lien UPB After Program Entry	59,257	120,200
25		Median 2nd Lien UPB Before Program Entry	12,436	31,164
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	51,325	43,498
28		Median Assistance Amount	51,325	43,498
29	**Assistance Characteristics**			
30		Assistance Provided to Date	$782,813	$86,864,026
31	**Other Characteristics**			
32		*Current*		
33		Number	3	1172
34		%	33.33%	79.67%
35		*Delinquent (30+)*		
36		Number	0	66
37		%	0.00%	4.49%
38		*Delinquent (60+)*		
39		Number	1	39
40		%	11.11%	2.65%
41		*Delinquent (90+)*		
42		Number	5	194
43		%	55.56%	13.19%

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

			QTD	Cumulative
44	**Current Combined Loan to Value Ratio (CLTV)**			
45		<100%	100.00%	12.03%
46		100%-119%	0.00%	9.38%
47		120%-139%	0.00%	29.84%
48		140%-159%	0.00%	20.94%
49		>=160%	0.00%	27.80%
50	**Borrower Income ($)**			
51		Above $90,000	0.00%	6.05%
52		$70,000- $89,000	0.00%	14.68%
53		$50,000- $69,000	0.00%	30.12%
54		Below $50,000	100.00%	49.15%
55	**Hardship**			
56		Unemployment	2	198
57		Underemployment	6	297
58		Divorce	0	44
59		Medical Condition	1	66
60		Death	0	1
61		Other	0	865
62	**Program Outcomes**			
63		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	1471
64	**Alternative Outcomes**			
65		*Foreclosure Sale*		
66		Number	0	0
67		%	0.00%	0.00%
68		*Cancelled*		
69		Number	0	0
70		%	0.00%	0.00%
71		*Deed in Lieu*		
72		Number	0	0
73		%	0.00%	0.00%
74		*Short Sale*		
75		Number	0	0
76		%	0.00%	0.00%
77	**Program Completion/ Transition**			
78		*Loan Modification Program*		
79		Number	9	1471
80		%	100.00%	100.00%
81		*Reinstatement/Current/Payoff*		
82		Number	N/A	N/A
83		%	N/A	N/A
84		*Other - Borrower Still Owns Home*		
85		Number	0	0
86		%	0.00%	0.00%

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	2	354
4	% of Total Number of Applications	N/A	1.18%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	332
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	732	988
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	121	197
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	117,635	164,993
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	12,436	31,778
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	12,436	31,778
28	Median Assistance Amount	12,436	31,778
29	**Assistance Characteristics**		
30	Assistance Provided to Date	$43,037	$12,234,667
31	**Other Characteristics**		
32	*Current*		
33	Number	1	248
34	%	50.00%	70.06%
35	*Delinquent (30+)*		
36	Number	0	27
37	%	0.00%	7.63%
38	*Delinquent (60+)*		
39	Number	1	7
40	%	50.00%	1.98%
41	*Delinquent (90+)*		
42	Number	0	72
43	%	0.00%	20.34%
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	100.00%	11.86%
46	100%-119%	0.00%	8.76%
47	120%-139%	0.00%	28.25%
48	140%-159%	0.00%	18.08%
49	>=160%	0.00%	33.05%

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
50 Borrower Income ($)			
51	Above $90,000	0.00%	6.78%
52	$70,000- $89,000	0.00%	14.69%
53	$50,000- $69,000	0.00%	29.66%
54	Below $50,000	100.00%	48.87%
55 Hardship			
56	Unemployment	0	86
57	Underemployment	2	86
58	Divorce	0	15
59	Medical Condition	0	14
60	Death	0	2
61	Other	0	151
62 Program Outcomes			
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	354
64 Alternative Outcomes			
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	9
76	%	0.00%	2.54%
77 Program Completion/ Transition			
78	*Loan Modification Program*		
79	Number	N/A	N/A
80	%	N/A	N/A
81	*Reinstatement/Current/Payoff*		
82	Number	2	345
83	%	100.00%	97.46%
84	*Other - Borrower Still Owns Home*		
85	Number	N/A	N/A
86	%	N/A	N/A

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	69	4147
4	% of Total Number of Applications	N/A	13.82%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	301
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	1099	989
20	Median 1st Lien Housing Payment After Assistance	698	568
21	Median Length of time Borrower Receives Assistance	N/A	15
22	Median Assistance Amount	597	9748
23	**Assistance Characteristics**		
24	Assistance Provided to Date	$929,441	$64,649,625
25	**Other Characteristics**		
26	*Current*		
27	Number	8	606
28	%	11.59%	14.61%
29	*Delinquent (30+)*		
30	Number	4	379
31	%	5.80%	9.14%
32	*Delinquent (60+)*		
33	Number	15	566
34	%	21.74%	13.65%
35	*Delinquent (90+)*		
36	Number	42	2596
37	%	60.87%	62.60%
38	**Borrower Income ($)**		
39	Above $90,000	0.00%	0.24%
40	$70,000- $89,000	4.35%	2.41%
41	$50,000- $69,000	2.90%	7.43%
42	Below $50,000	92.75%	89.92%
43	**Hardship**		
44	Unemployment	39	2,862
45	Underemployment	18	723
46	Divorce	2	86
47	Medical Condition	10	287
48	Death	0	18
49	Other	0	171

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

			QTD	Cumulative
50	**Program Outcomes**			
51		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	3651
52	**Alternative Outcomes**			
53		*Foreclosure Sale*		
54		Number	0	0
55		%	0.00%	0.00%
56		*Cancelled*		
57		Number	0	146
58		%	0.00%	4.00%
59		*Deed in Lieu*		
60		Number	0	0
61		%	0.00%	0.00%
62		*Short Sale*		
63		Number	0	65
64		%	0.00%	1.78%
65	**Program Completion/ Transition**			
66		*Loan Modification Program*		
67		Number	N/A	N/A
68		%	N/A	N/A
69		*Re-employed/ Regain Appropriate Employment Level*		
70		Number	0	111
71		%	0.00%	3.04%
72		*Reinstatement/Current/Payoff*		
73		Number	10	1209
74		%	83.33%	33.11%
75		*Other - Borrower Still Owns Home*		
76		Number	2	2120
77		%	16.67%	58.07%

Line 24: Lower QTR balance in comparison to the QTR Number of Borrowers Receiving Assistance is due to requested funds being returned by Loan Care from closed accounts where assistance has ended.

Arizona

HFA Performance Data Reporting- Program Performance
Short Sale Component

		QTD	Cumulative
1 Program Intake/Evaluation			
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.49%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
17 Program Characteristics			
18 General Characteristics			
19	Median Assistance Amount	0	4500
20 Assistance Characteristics			
21	Assistance Provided to Date	0	934365
22 Other Characteristics			
23	*Current*		
24	Number	0	45
25	%	0.00%	30.41%
26	*Delinquent (30+)*		
27	Number	0	3
28	%	0.00%	2.03%
29	*Delinquent (60+)*		
30	Number	0	7
31	%	0.00%	4.73%
32	*Delinquent (90+)*		
33	Number	0	93
34	%	0.00%	62.84%
35 Borrower Income ($)			
36	Above $90,000	0.00%	4.73%
37	$70,000- $89,000	0.00%	4.05%
38	$50,000- $69,000	0.00%	14.19%
39	Below $50,000	0.00%	77.03%
40 Hardship			
41	Unemployment	0	72
42	Underemployment	0	37
43	Divorce	0	8
44	Medical Condition	0	14
45	Death	0	3
46	Other	0	14

47	**Program Outcomes**			
48		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	0
52		%	0.00%	0.00%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56	**Program Completion/ Transition**			
57		*Short Sale*		
58		Number	0	148
59		%	0.00%	100.00%
60		*Deed in Lieu*		
61		Number	N/A	N/A
62		%	N/A	N/A

Sections 35 & 40: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Funded*		
3		Number of Borrowers Receiving Assistance	237	5250
4		% of Total Number of Submissions	N/A	100.00%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Submissions	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Submissions	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Submissions	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Submitted for Assistance	N/A	5250
16		Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	**Program Characteristics**			
18	**Loan Characteristics at Origination**			
19		Median Purchase Price	180000	170000
20		Median Credit Score	640	700
21		Median DTI	23%	23%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$4,146,911	$86,203,795
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	3.80%	1.12%
27		$70,000- $89,000	22.78%	15.58%
28		$50,000- $69,000	28.27%	30.57%
29		Below $50,000	45.15%	52.72%
37	**Home Mortgage Disclosure Act (HMDA)**			
38		*Borrower*		
39		*Race*		
40		American Indian or Alaskan Native	0	36
41		Asian	3	103
42		Black or African American	9	201
43		Native Hawaiian or other Pacific Islander	1	15
44		White	198	4570
45		Information not provided by borrower	26	325
46		*Ethnicity*		
47		Hispanic or Latino	102	2216
48		Not Hispanic or Latino	105	2781
49		Information not provided by borrower	30	253
50		*Sex*		
51		Male	139	3172
52		Female	81	1996
53		Information not provided by borrower	17	82

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
54		*Co-Borrower*		
55		*Race*		
56		American Indian or Alaskan Native	0	9
57		Asian	1	29
58		Black or African American	0	41
59		Native Hawaiian or other Pacific Islander	0	2
60		White	74	1355
61		Information not provided by borrower	7	108
62		*Ethnicity*		
63		Hispanic or Latino	44	667
64		Not Hispanic or Latino	31	795
65		Information not provided by borrower	7	82
66		*Sex*		
67		Male	25	369
68		Female	54	1161
69		Information not provided by borrower	3	14
70	**Geographic Breakdown (by Targeted Area)**			
71		Arizona City	0	36
72		Avondale	0	417
73		Buckeye	0	411
74		Bullhead City	0	2
75		Casa Grande	3	204
76		Coolidge	0	32
77		Douglas	0	12
79		El Mirage	0	202
80		Fort Mohave	0	7
81		Glendale	0	22
82		Goodyear	0	350
83		Green Valley	1	11
84		Huachuca City	0	7
85		Kingman	0	0
86		Laveen	0	292
87		Maricopa	0	390
88		Phoenix	12	83
89		Red Rock	0	13
90		Rio Rico	4	12
91		Sahuarita	4	22
92		Sierra Vista	14	205
93		Snowflake	0	20
94		Tuscon	145	1823
95		Vail	7	30
96		Yuma	47	647

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	**Tota**l 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	
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.
In Process	
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.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	Foreclosure Sale	
	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.
	Cancelled	
	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

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
Alternative Outcomes		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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
	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
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
	>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		
	Deed-in-Lieu	
	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.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Completion/ Transition		
	Loan Modification Program	
	Number	Number of borrowers who received a recast/reamortization of the prinicipal 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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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
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	
Deed-in-Lieu	
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
Short Sale	
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	
Loan Modification Program	
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.
Reinstatement/Current/Payoff	
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.
Other	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition
%	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	
Short Sale	
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.
Deed-in-Lieu	
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	
Approved/Funded	
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.
Denied/Cancelled	
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.
Withdrawn	
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.
In Process	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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
Total	
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

	Funded	
	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.
	Denied	
	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.
	Withdrawn	
	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.
	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.e.*, 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

	Unemployment/Underemployment/Reinstatement Mortgage Assistance (UMA)	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners who are unable to afford their monthly payment due to a qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	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 Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.

Arizona's Hardest Hit Fund Quarterly Performance Summary

TO: Hardest Hit Fund
           U.S. Department of the Treasury

FROM: Carol Ditmore, Chair
           Arizona Home Foreclosure Prevention Funding Corporation

DATE: December 27, 2019

RE: **Hardest Hit Fund Quarterly Performance Data**
           for the period ending September 30, 2019

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending September 30, 2019. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program has assisted eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and Down Payment Assistance for homebuyers.

As the foreclosure crises in Arizona continues to abate, the foreclosure-related programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Many homeowners who received Un/Underemployment Mortgage Assistance have successfully exited the program due to an improved job market. This is a good

development for Arizona, as our 90+ day delinquency rate continues to decline since the program began, and remains the lowest of all Hardest Hit States.

The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), continues to exceed expectations. Approved this time is 26 zip codes within 12 cities in the state for homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of $20,000) for qualified homebuyers. Narrowing the focus of the assistance in this manner allows the program to concentrate the assistance impact within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises. In order to effect a recovery for these areas comparable to the rest of the state, P2P has relaunched to further stimulate the real estate market within these lagging communities. Communities where homebuyers can now receive such assistance includes Bull Head City, Casa Grande, Glendale, Green Valley, Kingman, Phoenix, Rio Rico, Sahuarita, Sierra Vista, Tucson, Vail, Yuma.

Household Assistance Levels Increase

As of September 30, 2019, a total of 11,073 households have received assistance through Arizona's Hardest Hit Fund grant.

Assistance Commitments by Component

Assistance has been provided through several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

Component	Budgeted	Committed
Principal Reduction Assistance	$88,846,080	$87,649,796.46[1]
Second Mortgage Settlements	$12,803,697	$ 12,345,235.39[2]
Under/Unemployment/Reinstatement Mortgage Assistance	$70,239,398	$70,036,636.17[3]
Short Sale Assistance	$1,011,877	$934,365.17
Down Payment Assistance	$86,465,923	$90,238,948.54[4]
Program Budget	**$ 259,366,975**	**$ 261,204,981.73**
Administration/Counseling/Partners Support	$36,779,745	$30,363,360.82[5]
Total Budget	**$ 296,146,720**	**$ 291,568,342.55**

Notes

As of September 30, 2019:

[1]Of the $87.6 million committed for Principal Reduction Assistance, $0 remained in escrow to disburse at scheduled closings.
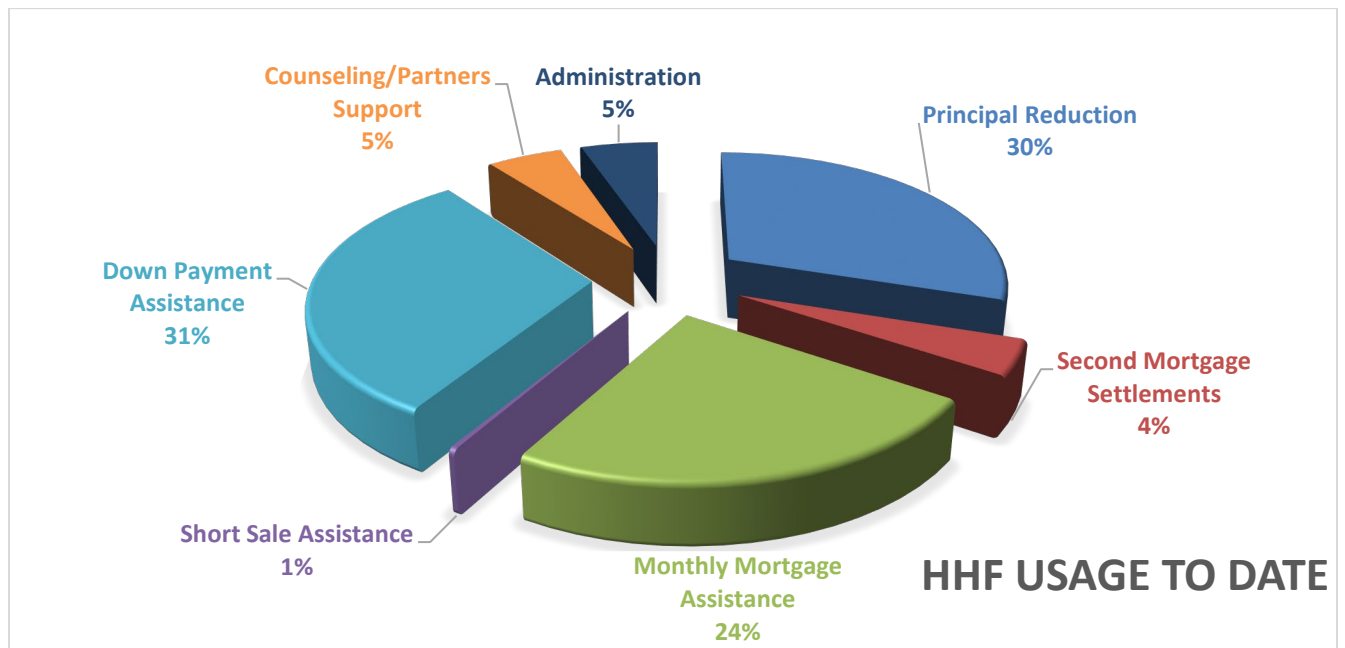
[2]Of the $12.3 million committed for Second Mortgage Settlements, $0 remained in escrow to disburse at scheduled closings.

[3]Of the $70.0 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, $5.1 million remained in escrow to be disbursed for future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

[4]Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

[5]Of the $29.7 million spent on administrative expenses, $14.6 million was spent on counselor services, outreach, and other partner support.

Arizona's Hardest Hit Fund Quarterly Performance Summary

Counseling/Partners Support
5%

Administration
5%

Principal Reduction
30%

Down Payment Assistance
31%

Second Mortgage Settlements
4%

Short Sale Assistance
1%

Monthly Mortgage Assistance
24%

HHF USAGE TO DATE

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

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

Template Version Date: October 2018

Arizona

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	287	11073
3	Number of Unique Borrowers Denied Assistance	103	14814
4	Number of Unique Borrowers Withdrawn from Program	343	4763
5	Number of Unique Borrowers in Process	N/A	163
	Total Number of Unique Borrower Applicants	N/A	30813
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$5,766,187	$256,652,666
9	Total Spent on Administrative Support, Outreach, and Counseling	$621,839	$30,363,361
10	**Geographic Breakdown (by county)**		
11	Maricopa County	34	4825
12	Pima County	192	3419
13	Pinal County	6	1080
14	Balance of State	55	1749
15	**Home Mortgage Disclosure Act (HMDA)**		
16	*Borrower*		
17	*Race*		
18	American Indian or Alaskan Native	1	94
19	Asian	3	197
20	Black or African American	8	581
21	Native Hawaiian or other Pacific Islander	1	58
22	White	227	8417
23	Information Not Provided by Borrower	47	1726
24	*Ethnicity*		
25	Hispanic or Latino	132	4039
26	Not Hispanic or Latino	116	6103
27	Information Not Provided by Borrower	39	931
28	*Sex*		
29	Male	133	5743
30	Female	113	4553
31	Information Not Provided by Borrower	41	777
32	*Co-Borrower*		
33	*Race*		
34	American Indian or Alaskan Native	1	24
35	Asian	1	61
36	Black or African American	2	112
37	Native Hawaiian or other Pacific Islander	0	12
38	White	63	2416
39	Information Not Provided by Borrower	20	644
40	*Ethnicity*		
41	Hispanic or Latino	36	1147
42	Not Hispanic or Latino	36	1760
43	Information Not Provided by Borrower	15	362
44	*Sex*		
45	Male	22	784
46	Female	46	2109
47	Information Not Provided by Borrower	19	376

Section 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.

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	8	1479
4		% of Total Number of Applications	N/A	4.80%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	8	448
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	858	1,035
20		Median 1st Lien Housing Payment After Assistance	658	783
21		Median 2nd Lien Housing Payment Before Assistance	412	197
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	116,342	162,818
24		Median 1st Lien UPB After Program Entry	74,860	120,047
25		Median 2nd Lien UPB Before Program Entry	54,338	31,288
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	42,993	43,498
28		Median Assistance Amount	42,993	43,498
29	**Assistance Characteristics**			
30		Assistance Provided to Date	$785,770	$87,649,796
31	**Other Characteristics**			
32		*Current*		
33		Number	1	1173
34		%	12.50%	79.31%
35		*Delinquent (30+)*		
36		Number	0	66
37		%	0.00%	4.46%
38		*Delinquent (60+)*		
39		Number	1	40
40		%	12.50%	2.70%
41		*Delinquent (90+)*		
42		Number	6	200
43		%	75.00%	13.52%

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

		QTD	Cumulative
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	100.00%	12.51%
46	100%-119%	0.00%	9.33%
47	120%-139%	0.00%	29.68%
48	140%-159%	0.00%	20.82%
49	>=160%	0.00%	27.65%
50	**Borrower Income ($)**		
51	Above $90,000	12.50%	6.09%
52	$70,000- $89,000	0.00%	14.60%
53	$50,000- $69,000	0.00%	29.95%
54	Below $50,000	87.50%	49.36%
55	**Hardship**		
56	Unemployment	1	199
57	Underemployment	3	300
58	Divorce	1	45
59	Medical Condition	3	69
60	Death	0	1
61	Other	0	865
62	**Program Outcomes**		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	1479
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	0
76	%	0.00%	0.00%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	8	1479
80	%	100.00%	100.00%
81	*Reinstatement/Current/Payoff*		
82	Number	N/A	N/A
83	%	N/A	N/A
84	*Other - Borrower Still Owns Home*		
85	Number	0	0
86	%	0.00%	0.00%

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	2	356
4	% of Total Number of Applications	N/A	1.16%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	334
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	904	984
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	412	198
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	121,529	164,485
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	54,338	31,909
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	53,983	31,909
28	Median Assistance Amount	53,983	31,909
29	**Assistance Characteristics**		
30	Assistance Provided to Date	$110,568	$12,345,235
31	**Other Characteristics**		
32	*Current*		
33	Number	1	249
34	%	50.00%	69.94%
35	*Delinquent (30+)*		
36	Number	0	27
37	%	0.00%	7.58%
38	*Delinquent (60+)*		
39	Number	1	8
40	%	50.00%	2.25%
41	*Delinquent (90+)*		
42	Number	0	72
43	%	0.00%	20.22%
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	100.00%	12.36%
46	100%-119%	0.00%	8.71%
47	120%-139%	0.00%	28.09%
48	140%-159%	0.00%	17.98%
49	>=160%	0.00%	32.87%

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
50	**Borrower Income ($)**		
51	Above $90,000	0.00%	6.74%
52	$70,000- $89,000	0.00%	14.61%
53	$50,000- $69,000	0.00%	29.49%
54	Below $50,000	100.00%	49.16%
55	**Hardship**		
56	Unemployment	0	86
57	Underemployment	0	86
58	Divorce	1	16
59	Medical Condition	1	15
60	Death	0	2
61	Other	0	151
62	**Program Outcomes**		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	356
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	9
76	%	0.00%	2.53%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	N/A	N/A
80	%	N/A	N/A
81	*Reinstatement/Current/Payoff*		
82	Number	2	347
83	%	100.00%	97.47%
84	*Other - Borrower Still Owns Home*		
85	Number	N/A	N/A
86	%	N/A	N/A

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	55	4202
4		% of Total Number of Applications	N/A	13.64%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	8	309
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	1061	992
20		Median 1st Lien Housing Payment After Assistance	637	568
21		Median Length of time Borrower Receives Assistance	N/A	15
22		Median Assistance Amount	668	9748
23	**Assistance Characteristics**			
24		Assistance Provided to Date	$834,695	$65,484,320
25	**Other Characteristics**			
26		*Current*		
27		Number	1	607
28		%	1.82%	14.45%
29		*Delinquent (30+)*		
30		Number	3	382
31		%	5.45%	9.09%
32		*Delinquent (60+)*		
33		Number	8	574
34		%	14.55%	13.66%
35		*Delinquent (90+)*		
36		Number	43	2639
37		%	78.18%	62.80%
38	**Borrower Income ($)**			
39		Above $90,000	5.45%	0.31%
40		$70,000- $89,000	3.64%	2.43%
41		$50,000- $69,000	10.91%	7.47%
42		Below $50,000	80.00%	89.79%
43	**Hardship**			
44		Unemployment	29	2,891
45		Underemployment	13	736
46		Divorce	3	89
47		Medical Condition	10	297
48		Death	0	18
49		Other	0	171

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
50	**Program Outcomes**		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	69	3720
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	0
55	%	0.00%	0.00%
56	*Cancelled*		
57	Number	0	146
58	%	0.00%	3.92%
59	*Deed in Lieu*		
60	Number	0	0
61	%	0.00%	0.00%
62	*Short Sale*		
63	Number	0	65
64	%	0.00%	1.75%
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	1	112
71	%	1.45%	3.01%
72	*Reinstatement/Current/Payoff*		
73	Number	12	1221
74	%	17.39%	32.82%
75	*Other - Borrower Still Owns Home*		
76	Number	56	2176
77	%	81.16%	58.49%

Line 24: Lower QTR balance in comparison to the QTR Number of Borrowers Receiving Assistance is due to requested funds being returned by Loan Care from closed accounts where assistance has ended.

Arizona

HFA Performance Data Reporting- Program Performance
Short Sale Component

		QTD	Cumulative
1 **Program Intake/Evaluation**			
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.48%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
17 **Program Characteristics**			
18 **General Characteristics**			
19	Median Assistance Amount	0	4500
20 **Assistance Characteristics**			
21	Assistance Provided to Date	0	934365
22 **Other Characteristics**			
23	*Current*		
24	Number	0	45
25	%	0.00%	30.41%
26	*Delinquent (30+)*		
27	Number	0	3
28	%	0.00%	2.03%
29	*Delinquent (60+)*		
30	Number	0	7
31	%	0.00%	4.73%
32	*Delinquent (90+)*		
33	Number	0	93
34	%	0.00%	62.84%
35 **Borrower Income ($)**			
36	Above $90,000	0.00%	4.73%
37	$70,000- $89,000	0.00%	4.05%
38	$50,000- $69,000	0.00%	14.19%
39	Below $50,000	0.00%	77.03%
40 **Hardship**			
41	Unemployment	0	72
42	Underemployment	0	37
43	Divorce	0	8
44	Medical Condition	0	14
45	Death	0	3
46	Other	0	14

47	**Program Outcomes**			
48		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	0
52		%	0.00%	0.00%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56	**Program Completion/ Transition**			
57		*Short Sale*		
58		Number	0	148
59		%	0.00%	100.00%
60		*Deed in Lieu*		
61		Number	N/A	N/A
62		%	N/A	N/A

Sections 35 & 40: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Funded*		
3		Number of Borrowers Receiving Assistance	232	5482
4		% of Total Number of Submissions	N/A	100.00%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Submissions	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Submissions	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Submissions	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Submitted for Assistance	N/A	5482
16		Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	**Program Characteristics**			
18	**Loan Characteristics at Origination**			
19		Median Purchase Price	180500	170000
20		Median Credit Score	640	698
21		Median DTI	23%	23%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$4,035,154	$90,238,949
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	3.88%	1.08%
27		$70,000- $89,000	23.28%	14.92%
28		$50,000- $69,000	28.88%	29.28%
29		Below $50,000	46.12%	50.49%
37	**Home Mortgage Disclosure Act (HMDA)**			
38		*Borrower*		
39		*Race*		
40		American Indian or Alaskan Native	1	37
41		Asian	5	108
42		Black or African American	4	205
43		Native Hawaiian or other Pacific Islander	0	15
44		White	199	4769
45		Information not provided by borrower	23	348
46		*Ethnicity*		
47		Hispanic or Latino	105	2321
48		Not Hispanic or Latino	97	2878
49		Information not provided by borrower	30	283
50		*Sex*		
51		Male	127	3299
52		Female	91	2087
53		Information not provided by borrower	14	96

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
54		*Co-Borrower*		
55		*Race*		
56		American Indian or Alaskan Native	1	10
57		Asian	1	30
58		Black or African American	2	43
59		Native Hawaiian or other Pacific Islander	0	2
60		White	57	1412
61		Information not provided by borrower	8	116
62		*Ethnicity*		
63		Hispanic or Latino	32	699
64		Not Hispanic or Latino	27	822
65		Information not provided by borrower	10	92
66		*Sex*		
67		Male	21	390
68		Female	46	1207
69		Information not provided by borrower	2	16
70	**Geographic Breakdown (by Targeted Area)**			
71		Arizona City	0	36
72		Avondale	0	417
73		Buckeye	0	411
74		Bullhead City	0	2
75		Casa Grande	2	206
76		Coolidge	0	32
77		Douglas	0	12
79		El Mirage	0	202
80		Fort Mohave	0	7
81		Glendale	3	25
82		Goodyear	0	350
83		Green Valley	1	12
84		Huachuca City	0	7
85		Kingman	0	0
86		Laveen	0	292
87		Maricopa	0	390
88		Phoenix	5	88
89		Red Rock	0	13
90		Rio Rico	2	14
91		Sahuarita	12	34
92		Sierra Vista	13	218
93		Snowflake	0	20
94		Tuscon	148	1971
95		Vail	10	40
96		Yuma	36	683

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	**Tota**l 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	
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.
In Process	
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.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	Foreclosure Sale	
	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.
	Cancelled	
	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

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
Alternative Outcomes		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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

Deed-in-Lieu

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.

Short Sale

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

Loan Modification Program

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.

Re-employed/ Regain Appropriate Employment Level

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.

Reinstatement/Current/Payoff

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.

Other

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
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

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
>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

Deed-in-Lieu

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.

Short Sale

Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving

Program Completion/ Transition

Loan Modification Program

Number	Number of borrowers who received a recast/reamortization of the prinicipal 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.

Reinstatement/Current/Payoff

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.

Other

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
	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	
	Deed-in-Lieu	
	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
	Short Sale	
	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	
	Loan Modification Program	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	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	
	Short Sale	
	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.
	Deed-in-Lieu	
	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	
	Approved/Funded	
	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.
	Denied/Cancelled	
	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.
	Withdrawn	
	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.
	In Process	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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
	Total	
	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		
Funded		
	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.
Denied		
	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.
Withdrawn		
	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.
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.e.*, 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

	Unemployment/Underemployment/Reinstatement Mortgage Assistance (UMA)	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners who are unable to afford their monthly payment due to a qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	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 Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.

Arizona's Hardest Hit Fund Quarterly Performance Summary

TO: Hardest Hit Fund
                 U.S. Department of the Treasury

FROM: Carol Ditmore, Chair
                 Arizona Home Foreclosure Prevention Funding Corporation

DATE: December 27, 2019

RE: **Hardest Hit Fund Quarterly Performance Data**
                 for the period ending September 30, 2019

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending September 30, 2019. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program has assisted eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and Down Payment Assistance for homebuyers.

As the foreclosure crises in Arizona continues to abate, the foreclosure-related programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Many homeowners who received Un/Underemployment Mortgage Assistance have successfully exited the program due to an improved job market. This is a good

development for Arizona, as our 90+ day delinquency rate continues to decline since the program began, and remains the lowest of all Hardest Hit States.

The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), continues to exceed expectations. Approved this time is 26 zip codes within 12 cities in the state for homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of $20,000) for qualified homebuyers. Narrowing the focus of the assistance in this manner allows the program to concentrate the assistance impact within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises. In order to effect a recovery for these areas comparable to the rest of the state, P2P has relaunched to further stimulate the real estate market within these lagging communities. Communities where homebuyers can now receive such assistance includes Bull Head City, Casa Grande, Glendale, Green Valley, Kingman, Phoenix, Rio Rico, Sahuarita, Sierra Vista, Tucson, Vail, Yuma.

Household Assistance Levels Increase

As of September 30, 2019, a total of 11,073 households have received assistance through Arizona's Hardest Hit Fund grant.

Assistance Commitments by Component

Assistance has been provided through several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

Component	Budgeted	Committed
Principal Reduction Assistance	$88,846,080	$87,649,796.46[1]
Second Mortgage Settlements	$12,803,697	$ 12,345,235.39[2]
Under/Unemployment/Reinstatement Mortgage Assistance	$70,239,398	$70,036,636.17[3]
Short Sale Assistance	$1,011,877	$934,365.17
Down Payment Assistance	$86,465,923	$90,238,948.54[4]
Program Budget	**$ 259,366,975**	**$ 261,204,981.73**
Administration/Counseling/Partners Support	$36,779,745	$30,363,360.82[5]
Total Budget	**$ 296,146,720**	**$ 291,568,342.55**

Notes

As of September 30, 2019:

[1]Of the $87.6 million committed for Principal Reduction Assistance, $0 remained in escrow to disburse at scheduled closings.
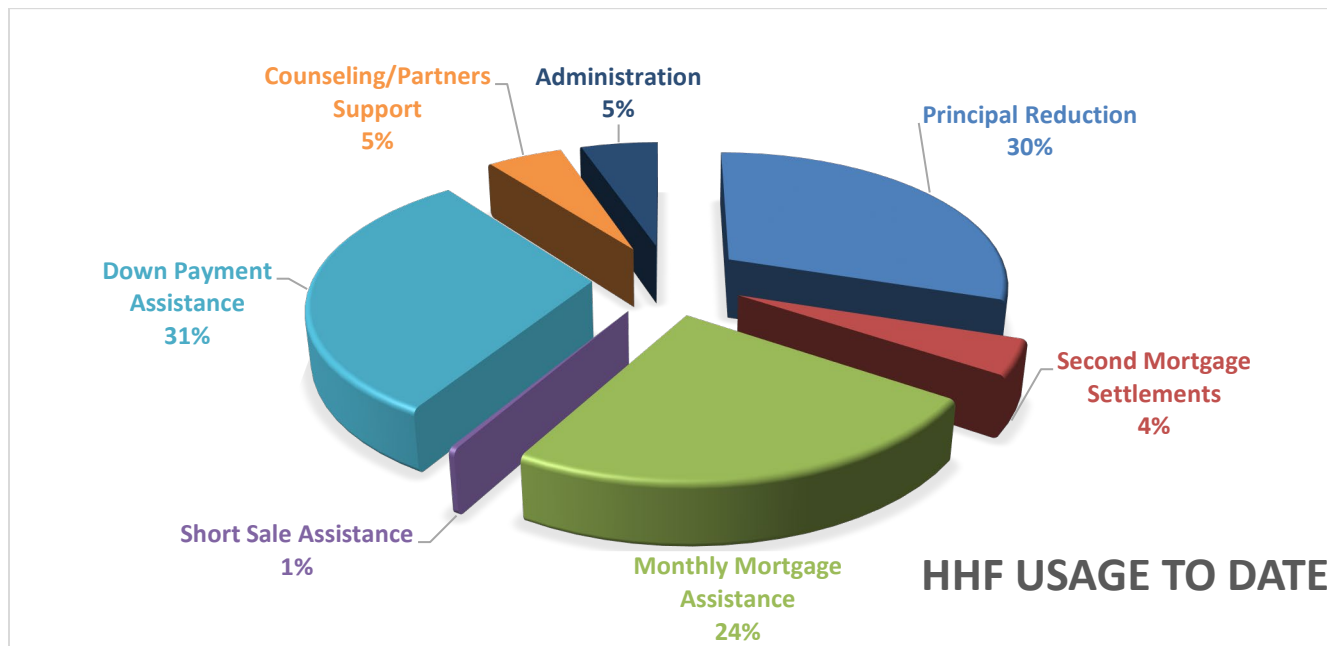
[2]Of the $12.3 million committed for Second Mortgage Settlements, $0 remained in escrow to disburse at scheduled closings.

[3]Of the $70.0 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, $5.1 million remained in escrow to be disbursed for future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

[4]Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

[5]Of the $29.7 million spent on administrative expenses, $14.6 million was spent on counselor services, outreach, and other partner support.

Arizona's Hardest Hit Fund Quarterly Performance Summary

Counseling/Partners Support
5%

Administration
5%

Principal Reduction
30%

Down Payment Assistance
31%

Second Mortgage Settlements
4%

Short Sale Assistance
1%

Monthly Mortgage Assistance
24%

HHF USAGE TO DATE

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

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

Template Version Date: October 2018

Arizona

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	309	11382
3	Number of Unique Borrowers Denied Assistance	70	14884
4	Number of Unique Borrowers Withdrawn from Program	369	5132
5	Number of Unique Borrowers in Process	N/A	88
	Total Number of Unique Borrower Applicants	N/A	31486
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$4,760,870	$261,413,536
9	Total Spent on Administrative Support, Outreach, and Counseling	$470,603	$30,833,964
10	**Geographic Breakdown (by county)**		
11	Maricopa County	52	4877
12	Pima County	192	3611
13	Pinal County	5	1085
14	Balance of State	60	1809
15	**Home Mortgage Disclosure Act (HMDA)**		
16	*Borrower*		
17	*Race*		
18	American Indian or Alaskan Native	3	97
19	Asian	4	201
20	Black or African American	4	585
21	Native Hawaiian or other Pacific Islander	0	58
22	White	248	8665
23	Information Not Provided by Borrower	50	1776
24	*Ethnicity*		
25	Hispanic or Latino	130	4169
26	Not Hispanic or Latino	139	6242
27	Information Not Provided by Borrower	40	971
28	*Sex*		
29	Male	143	5886
30	Female	138	4691
31	Information Not Provided by Borrower	28	805
32	*Co-Borrower*		
33	*Race*		
34	American Indian or Alaskan Native	0	24
35	Asian	1	62
36	Black or African American	2	114
37	Native Hawaiian or other Pacific Islander	0	12
38	White	58	2474
39	Information Not Provided by Borrower	8	652
40	*Ethnicity*		
41	Hispanic or Latino	30	1177
42	Not Hispanic or Latino	33	1793
43	Information Not Provided by Borrower	6	368
44	*Sex*		
45	Male	24	808
46	Female	41	2150
47	Information Not Provided by Borrower	4	380

Section 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.

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	17	1496
4		% of Total Number of Applications	N/A	4.75%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Applications	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Applications	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	0
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	17	465
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	1,260	1,036
20		Median 1st Lien Housing Payment After Assistance	957	783
21		Median 2nd Lien Housing Payment Before Assistance	127	196
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	171,531	162,836
24		Median 1st Lien UPB After Program Entry	105,544	119,967
25		Median 2nd Lien UPB Before Program Entry	4,001	31,238
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness	58,746	43,636
28		Median Assistance Amount	58,746	43,636
29	**Assistance Characteristics**			
30		Assistance Provided to Date	$1,204,247	$88,854,043
31	**Other Characteristics**			
32		*Current*		
33		Number	0	1173
34		%	0.00%	78.41%
35		*Delinquent (30+)*		
36		Number	1	67
37		%	5.88%	4.48%
38		*Delinquent (60+)*		
39		Number	3	43
40		%	17.65%	2.87%
41		*Delinquent (90+)*		
42		Number	13	213
43		%	76.47%	14.24%

Arizona
HFA Performance Data Reporting- Program Performance
Principal Reduction Assistance

		QTD	Cumulative
44 Current Combined Loan to Value Ratio (CLTV)			
45	<100%	100.00%	13.50%
46	100%-119%	0.00%	9.22%
47	120%-139%	0.00%	29.34%
48	140%-159%	0.00%	20.59%
49	>=160%	0.00%	27.34%
50 Borrower Income ($)			
51	Above $90,000	0.00%	6.02%
52	$70,000- $89,000	5.88%	14.51%
53	$50,000- $69,000	17.65%	29.81%
54	Below $50,000	76.47%	49.67%
55 Hardship			
56	Unemployment	11	210
57	Underemployment	3	303
58	Divorce	0	45
59	Medical Condition	3	72
60	Death	0	1
61	Other	0	865
62 Program Outcomes			
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	17	1496
64 Alternative Outcomes			
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	0
76	%	0.00%	0.00%
77 Program Completion/ Transition			
78	*Loan Modification Program*		
79	Number	17	1496
80	%	100.00%	100.00%
81	*Reinstatement/Current/Payoff*		
82	Number	N/A	N/A
83	%	N/A	N/A
84	*Other - Borrower Still Owns Home*		
85	Number	0	0
86	%	0.00%	0.00%

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
1 **Program Intake/Evaluation**			
2	*Approved*		
3	Number of Borrowers Receiving Assistance	1	357
4	% of Total Number of Applications	N/A	1.13%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	335
17 **Program Characteristics**			
18 **General Characteristics**			
19	Median 1st Lien Housing Payment Before Assistance	528	982
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	127	198
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	81,402	164,078
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	4,001	31,812
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	4,001	24,596
28	Median Assistance Amount	4,001	24,596
29 **Assistance Characteristics**			
30	Assistance Provided to Date	$4,001	$12,349,236
31 **Other Characteristics**			
32	*Current*		
33	Number	0	249
34	%	0.00%	69.75%
35	*Delinquent (30+)*		
36	Number	0	27
37	%	0.00%	7.56%
38	*Delinquent (60+)*		
39	Number	0	8
40	%	0.00%	2.24%
41	*Delinquent (90+)*		
42	Number	1	73
43	%	100.00%	20.45%
44 **Current Combined Loan to Value Ratio (CLTV)**			
45	<100%	100.00%	12.61%
46	100%-119%	0.00%	8.68%
47	120%-139%	0.00%	28.01%
48	140%-159%	0.00%	17.93%
49	>=160%	0.00%	32.77%

Arizona

HFA Performance Data Reporting- Program Performance
Second Mortgage Assistance

		QTD	Cumulative
50	**Borrower Income ($)**		
51	Above $90,000	0.00%	6.72%
52	$70,000- $89,000	0.00%	14.57%
53	$50,000- $69,000	0.00%	29.41%
54	Below $50,000	100.00%	49.30%
55	**Hardship**		
56	Unemployment	0	86
57	Underemployment	0	86
58	Divorce	0	16
59	Medical Condition	1	16
60	Death	0	2
61	Other	0	151
62	**Program Outcomes**		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	357
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	9
76	%	0.00%	2.52%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	N/A	N/A
80	%	N/A	N/A
81	*Reinstatement/Current/Payoff*		
82	Number	1	348
83	%	100.00%	97.48%
84	*Other - Borrower Still Owns Home*		
85	Number	N/A	N/A
86	%	N/A	N/A

Sections 44, 50, & 55: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	82	4284
4	% of Total Number of Applications	N/A	13.61%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	17	326
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	1062	998
20	Median 1st Lien Housing Payment After Assistance	669	568
21	Median Length of time Borrower Receives Assistance	N/A	15
22	Median Assistance Amount	687	9601
23	**Assistance Characteristics**		
24	Assistance Provided to Date	$963,137	$66,447,457
25	**Other Characteristics**		
26	*Current*		
27	Number	3	610
28	%	3.66%	14.24%
29	*Delinquent (30+)*		
30	Number	6	388
31	%	7.32%	9.06%
32	*Delinquent (60+)*		
33	Number	13	587
34	%	15.85%	13.70%
35	*Delinquent (90+)*		
36	Number	60	2699
37	%	73.17%	63.00%
38	**Borrower Income ($)**		
39	Above $90,000	2.44%	0.35%
40	$70,000- $89,000	7.32%	2.52%
41	$50,000- $69,000	13.41%	7.59%
42	Below $50,000	76.83%	89.54%
43	**Hardship**		
44	Unemployment	45	2,936
45	Underemployment	24	760
46	Divorce	0	89
47	Medical Condition	13	310
48	Death	0	18
49	Other	0	171

Arizona
HFA Performance Data Reporting- Program Performance
Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
50	**Program Outcomes**		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	63	3783
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	0
55	%	0.00%	0.00%
56	*Cancelled*		
57	Number	4	150
58	%	6.35%	3.97%
59	*Deed in Lieu*		
60	Number	0	0
61	%	0.00%	0.00%
62	*Short Sale*		
63	Number	0	65
64	%	0.00%	1.72%
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	0	112
71	%	0.00%	2.96%
72	*Reinstatement/Current/Payoff*		
73	Number	7	1228
74	%	11.11%	32.46%
75	*Other - Borrower Still Owns Home*		
76	Number	52	2228
77	%	82.54%	58.90%

Line 24: Lower QTR balance in comparison to the QTR Number of Borrowers Receiving Assistance is due to requested funds being returned by Loan Care from closed accounts where assistance has ended.

Arizona

HFA Performance Data Reporting- Program Performance
Short Sale Component

		QTD	Cumulative
1 Program Intake/Evaluation			
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.47%
5	*Denied*		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
17 Program Characteristics			
18 General Characteristics			
19	Median Assistance Amount	0	4500
20 Assistance Characteristics			
21	Assistance Provided to Date	0	934365
22 Other Characteristics			
23	*Current*		
24	Number	0	45
25	%	0.00%	30.41%
26	*Delinquent (30+)*		
27	Number	0	3
28	%	0.00%	2.03%
29	*Delinquent (60+)*		
30	Number	0	7
31	%	0.00%	4.73%
32	*Delinquent (90+)*		
33	Number	0	93
34	%	0.00%	62.84%
35 Borrower Income ($)			
36	Above $90,000	0.00%	4.73%
37	$70,000- $89,000	0.00%	4.05%
38	$50,000- $69,000	0.00%	14.19%
39	Below $50,000	0.00%	77.03%
40 Hardship			
41	Unemployment	0	72
42	Underemployment	0	37
43	Divorce	0	8
44	Medical Condition	0	14
45	Death	0	3
46	Other	0	14

47	**Program Outcomes**			
48		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	0
52		%	0.00%	0.00%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56	**Program Completion/ Transition**			
57		*Short Sale*		
58		Number	0	148
59		%	0.00%	100.00%
60		*Deed in Lieu*		
61		Number	N/A	N/A
62		%	N/A	N/A
	Sections 35 & 40: Due to the wholistic nature of the program, the following sections reflect initial applicant data, primarily driven by the UMA component.			

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Funded*		
3		Number of Borrowers Receiving Assistance	227	5709
4		% of Total Number of Submissions	N/A	100.00%
5		*Denied*		
6		Number of Borrowers Denied	0	0
7		% of Total Number of Submissions	N/A	0.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	0
10		% of Total Number of Submissions	N/A	0.00%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Submissions	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Submitted for Assistance	N/A	5709
16		Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	**Program Characteristics**			
18	**Loan Characteristics at Origination**			
19		Median Purchase Price	184500	170000
20		Median Credit Score	640	695
21		Median DTI	23%	23%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$2,589,485	$92,828,434
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	1.32%	1.19%
27		$70,000- $89,000	17.18%	15.75%
28		$50,000- $69,000	33.92%	30.85%
29		Below $50,000	47.58%	52.22%
37	**Home Mortgage Disclosure Act (HMDA)**			
38		*Borrower*		
39		*Race*		
40		American Indian or Alaskan Native	1	38
41		Asian	4	112
42		Black or African American	0	205
43		Native Hawaiian or other Pacific Islander	0	15
44		White	192	4961
45		Information not provided by borrower	30	378
46		*Ethnicity*		
47		Hispanic or Latino	96	2417
48		Not Hispanic or Latino	100	2978
49		Information not provided by borrower	31	314
50		*Sex*		
51		Male	111	3410
52		Female	98	2185
53		Information not provided by borrower	18	114

Arizona

HFA Performance Data Reporting- Program Performance
Down Payment Assistance (DPA)

			QTD	Cumulative
54		*Co-Borrower*		
55		*Race*		
56		American Indian or Alaskan Native	0	10
57		Asian	0	30
58		Black or African American	0	43
59		Native Hawaiian or other Pacific Islander	0	2
60		White	46	1458
61		Information not provided by borrower	2	118
62		*Ethnicity*		
63		Hispanic or Latino	22	721
64		Not Hispanic or Latino	23	845
65		Information not provided by borrower	3	95
66		*Sex*		
67		Male	14	404
68		Female	34	1241
69		Information not provided by borrower	0	16
70	**Geographic Breakdown (by Targeted Area)**			
71		Arizona City	0	36
72		Avondale	0	417
73		Buckeye	0	411
74		Bullhead City	0	2
75		Casa Grande	1	207
76		Coolidge	0	32
77		Douglas	0	12
79		El Mirage	0	202
80		Fort Mohave	0	7
81		Glendale	2	27
82		Goodyear	0	350
83		Green Valley	1	13
84		Huachuca City	0	7
85		Kingman	0	0
86		Laveen	0	292
87		Maricopa	0	390
88		Phoenix	8	96
89		Red Rock	0	13
90		Rio Rico	1	15
91		Sahuarita	10	44
92		Sierra Vista	9	227
93		Snowflake	0	20
94		Tuscon	151	2122
95		Vail	9	49
96		Yuma	35	718

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	**Tota**l 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	
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.
In Process	
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.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	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.
	Delinquent (60+)	
	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.
	Delinquent (90+)	
	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
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	Foreclosure Sale	
	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.
	Cancelled	
	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
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
Alternative Outcomes		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Re-employed/ Regain Appropriate Employment Level	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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

Deed-in-Lieu		
	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.
Short Sale		
	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

Loan Modification Program		
	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.
Re-employed/ Regain Appropriate Employment Level		
	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.
Reinstatement/Current/Payoff		
	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.
Other		
	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
	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

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
	>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

Deed-in-Lieu		
	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.
Short Sale		
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving

Program Completion/ Transition

Loan Modification Program		
	Number	Number of borrowers who received a recast/reamortization of the prinicipal 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.
Reinstatement/Current/Payoff		
	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.
Other		
	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.

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
	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		
	Deed-in-Lieu	
	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
	Short Sale	
	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		
	Loan Modification Program	
	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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	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		
	Short Sale	
	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.
	Deed-in-Lieu	
	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		
	Approved/Funded	
	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.
	Denied/Cancelled	
	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.
	Withdrawn	
	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.
	In Process	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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
	Total	
	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	
Funded	
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.
Denied	
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.
Withdrawn	
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.
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.e.*, 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

	Unemployment/Underemployment/Reinstatement Mortgage Assistance (UMA)	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners who are unable to afford their monthly payment due to a qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	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 Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.