

# Arizona's Hardest Hit Fund Quarterly Performance Summary

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

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

**DATE:** September 24, 2020

**RE:** Hardest Hit Fund Quarterly Performance Data  
for the period ending June 30, 2020

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending June 30, 2020. 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 continue to see declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. The economic events related to COVID-19 has resulted in an increase of requests for Un/Underemployment Mortgage Assistance as anticipated.

# Arizona's Hardest Hit Fund Quarterly Performance Summary



The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), exceeded expectations and is currently inactive. The impact of the program in the eligible area is under evaluation. The approved 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 will change if additional funds are made available for this component. In order to effect a comparable recovery for all areas of the state, P2P eligible area has changed with each round of funding to stimulate the real estate market within these lagging communities.

## Household Assistance Levels Increase

As of June 30, 2020, a total of 11,507 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	\$90,441,558.46 <sup>1</sup>
Second Mortgage Settlements	\$12,803,697	\$ 12,439,236.39 <sup>2</sup>
Under/Unemployment/Reinstatement Mortgage Assistance	\$70,239,398	\$71,673,495.27 <sup>3</sup>
Short Sale Assistance	\$1,011,877	\$934,365.17
Down Payment Assistance	\$86,465,923	\$94,252,788.54 <sup>4</sup>
<b>Program Budget</b>	<b>\$ 259,366,975</b>	<b>\$ 269,741,443.83</b>
Administration/Counseling/Partners Support	\$36,779,745	\$31,902,231.63 <sup>5</sup>
<b>Total Budget</b>	<b>\$ 296,146,720</b>	<b>\$ 301,643,675.46</b>

## Notes

As of June 30, 2020:

<sup>1</sup>Of the \$90.4 million committed for Principal Reduction Assistance, \$0 remained in escrow to disburse at scheduled closings.

<sup>2</sup>Of the \$12.4 million committed for Second Mortgage Settlements, \$0 remained in escrow to disburse at scheduled closings.

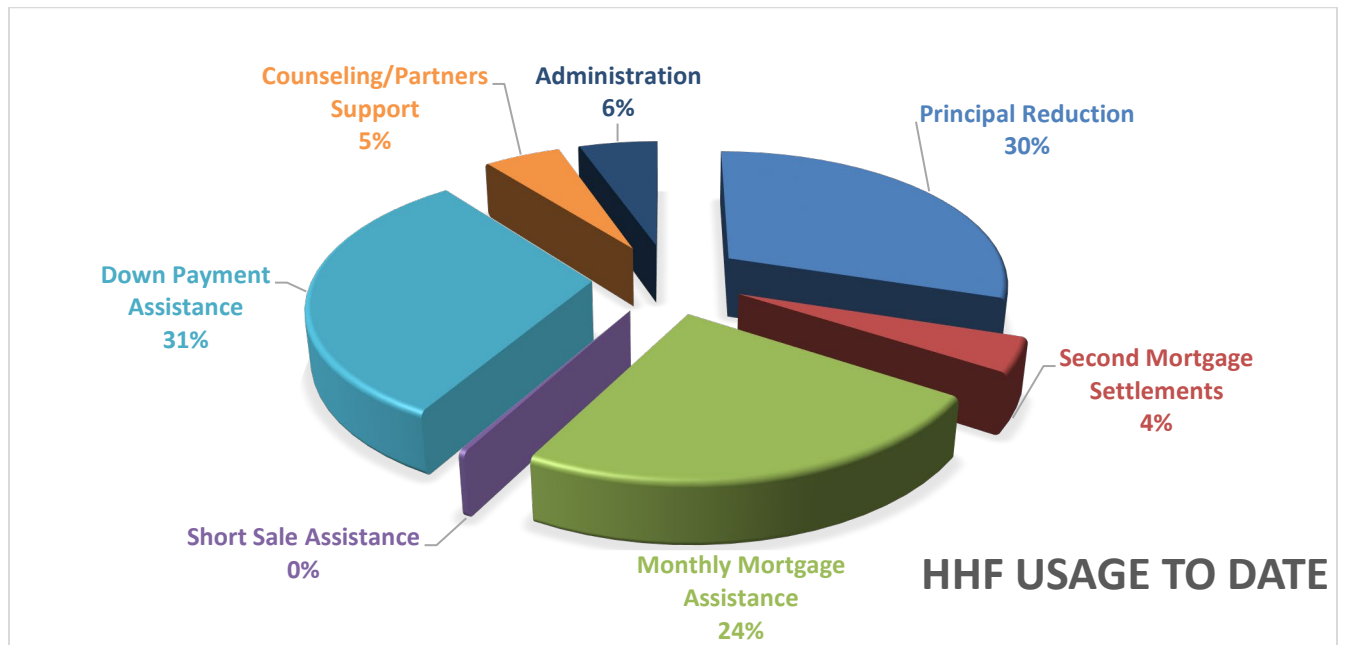
<sup>3</sup>Of the \$71.6 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$3.5 million remained in escrow to be disbursed for future monthly payments for participating homeowners.

<sup>4</sup>Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

<sup>5</sup>Of the \$31.9 million spent on administrative expenses, \$15.7 million was spent on counselor services, outreach, and other partner support.

## Arizona's Hardest Hit Fund Quarterly Performance Summary

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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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	49	11507
3	Number of Unique Borrowers Denied Assistance	107	15074
4	Number of Unique Borrowers Withdrawn from Program	444	5843
5	Number of Unique Borrowers in Process	N/A	55
	Total Number of Unique Borrower Applicants	N/A	32479
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$1,228,241	\$266,084,645
9	Total Spent on Administrative Support, Outreach, and Counseling	\$462,488	\$31,902,232
10	<b>Geographic Breakdown (by county)</b>		
11	Maricopa County	26	4934
12	Pima County	10	3649
13	Pinal County	6	1098
14	Balance of State	7	1826
15	<b>Home Mortgage Disclosure Act (HMDA)</b>		
16	<b>Borrower</b>		
17	<b>Race</b>		
18	American Indian or Alaskan Native	1	98
19	Asian	2	205
20	Black or African American	2	594
21	Native Hawaiian or other Pacific Islander	0	58
22	White	33	8744
23	Information Not Provided by Borrower	11	1808
24	<b>Ethnicity</b>		
25	Hispanic or Latino	18	4214
26	Not Hispanic or Latino	25	6306
27	Information Not Provided by Borrower	6	987
28	<b>Sex</b>		
29	Male	18	5931
30	Female	22	4749
31	Information Not Provided by Borrower	9	827
32	<b>Co-Borrower</b>		
33	<b>Race</b>		
34	American Indian or Alaskan Native	0	24
35	Asian	0	62
36	Black or African American	2	117
37	Native Hawaiian or other Pacific Islander	0	12
38	White	10	2493
39	Information Not Provided by Borrower	3	658
40	<b>Ethnicity</b>		
41	Hispanic or Latino	6	1188
42	Not Hispanic or Latino	8	1808
43	Information Not Provided by Borrower	1	370
44	<b>Sex</b>		
45	Male	7	817
46	Female	6	2166
47	Information Not Provided by Borrower	2	383
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	7	1512
4	% of Total Number of Applications	N/A	4.66%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	481
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,085	1,038
20	Median 1st Lien Housing Payment After Assistance	935	789
21	Median 2nd Lien Housing Payment Before Assistance	0	197
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	153,580	162,800
24	Median 1st Lien UPB After Program Entry	119,891	119,846
25	Median 2nd Lien UPB Before Program Entry	0	31,288
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	54,650	43,687
28	Median Assistance Amount	54,650	43,687
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$577,001	\$90,441,558
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	1	1175
34	%	14.29%	77.71%
35	<i>Delinquent (30+)</i>		
36	Number	1	70
37	%	14.29%	4.63%
38	<i>Delinquent (60+)</i>		
39	Number	1	45
40	%	14.29%	2.98%
41	<i>Delinquent (90+)</i>		
42	Number	4	222
43	%	57.14%	14.68%

**Arizona**  
**HFA Performance Data Reporting- Program Performance**  
**Principal Reduction Assistance**

		QTD	Cumulative
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	14.35%
46	100%-119%	0.00%	9.19%
47	120%-139%	0.00%	29.03%
48	140%-159%	0.00%	20.37%
49	>=160%	0.00%	27.05%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	5.95%
52	\$70,000- \$89,000	14.29%	14.48%
53	\$50,000- \$69,000	0.00%	29.56%
54	Below \$50,000	85.71%	49.60%
55	<b>Hardship</b>		
56	Unemployment	2	215
57	Underemployment	3	311
58	Divorce	0	45
59	Medical Condition	2	75
60	Death	0	1
61	Other	0	865
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	1512
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	7	1512
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	358
4	% of Total Number of Applications	N/A	1.10%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	336
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	985
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	198
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	164,078
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	32,006
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	24,970
28	Median Assistance Amount	0	24,970
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$0	\$12,439,236
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	249
34	%	0.00%	69.55%
35	<i>Delinquent (30+)</i>		
36	Number	0	28
37	%	0.00%	7.82%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	2.23%
41	<i>Delinquent (90+)</i>		
42	Number	0	74
43	%	0.00%	20.67%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	13.13%
46	100%-119%	0.00%	8.66%
47	120%-139%	0.00%	27.93%
48	140%-159%	0.00%	17.88%
49	>=160%	0.00%	32.68%

Arizona			
HFA Performance Data Reporting- Program Performance Second Mortgage Assistance			
		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.70%
52	\$70,000- \$89,000	0.00%	14.53%
53	\$50,000- \$69,000	0.00%	29.33%
54	Below \$50,000	0.00%	49.72%
55	<b>Hardship</b>		
56	Unemployment	0	86
57	Underemployment	0	87
58	Divorce	0	16
59	Medical Condition	0	17
60	Death	0	2
61	Other	0	151
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	358
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	9
76	%	0.00%	2.51%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	349
83	%	0.00%	97.49%
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	49	4400
4	% of Total Number of Applications	N/A	13.55%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	342
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1143	1002
20	Median 1st Lien Housing Payment After Assistance	729	571
21	Median Length of time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	663	9475
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$651,240	\$68,016,696
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	4	618
28	%	8.16%	14.05%
29	<i>Delinquent (30+)</i>		
30	Number	7	399
31	%	14.29%	9.07%
32	<i>Delinquent (60+)</i>		
33	Number	8	605
34	%	16.33%	13.75%
35	<i>Delinquent (90+)</i>		
36	Number	30	2778
37	%	61.22%	63.14%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	4.08%	0.41%
40	\$70,000- \$89,000	8.16%	2.73%
41	\$50,000- \$69,000	8.16%	7.59%
42	Below \$50,000	79.59%	89.27%
43	<b>Hardship</b>		
44	Unemployment	32	3,004
45	Underemployment	9	786
46	Divorce	1	91
47	Medical Condition	7	330
48	Death	0	18
49	Other	0	171

# Arizona

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	50	3892
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	1	151
58	%	2.00%	3.88%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	65
64	%	0.00%	1.67%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	1	112
71	%	2.00%	2.88%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	8	1249
74	%	16.00%	32.09%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	40	2315
77	%	80.00%	59.48%
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.46%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	4500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	0	934365
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	45
25	%	0.00%	30.41%
26	<i>Delinquent (30+)</i>		
27	Number	0	3
28	%	0.00%	2.03%
29	<i>Delinquent (60+)</i>		
30	Number	0	7
31	%	0.00%	4.73%
32	<i>Delinquent (90+)</i>		
33	Number	0	93
34	%	0.00%	62.84%
35	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	148
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	5717
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5717
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	170000
20	Median Credit Score	0	695
21	Median DTI	0%	23%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$0	\$94,252,789
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	1.21%
27	\$70,000- \$89,000	0.00%	15.76%
28	\$50,000- \$69,000	0.00%	30.80%
29	Below \$50,000	0.00%	52.23%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		
38	<i>Borrower</i>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	0	38
41	Asian	0	112
42	Black or African American	0	206
43	Native Hawaiian or other Pacific Islander	0	15
44	White	0	4966
45	Information not provided by borrower	0	380
46	<b>Ethnicity</b>		
47	Hispanic or Latino	0	2420
48	Not Hispanic or Latino	0	2982
49	Information not provided by borrower	0	315
50	<b>Sex</b>		
51	Male	0	3412
52	Female	0	2190
53	Information not provided by borrower	0	115

Arizona			
HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)			
		QTD	Cumulative
54	<b>Co-Borrower</b>		
55	<b>Race</b>		
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	0	1460
61	Information not provided by borrower	0	118
62	<b>Ethnicity</b>		
63	Hispanic or Latino	0	722
64	Not Hispanic or Latino	0	846
65	Information not provided by borrower	0	95
66	<b>Sex</b>		
67	Male	0	405
68	Female	0	1242
69	Information not provided by borrower	0	16
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Arizona City	0	36
72	Avondale	0	417
73	Buckeye	0	411
74	Bullhead City	0	2
75	Casa Grande	0	207
76	Coolidge	0	32
77	Douglas	0	12
79	El Mirage	0	202
80	Fort Mohave	0	7
81	Glendale	0	27
82	Goodyear	0	350
83	Green Valley	0	13
84	Huachuca City	0	7
85	Kingman	0	0
86	Laveen	0	292
87	Maricopa	0	390
88	Phoenix	0	96
89	Red Rock	0	13
90	Rio Rico	0	15
91	Sahuarita	0	44
92	Sierra Vista	0	228
93	Snowflake	0	20
94	Tuscon	0	2129
95	Vail	0	49
96	Yuma	0	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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the Cumulative column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
	<b>Approved</b>	
	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.
	<b>Denied</b>	
	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.
	<b>Withdrawn</b>	
	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.
	<b>In Process</b>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.
	<b>Total</b>	
	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)		
<b>General Characteristics</b>		
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
	<i>Current</i>	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal
	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
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
	<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 liens (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.
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
	<i>Short Sale</i>	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
	<i>Approved/Funded</i>	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	<i>Denied/Cancelled</i>	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	<i>Withdrawn</i>	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	<i>In Process</i>	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been 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
	<i>Total</i>	
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.

<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		
	<i>Funded</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	<i>In Process</i>	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the -Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e. , funded borrowers only).	
<b>Program Characteristics</b>		
	<i>Loan Characteristics at Origination</i>	
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.
	Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
	<i>Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Sex</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Co-Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Geographic Breakdown (by County)</b>		
	All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>		
	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 refinancing 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

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

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

**DATE:** January 8, 2021

**RE:** Hardest Hit Fund Quarterly Performance Data  
for the period ending September 30, 2020

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending September 30, 2020. 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 (AHPFC). 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 had abated. The foreclosure-related programs continue to see declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. The economic events related to COVID-19 has resulted in an increase of requests

## Arizona's Hardest Hit Fund Quarterly Performance Summary

for Un/Underemployment Mortgage Assistance as anticipated. However, the mortgage servicer COVID-19 related forbearance option is believed to be suppressing assistance demand.



The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), exceeded expectations and is currently inactive. The approved 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 will change if and when additional funds are made available for this component. In order to effect a comparable recovery for all areas of the state, P2P eligible area has changed with each round of funding to stimulate the real estate market within these lagging communities.

### Household Assistance Levels Increase

As of September 30, 2020, a total of 11,543 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	\$90,853,431.46 <sup>1</sup>
Second Mortgage Settlements	\$12,803,697	\$ 12,445,284.39 <sup>2</sup>
Under/Unemployment/Reinstatement Mortgage Assistance	\$70,239,398	\$71,885,976.73 <sup>3</sup>
Short Sale Assistance	\$1,011,877	\$934,365.17
Down Payment Assistance	\$86,465,923	\$94,252,788.54 <sup>4</sup>
<b>Program Budget</b>	<b>\$ 259,366,975</b>	<b>\$ 269,741,443.83</b>
Administration/Counseling/Partners Support	\$36,779,745	\$32,451,176.15 <sup>5</sup>
<b>Total Budget</b>	<b>\$ 296,146,720</b>	<b>\$ 301,643,675.46</b>

### Notes

As of December 31, 2020:

<sup>1</sup>Of the \$90.8 million committed for Principal Reduction Assistance, \$0 remained in escrow to disburse at scheduled closings.

<sup>2</sup>Of the \$12.4 million committed for Second Mortgage Settlements, \$0 remained in escrow to disburse at scheduled closings.

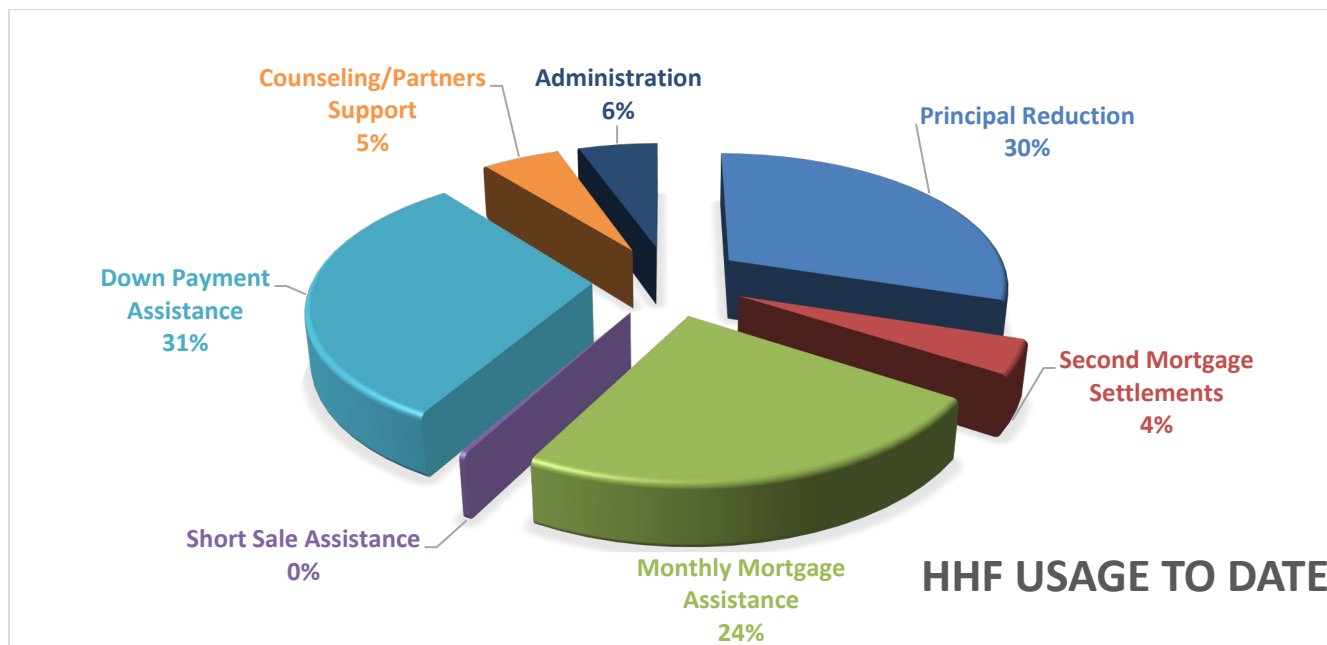
<sup>3</sup>Of the \$71.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$3.5 million remained in escrow to be disbursed for future monthly payments for participating homeowners.

<sup>4</sup>Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

<sup>5</sup>Of the \$32.4 million spent on administrative expenses, \$16 million was spent on counselor services, outreach, and other partner support.

## Arizona's Hardest Hit Fund Quarterly Performance Summary

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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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	36	11543
3	Number of Unique Borrowers Denied Assistance	89	15163
4	Number of Unique Borrowers Withdrawn from Program	324	6167
5	Number of Unique Borrowers in Process	N/A	69
	Total Number of Unique Borrower Applicants	N/A	32942
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$979,086	\$267,063,731
9	Total Spent on Administrative Support, Outreach, and Counseling	\$548,945	\$32,451,176
10	<b>Geographic Breakdown (by county)</b>		
11	Maricopa County	15	4949
12	Pima County	10	3659
13	Pinal County	4	1102
14	Balance of State	7	1833
15	<b>Home Mortgage Disclosure Act (HMDA)</b>		
16	<b>Borrower</b>		
17	<b>Race</b>		
18	American Indian or Alaskan Native	1	99
19	Asian	0	205
20	Black or African American	1	595
21	Native Hawaiian or other Pacific Islander	0	58
22	White	27	8771
23	Information Not Provided by Borrower	7	1815
24	<b>Ethnicity</b>		
25	Hispanic or Latino	17	4231
26	Not Hispanic or Latino	17	6323
27	Information Not Provided by Borrower	2	989
28	<b>Sex</b>		
29	Male	9	5940
30	Female	24	4773
31	Information Not Provided by Borrower	3	830
32	<b>Co-Borrower</b>		
33	<b>Race</b>		
34	American Indian or Alaskan Native	1	25
35	Asian	0	62
36	Black or African American	0	117
37	Native Hawaiian or other Pacific Islander	0	12
38	White	3	2496
39	Information Not Provided by Borrower	0	658
40	<b>Ethnicity</b>		
41	Hispanic or Latino	1	1189
42	Not Hispanic or Latino	3	1811
43	Information Not Provided by Borrower	0	370
44	<b>Sex</b>		
45	Male	2	819
46	Female	2	2168
47	Information Not Provided by Borrower	0	383
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	4	1516
4	% of Total Number of Applications	N/A	4.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	484
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,354	1,039
20	Median 1st Lien Housing Payment After Assistance	1,048	789
21	Median 2nd Lien Housing Payment Before Assistance	168	196
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	185,561	162,836
24	Median 1st Lien UPB After Program Entry	106,560	119,750
25	Median 2nd Lien UPB Before Program Entry	20,179	31,238
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	66,066	66,066
28	Median Assistance Amount	66,066	66,066
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$411,873	\$90,853,431
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	1	1176
34	%	25.00%	77.57%
35	<i>Delinquent (30+)</i>		
36	Number	0	70
37	%	0.00%	4.62%
38	<i>Delinquent (60+)</i>		
39	Number	0	45
40	%	0.00%	2.97%
41	<i>Delinquent (90+)</i>		
42	Number	3	225
43	%	75.00%	14.84%

**Arizona**  
**HFA Performance Data Reporting- Program Performance**  
**Principal Reduction Assistance**

		QTD	Cumulative
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	14.58%
46	100%-119%	0.00%	9.17%
47	120%-139%	0.00%	28.96%
48	140%-159%	0.00%	20.32%
49	>=160%	0.00%	26.98%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	25.00%	6.00%
52	\$70,000- \$89,000	0.00%	14.45%
53	\$50,000- \$69,000	25.00%	29.55%
54	Below \$50,000	50.00%	50.00%
55	<b>Hardship</b>		
56	Unemployment	2	217
57	Underemployment	1	312
58	Divorce	0	45
59	Medical Condition	1	76
60	Death	0	1
61	Other	0	865
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	1516
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	4	1516
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	1	359
4	% of Total Number of Applications	N/A	1.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	337
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,583	988
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	168	197
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	180,173	164,485
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	20,179	31,909
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	6,048	24,783
28	Median Assistance Amount	6,048	24,783
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$6,048	\$12,445,284
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	249
34	%	0.00%	69.36%
35	<i>Delinquent (30+)</i>		
36	Number	0	28
37	%	0.00%	7.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	2.23%
41	<i>Delinquent (90+)</i>		
42	Number	1	75
43	%	100.00%	20.89%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	13.37%
46	100%-119%	0.00%	8.64%
47	120%-139%	0.00%	27.86%
48	140%-159%	0.00%	17.83%
49	>=160%	0.00%	32.59%

Arizona			
HFA Performance Data Reporting- Program Performance Second Mortgage Assistance			
		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.69%
52	\$70,000- \$89,000	0.00%	14.48%
53	\$50,000- \$69,000	100.00%	29.53%
54	Below \$50,000	0.00%	49.58%
55	<b>Hardship</b>		
56	Unemployment	0	86
57	Underemployment	0	87
58	Divorce	0	16
59	Medical Condition	1	18
60	Death	0	2
61	Other	0	151
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	359
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	9
76	%	0.00%	2.51%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	1	350
83	%	100.00%	97.49%
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	35	4435
4	% of Total Number of Applications	N/A	13.46%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	345
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1183	997
20	Median 1st Lien Housing Payment After Assistance	806	572
21	Median Length of time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	720	9446
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$561,165	\$68,577,861
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	1	619
28	%	2.86%	13.96%
29	<i>Delinquent (30+)</i>		
30	Number	2	401
31	%	5.71%	9.04%
32	<i>Delinquent (60+)</i>		
33	Number	4	609
34	%	11.43%	13.73%
35	<i>Delinquent (90+)</i>		
36	Number	28	2806
37	%	80.00%	63.27%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	5.71%	0.41%
40	\$70,000- \$89,000	11.43%	2.71%
41	\$50,000- \$69,000	11.43%	7.53%
42	Below \$50,000	111.43%	88.57%
43	<b>Hardship</b>		
44	Unemployment	22	3,026
45	Underemployment	8	794
46	Divorce	0	91
47	Medical Condition	5	335
48	Death	0	18
49	Other	0	171

# Arizona

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	44	3936
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	6	157
58	%	13.64%	3.99%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	65
64	%	0.00%	1.65%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	112
71	%	0.00%	2.85%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	1249
74	%	0.00%	31.73%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	38	2353
77	%	86.36%	59.78%
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	4500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	0	934365
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	45
25	%	0.00%	30.41%
26	<i>Delinquent (30+)</i>		
27	Number	0	3
28	%	0.00%	2.03%
29	<i>Delinquent (60+)</i>		
30	Number	0	7
31	%	0.00%	4.73%
32	<i>Delinquent (90+)</i>		
33	Number	0	93
34	%	0.00%	62.84%
35	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	148
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	5717
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5717
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	170000
20	Median Credit Score	0	695
21	Median DTI	0%	23%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$0	\$94,252,789
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	1.21%
27	\$70,000- \$89,000	0.00%	15.76%
28	\$50,000- \$69,000	0.00%	30.80%
29	Below \$50,000	0.00%	52.23%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		
38	<i>Borrower</i>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	0	38
41	Asian	0	112
42	Black or African American	0	206
43	Native Hawaiian or other Pacific Islander	0	15
44	White	0	4966
45	Information not provided by borrower	0	380
46	<b>Ethnicity</b>		
47	Hispanic or Latino	0	2420
48	Not Hispanic or Latino	0	2982
49	Information not provided by borrower	0	315
50	<b>Sex</b>		
51	Male	0	3412
52	Female	0	2190
53	Information not provided by borrower	0	115

Arizona			
HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)			
		QTD	Cumulative
54	<b>Co-Borrower</b>		
55	<b>Race</b>		
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	0	1460
61	Information not provided by borrower	0	118
62	<b>Ethnicity</b>		
63	Hispanic or Latino	0	722
64	Not Hispanic or Latino	0	846
65	Information not provided by borrower	0	95
66	<b>Sex</b>		
67	Male	0	405
68	Female	0	1242
69	Information not provided by borrower	0	16
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Arizona City	0	36
72	Avondale	0	417
73	Buckeye	0	411
74	Bullhead City	0	2
75	Casa Grande	0	207
76	Coolidge	0	32
77	Douglas	0	12
79	El Mirage	0	202
80	Fort Mohave	0	7
81	Glendale	0	27
82	Goodyear	0	350
83	Green Valley	0	13
84	Huachuca City	0	7
85	Kingman	0	0
86	Laveen	0	292
87	Maricopa	0	390
88	Phoenix	0	96
89	Red Rock	0	13
90	Rio Rico	0	15
91	Sahuarita	0	44
92	Sierra Vista	0	228
93	Snowflake	0	20
94	Tuscon	0	2129
95	Vail	0	49
96	Yuma	0	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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the Cumulative column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
	<b>Approved</b>	
	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.
	<b>Denied</b>	
	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.
	<b>Withdrawn</b>	
	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.
	<b>In Process</b>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.
	<b>Total</b>	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)		
<b>General Characteristics</b>		
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
	<i>Current</i>	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal
	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
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
	<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 liens (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.
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
	<i>Short Sale</i>	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
	<i>Approved/Funded</i>	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	<i>Denied/Cancelled</i>	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	<i>Withdrawn</i>	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	<i>In Process</i>	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been
	<i>Total</i>	
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		
	<i>Funded</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	<i>In Process</i>	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the -Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e. , funded borrowers only).	
<b>Program Characteristics</b>		
	<i>Loan Characteristics at Origination</i>	
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.
	Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
	<i>Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Sex</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Co-Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Geographic Breakdown (by County)</b>		
	All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>		
	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 refinancing 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

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

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

**DATE:** January 8, 2021

**RE:** Hardest Hit Fund Quarterly Performance Data  
for the period ending December 31, 2020

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending December 31, 2020. 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 had abated. The foreclosure-related programs continue to see declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. The economic events related to COVID-19 has resulted in an increase of requests

## Arizona's Hardest Hit Fund Quarterly Performance Summary

for Un/Underemployment Mortgage Assistance as anticipated. However, the mortgage servicer COVID-19 related forbearance option is believed to be suppressing assistance demand.



The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), exceeded expectations and is currently inactive. The approved 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 will change if and when additional funds are made available for this component. In order to effect a comparable recovery for all areas of the state, P2P eligible area has changed with each round of funding to stimulate the real estate market within these lagging communities.

### Household Assistance Levels Increase

As of December 31, 2020, a total of 11,543 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	\$90,853,431.46 <sup>1</sup>
Second Mortgage Settlements	\$12,803,697	\$ 12,445,284.39 <sup>2</sup>
Under/Unemployment/Reinstatement Mortgage Assistance	\$70,239,398	\$71,885,976.73 <sup>3</sup>
Short Sale Assistance	\$1,011,877	\$934,365.17
Down Payment Assistance	\$86,465,923	\$94,252,788.54 <sup>4</sup>
<b>Program Budget</b>	<b>\$ 259,366,975</b>	<b>\$ 269,741,443.83</b>
Administration/Counseling/Partners Support	\$36,779,745	\$32,451,176.15 <sup>5</sup>
<b>Total Budget</b>	<b>\$ 296,146,720</b>	<b>\$ 301,643,675.46</b>

### Notes

As of December 31, 2020:

<sup>1</sup>Of the \$90.8 million committed for Principal Reduction Assistance, \$0 remained in escrow to disburse at scheduled closings.

<sup>2</sup>Of the \$12.4 million committed for Second Mortgage Settlements, \$0 remained in escrow to disburse at scheduled closings.

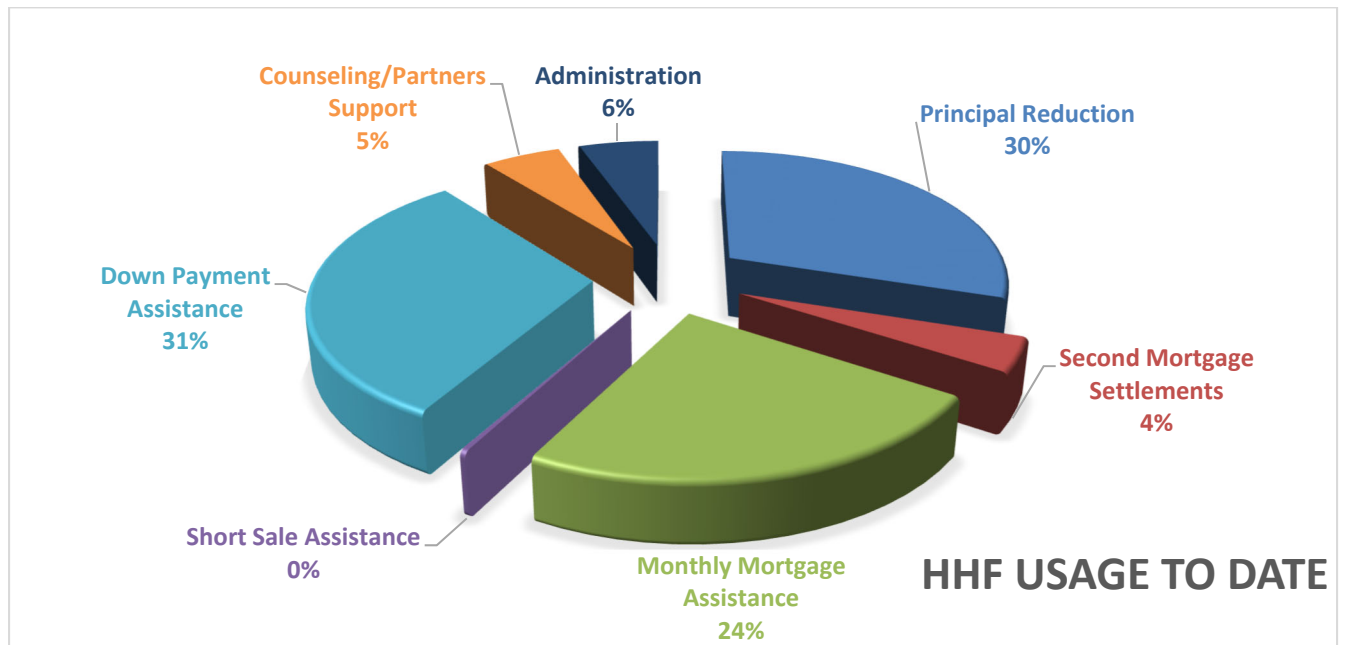
<sup>3</sup>Of the \$71.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$3.5 million remained in escrow to be disbursed for future monthly payments for participating homeowners.

<sup>4</sup>Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

<sup>5</sup>Of the \$32.4 million spent on administrative expenses, \$16 million was spent on counselor services, outreach, and other partner support.

## Arizona's Hardest Hit Fund Quarterly Performance Summary

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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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	36	11543
3	Number of Unique Borrowers Denied Assistance	89	15163
4	Number of Unique Borrowers Withdrawn from Program	324	6167
5	Number of Unique Borrowers in Process	N/A	69
	Total Number of Unique Borrower Applicants	N/A	32942
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$979,086	\$267,063,731
9	Total Spent on Administrative Support, Outreach, and Counseling	\$548,945	\$32,451,176
10	<b>Geographic Breakdown (by county)</b>		
11	Maricopa County	15	4949
12	Pima County	10	3659
13	Pinal County	4	1102
14	Balance of State	7	1833
15	<b>Home Mortgage Disclosure Act (HMDA)</b>		
16	<b>Borrower</b>		
17	<b>Race</b>		
18	American Indian or Alaskan Native	1	99
19	Asian	0	205
20	Black or African American	1	595
21	Native Hawaiian or other Pacific Islander	0	58
22	White	27	8771
23	Information Not Provided by Borrower	7	1815
24	<b>Ethnicity</b>		
25	Hispanic or Latino	17	4231
26	Not Hispanic or Latino	17	6323
27	Information Not Provided by Borrower	2	989
28	<b>Sex</b>		
29	Male	9	5940
30	Female	24	4773
31	Information Not Provided by Borrower	3	830
32	<b>Co-Borrower</b>		
33	<b>Race</b>		
34	American Indian or Alaskan Native	1	25
35	Asian	0	62
36	Black or African American	0	117
37	Native Hawaiian or other Pacific Islander	0	12
38	White	3	2496
39	Information Not Provided by Borrower	0	658
40	<b>Ethnicity</b>		
41	Hispanic or Latino	1	1189
42	Not Hispanic or Latino	3	1811
43	Information Not Provided by Borrower	0	370
44	<b>Sex</b>		
45	Male	2	819
46	Female	2	2168
47	Information Not Provided by Borrower	0	383
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	4	1516
4	% of Total Number of Applications	N/A	4.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	484
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,354	1,039
20	Median 1st Lien Housing Payment After Assistance	1,048	789
21	Median 2nd Lien Housing Payment Before Assistance	168	196
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	185,561	162,836
24	Median 1st Lien UPB After Program Entry	106,560	119,750
25	Median 2nd Lien UPB Before Program Entry	20,179	31,238
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	66,066	66,066
28	Median Assistance Amount	66,066	66,066
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$411,873	\$90,853,431
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	1	1176
34	%	25.00%	77.57%
35	<i>Delinquent (30+)</i>		
36	Number	0	70
37	%	0.00%	4.62%
38	<i>Delinquent (60+)</i>		
39	Number	0	45
40	%	0.00%	2.97%
41	<i>Delinquent (90+)</i>		
42	Number	3	225
43	%	75.00%	14.84%

**Arizona**  
**HFA Performance Data Reporting- Program Performance**  
**Principal Reduction Assistance**

		QTD	Cumulative
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	14.58%
46	100%-119%	0.00%	9.17%
47	120%-139%	0.00%	28.96%
48	140%-159%	0.00%	20.32%
49	>=160%	0.00%	26.98%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	25.00%	6.00%
52	\$70,000- \$89,000	0.00%	14.45%
53	\$50,000- \$69,000	25.00%	29.55%
54	Below \$50,000	50.00%	50.00%
55	<b>Hardship</b>		
56	Unemployment	2	217
57	Underemployment	1	312
58	Divorce	0	45
59	Medical Condition	1	76
60	Death	0	1
61	Other	0	865
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	1516
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	4	1516
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	1	359
4	% of Total Number of Applications	N/A	1.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	337
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,583	988
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	168	197
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	180,173	164,485
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	20,179	31,909
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	6,048	24,783
28	Median Assistance Amount	6,048	24,783
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$6,048	\$12,445,284
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	249
34	%	0.00%	69.36%
35	<i>Delinquent (30+)</i>		
36	Number	0	28
37	%	0.00%	7.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	2.23%
41	<i>Delinquent (90+)</i>		
42	Number	1	75
43	%	100.00%	20.89%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	13.37%
46	100%-119%	0.00%	8.64%
47	120%-139%	0.00%	27.86%
48	140%-159%	0.00%	17.83%
49	>=160%	0.00%	32.59%

Arizona			
HFA Performance Data Reporting- Program Performance Second Mortgage Assistance			
		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.69%
52	\$70,000- \$89,000	0.00%	14.48%
53	\$50,000- \$69,000	100.00%	29.53%
54	Below \$50,000	0.00%	49.58%
55	<b>Hardship</b>		
56	Unemployment	0	86
57	Underemployment	0	87
58	Divorce	0	16
59	Medical Condition	1	18
60	Death	0	2
61	Other	0	151
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	359
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	9
76	%	0.00%	2.51%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	1	350
83	%	100.00%	97.49%
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	35	4435
4	% of Total Number of Applications	N/A	13.46%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	345
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1183	997
20	Median 1st Lien Housing Payment After Assistance	806	572
21	Median Length of time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	720	9446
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$561,165	\$68,577,861
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	1	619
28	%	2.86%	13.96%
29	<i>Delinquent (30+)</i>		
30	Number	2	401
31	%	5.71%	9.04%
32	<i>Delinquent (60+)</i>		
33	Number	4	609
34	%	11.43%	13.73%
35	<i>Delinquent (90+)</i>		
36	Number	28	2806
37	%	80.00%	63.27%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	5.71%	0.41%
40	\$70,000- \$89,000	11.43%	2.71%
41	\$50,000- \$69,000	11.43%	7.53%
42	Below \$50,000	111.43%	88.57%
43	<b>Hardship</b>		
44	Unemployment	22	3,026
45	Underemployment	8	794
46	Divorce	0	91
47	Medical Condition	5	335
48	Death	0	18
49	Other	0	171

# Arizona

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	44	3936
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	6	157
58	%	13.64%	3.99%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	65
64	%	0.00%	1.65%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	112
71	%	0.00%	2.85%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	1249
74	%	0.00%	31.73%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	38	2353
77	%	86.36%	59.78%
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	4500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	0	934365
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	45
25	%	0.00%	30.41%
26	<i>Delinquent (30+)</i>		
27	Number	0	3
28	%	0.00%	2.03%
29	<i>Delinquent (60+)</i>		
30	Number	0	7
31	%	0.00%	4.73%
32	<i>Delinquent (90+)</i>		
33	Number	0	93
34	%	0.00%	62.84%
35	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	148
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	5717
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5717
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	170000
20	Median Credit Score	0	695
21	Median DTI	0%	23%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$0	\$94,252,789
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	1.21%
27	\$70,000- \$89,000	0.00%	15.76%
28	\$50,000- \$69,000	0.00%	30.80%
29	Below \$50,000	0.00%	52.23%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		
38	<i>Borrower</i>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	0	38
41	Asian	0	112
42	Black or African American	0	206
43	Native Hawaiian or other Pacific Islander	0	15
44	White	0	4966
45	Information not provided by borrower	0	380
46	<b>Ethnicity</b>		
47	Hispanic or Latino	0	2420
48	Not Hispanic or Latino	0	2982
49	Information not provided by borrower	0	315
50	<b>Sex</b>		
51	Male	0	3412
52	Female	0	2190
53	Information not provided by borrower	0	115

Arizona			
HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)			
		QTD	Cumulative
54	<b>Co-Borrower</b>		
55	<b>Race</b>		
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	0	1460
61	Information not provided by borrower	0	118
62	<b>Ethnicity</b>		
63	Hispanic or Latino	0	722
64	Not Hispanic or Latino	0	846
65	Information not provided by borrower	0	95
66	<b>Sex</b>		
67	Male	0	405
68	Female	0	1242
69	Information not provided by borrower	0	16
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Arizona City	0	36
72	Avondale	0	417
73	Buckeye	0	411
74	Bullhead City	0	2
75	Casa Grande	0	207
76	Coolidge	0	32
77	Douglas	0	12
79	El Mirage	0	202
80	Fort Mohave	0	7
81	Glendale	0	27
82	Goodyear	0	350
83	Green Valley	0	13
84	Huachuca City	0	7
85	Kingman	0	0
86	Laveen	0	292
87	Maricopa	0	390
88	Phoenix	0	96
89	Red Rock	0	13
90	Rio Rico	0	15
91	Sahuarita	0	44
92	Sierra Vista	0	228
93	Snowflake	0	20
94	Tuscon	0	2129
95	Vail	0	49
96	Yuma	0	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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the Cumulative column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
	<b>Approved</b>	
	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.
	<b>Denied</b>	
	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.
	<b>Withdrawn</b>	
	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.
	<b>In Process</b>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.
	<b>Total</b>	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)		
<b>General Characteristics</b>		
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
	<i>Current</i>	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.	
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.	

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal
	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
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
	<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 liens (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.
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
	<i>Short Sale</i>	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
	<i>Approved/Funded</i>	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	<i>Denied/Cancelled</i>	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	<i>Withdrawn</i>	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	<i>In Process</i>	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been
	<i>Total</i>	
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		
	<i>Funded</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	<i>In Process</i>	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the -Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e. , funded borrowers only).	
<b>Program Characteristics</b>		
	<i>Loan Characteristics at Origination</i>	
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.
	Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
	<i>Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Sex</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Co-Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Geographic Breakdown (by County)</b>		
	All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>		
	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 refinancing 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

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

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

**DATE:** March 18, 2021

**RE:** Hardest Hit Fund Quarterly Performance Data  
for the period ending December 31, 2020

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending December 31, 2020. 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 had abated. The foreclosure-related programs continue to see declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. The economic events related to COVID-19 has resulted in an increase of requests

# Arizona's Hardest Hit Fund Quarterly Performance Summary

for Un/Underemployment Mortgage Assistance as anticipated. However, the mortgage servicer COVID-19 related forbearance option is believed to be suppressing assistance demand.



The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), exceeded expectations and is currently inactive. The approved 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 will change if and when additional funds are made available for this component. In order to effect a comparable recovery for all areas of the state, P2P eligible area has changed with each round of funding to stimulate the real estate market within these lagging communities.

## Household Assistance Levels Increase

As of December 31, 2020, a total of 11,583 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	\$91,110,290.46 <sup>1</sup>
Second Mortgage Settlements	\$12,803,697	\$ 12,445,284.39 <sup>2</sup>
Under/Unemployment/Reinstatement Mortgage Assistance	\$70,239,398	\$72,800,064.73 <sup>3</sup>
Short Sale Assistance	\$1,011,877	\$934,365.17
Down Payment Assistance	\$86,465,923	\$94,139,388.54 <sup>4</sup>
<b>Program Budget</b>	<b>\$ 259,366,975</b>	<b>\$ 271,429,393.29</b>
Administration/Counseling/Partners Support	\$36,779,745	\$32,867,143.61 <sup>5</sup>
<b>Total Budget</b>	<b>\$ 296,146,720</b>	<b>\$ 304,296,536.90</b>

## Notes

As of December 31, 2020:

<sup>1</sup>Of the \$91.1 million committed for Principal Reduction Assistance, \$0 remained in escrow to disburse at scheduled closings.

<sup>2</sup>Of the \$12.4 million committed for Second Mortgage Settlements, \$0 remained in escrow to disburse at scheduled closings.

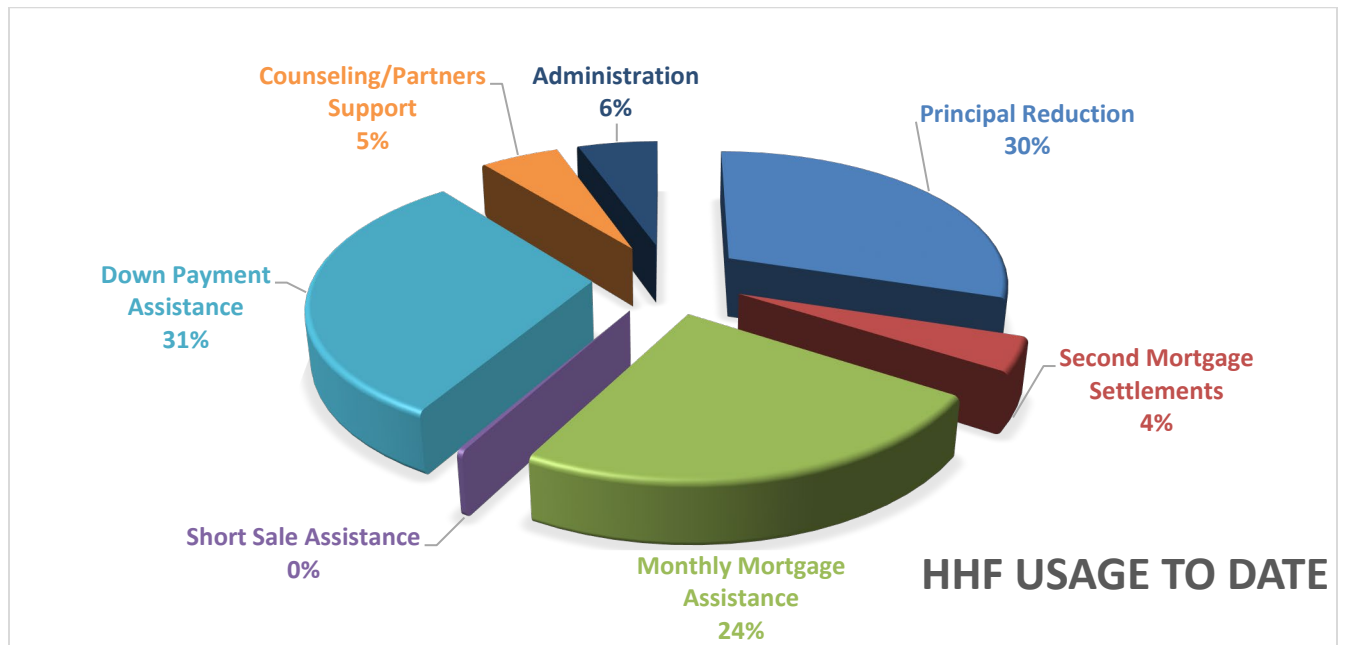
<sup>3</sup>Of the \$72.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$3.5 million remained in escrow to be disbursed for future monthly payments for participating homeowners.

<sup>4</sup>Program income (repaid assistance & interest) accounts for the committed assistance in excess of the budgeted amount.

<sup>5</sup>Of the \$32.8 million spent on administrative expenses, \$16 million was spent on counselor services, outreach, and other partner support.

## Arizona's Hardest Hit Fund Quarterly Performance Summary

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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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	40	11583
3	Number of Unique Borrowers Denied Assistance	82	15245
4	Number of Unique Borrowers Withdrawn from Program	288	6455
5	Number of Unique Borrowers in Process	N/A	85
	Total Number of Unique Borrower Applicants	N/A	33368
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$600,862	\$267,664,593
9	Total Spent on Administrative Support, Outreach, and Counseling	\$415,967	\$32,867,144
10	<b>Geographic Breakdown (by county)</b>		
11	Maricopa County	30	4979
12	Pima County	8	3667
13	Pinal County	0	1102
14	Balance of State	2	1835
15	<b>Home Mortgage Disclosure Act (HMDA)</b>		
16	<b>Borrower</b>		
17	<b>Race</b>		
18	American Indian or Alaskan Native	0	99
19	Asian	1	206
20	Black or African American	2	597
21	Native Hawaiian or other Pacific Islander	0	58
22	White	25	8796
23	Information Not Provided by Borrower	12	1827
24	<b>Ethnicity</b>		
25	Hispanic or Latino	15	4246
26	Not Hispanic or Latino	21	6344
27	Information Not Provided by Borrower	4	993
28	<b>Sex</b>		
29	Male	15	5955
30	Female	17	4790
31	Information Not Provided by Borrower	8	838
32	<b>Co-Borrower</b>		
33	<b>Race</b>		
34	American Indian or Alaskan Native	0	25
35	Asian	0	62
36	Black or African American	1	118
37	Native Hawaiian or other Pacific Islander	0	12
38	White	3	2499
39	Information Not Provided by Borrower	4	662
40	<b>Ethnicity</b>		
41	Hispanic or Latino	3	1192
42	Not Hispanic or Latino	4	1815
43	Information Not Provided by Borrower	1	371
44	<b>Sex</b>		
45	Male	5	824
46	Female	2	2170
47	Information Not Provided by Borrower	1	384
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	3	1519
4	% of Total Number of Applications	N/A	4.55%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	486
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,013	1,039
20	Median 1st Lien Housing Payment After Assistance	639	787
21	Median 2nd Lien Housing Payment Before Assistance	0	196
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	105,052	162,750
24	Median 1st Lien UPB After Program Entry	47,179	119,319
25	Median 2nd Lien UPB Before Program Entry	0	31,238
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	49,547	43,713
28	Median Assistance Amount	49,547	43,719
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$256,859	\$91,110,290
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	1176
34	%	0.00%	77.42%
35	<i>Delinquent (30+)</i>		
36	Number	0	70
37	%	0.00%	4.61%
38	<i>Delinquent (60+)</i>		
39	Number	2	47
40	%	66.67%	3.09%
41	<i>Delinquent (90+)</i>		
42	Number	1	226
43	%	33.33%	14.88%

**Arizona**  
**HFA Performance Data Reporting- Program Performance**  
**Principal Reduction Assistance**

		QTD	Cumulative
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	14.75%
46	100%-119%	0.00%	9.15%
47	120%-139%	0.00%	28.90%
48	140%-159%	0.00%	20.28%
49	>=160%	0.00%	26.93%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	5.99%
52	\$70,000- \$89,000	0.00%	14.42%
53	\$50,000- \$69,000	0.00%	29.49%
54	Below \$50,000	100.00%	50.10%
55	<b>Hardship</b>		
56	Unemployment	2	219
57	Underemployment	1	313
58	Divorce	0	45
59	Medical Condition	0	76
60	Death	0	1
61	Other	0	865
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	1519
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	3	1519
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	359
4	% of Total Number of Applications	N/A	1.08%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	337
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	988
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	197
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	164,485
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	31,909
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	24,783
28	Median Assistance Amount	0	24,783
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$0	\$12,445,284
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	249
34	%	0.00%	69.36%
35	<i>Delinquent (30+)</i>		
36	Number	0	28
37	%	0.00%	7.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	2.23%
41	<i>Delinquent (90+)</i>		
42	Number	0	75
43	%	0.00%	20.89%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	13.37%
46	100%-119%	0.00%	8.64%
47	120%-139%	0.00%	27.86%
48	140%-159%	0.00%	17.83%
49	>=160%	0.00%	32.59%

Arizona			
HFA Performance Data Reporting- Program Performance Second Mortgage Assistance			
		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.69%
52	\$70,000- \$89,000	0.00%	14.48%
53	\$50,000- \$69,000	0.00%	29.53%
54	Below \$50,000	0.00%	49.58%
55	<b>Hardship</b>		
56	Unemployment	0	86
57	Underemployment	0	87
58	Divorce	0	16
59	Medical Condition	1	18
60	Death	0	2
61	Other	0	151
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	359
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	9
76	%	0.00%	2.51%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	350
83	%	0.00%	97.49%
84	<i>Other - Borrower Still Owns Home</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	39	4474
4	% of Total Number of Applications	N/A	13.41%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	347
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1147	998
20	Median 1st Lien Housing Payment After Assistance	708	575
21	Median Length of time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	841	9438
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$457,403	\$69,035,264
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	3	622
28	%	7.69%	13.90%
29	<i>Delinquent (30+)</i>		
30	Number	3	404
31	%	7.69%	9.03%
32	<i>Delinquent (60+)</i>		
33	Number	8	617
34	%	20.51%	13.79%
35	<i>Delinquent (90+)</i>		
36	Number	25	2831
37	%	64.10%	63.28%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	0.40%
40	\$70,000- \$89,000	0.00%	2.68%
41	\$50,000- \$69,000	5.13%	7.51%
42	Below \$50,000	94.87%	88.62%
43	<b>Hardship</b>		
44	Unemployment	28	3,054
45	Underemployment	10	804
46	Divorce	0	91
47	Medical Condition	1	336
48	Death	0	18
49	Other	0	171

# Arizona

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	48	3984
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	4	161
58	%	8.33%	4.04%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	65
64	%	0.00%	1.63%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	112
71	%	0.00%	2.81%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	1	1250
74	%	2.08%	31.38%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	43	2396
77	%	89.58%	60.14%
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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	148
4	% of Total Number of Applications	N/A	0.44%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	4500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	0	934365
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	45
25	%	0.00%	30.41%
26	<i>Delinquent (30+)</i>		
27	Number	0	3
28	%	0.00%	2.03%
29	<i>Delinquent (60+)</i>		
30	Number	0	7
31	%	0.00%	4.73%
32	<i>Delinquent (90+)</i>		
33	Number	0	93
34	%	0.00%	62.84%
35	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	148
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	148
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	5717
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5717
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	170000
20	Median Credit Score	0	695
21	Median DTI	0%	23%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date <sup>1</sup>	-\$113,400	\$94,139,389
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	1.21%
27	\$70,000- \$89,000	0.00%	15.76%
28	\$50,000- \$69,000	0.00%	30.80%
29	Below \$50,000	0.00%	52.23%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		
38	<b>Borrower</b>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	0	38
41	Asian	0	112
42	Black or African American	0	206
43	Native Hawaiian or other Pacific Islander	0	15
44	White	0	4966
45	Information not provided by borrower	0	380
46	<b>Ethnicity</b>		
47	Hispanic or Latino	0	2420
48	Not Hispanic or Latino	0	2982
49	Information not provided by borrower	0	315
50	<b>Sex</b>		
51	Male	0	3412
52	Female	0	2190
53	Information not provided by borrower	0	115

Arizona			
HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)			
		QTD	Cumulative
54	<b>Co-Borrower</b>		
55	<b>Race</b>		
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	0	1460
61	Information not provided by borrower	0	118
62	<b>Ethnicity</b>		
63	Hispanic or Latino	0	722
64	Not Hispanic or Latino	0	846
65	Information not provided by borrower	0	95
66	<b>Sex</b>		
67	Male	0	405
68	Female	0	1242
69	Information not provided by borrower	0	16
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Arizona City	0	36
72	Avondale	0	417
73	Buckeye	0	411
74	Bullhead City	0	2
75	Casa Grande	0	207
76	Coolidge	0	32
77	Douglas	0	12
79	El Mirage	0	202
80	Fort Mohave	0	7
81	Glendale	0	27
82	Goodyear	0	350
83	Green Valley	0	13
84	Huachuca City	0	7
85	Kingman	0	0
86	Laveen	0	292
87	Maricopa	0	390
88	Phoenix	0	96
89	Red Rock	0	13
90	Rio Rico	0	15
91	Sahuarita	0	44
92	Sierra Vista	0	228
93	Snowflake	0	20
94	Tuscon	0	2129
95	Vail	0	49
96	Yuma	0	718
¹Negative amount due to repurchase of six loans			

Data Dictionary		
HFA Performance Data Reporting - Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the Cumulative column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
	<b>Approved</b>	
	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.
	<b>Denied</b>	
	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.
	<b>Withdrawn</b>	
	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.
	<b>In Process</b>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.
	<b>Total</b>	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)		
<b>General Characteristics</b>		
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
	<i>Current</i>	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.	
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.	

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal
	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
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
	<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 liens (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.
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
	<i>Short Sale</i>	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
	<i>Approved/Funded</i>	
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	<i>Denied/Cancelled</i>	
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	<i>Withdrawn</i>	
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	<i>In Process</i>	
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been
	<i>Total</i>	
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		
	<i>Funded</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	<i>In Process</i>	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the -Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e. , funded borrowers only).	
<b>Program Characteristics</b>		
	<i>Loan Characteristics at Origination</i>	
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.
	Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
	<i>Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Sex</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Co-Borrower</i>	
	<i>Race</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i>Ethnicity</i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>		
All Categories	All totals for the aggregate number of borrowers assisted.	
<b>Geographic Breakdown (by County)</b>		
	All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>		
	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 refinancing 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.