

# 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 18, 2018

**RE:** **Hardest Hit Fund Quarterly Performance Data  
for the period ending June 30, 2018**

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending June 30, 2018. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

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

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

# Arizona's Hardest Hit Fund Quarterly Performance Summary

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



The August 2018 relaunch of our down payment assistance component, Pathway to Purchase (P2P), is exceeding expectations. Approved this time is 26 zip codes within 12 cities in the state for homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of \$20,000) for qualified homebuyers. Narrowing the focus of the assistance in this manner allows the program to concentrate the assistance

impact within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises. In order to effect a recovery for these areas comparable to the rest of the state, P2P has relaunched to further stimulate the real estate market within these lagging communities. Communities where homebuyers can now receive such assistance includes Bull Head City, Casa Grande, Glendale, Green Valley, Kingman, Phoenix, Rio Rico, Sahuarita, Sierra Vista, Tucson, Vail, Yuma.

## Household Assistance Levels Increase

As of June 30, 2018, a total of 9,571 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	\$83,510,433.46 <sup>1</sup>
Second Mortgage Settlements	\$12,803,697	\$11,871,897.39 <sup>2</sup>
Under/Unemployment/Reinstatement Mortgage Assistance	\$70,239,398	\$66,869,133.38 <sup>3</sup>
Short Sale Assistance	\$1,011,877	\$934,365.17
Down Payment Assistance	\$86,465,923	\$70,673,704.54
<b>Program Budget</b>	<b>\$ 259,366,975</b>	<b>\$ 233,859,533.94</b>
Administration/Counseling/Partners Support	\$36,779,745	\$27,446,429.15 <sup>4</sup>
<b>Total Budget</b>	<b>\$ 296,146,720</b>	<b>\$ 261,305,963.09</b>

## Notes

As of June 30, 2018:

<sup>1</sup>Of the \$83.5 million committed for Principal Reduction Assistance, \$0 remained in escrow to disburse at scheduled closings.

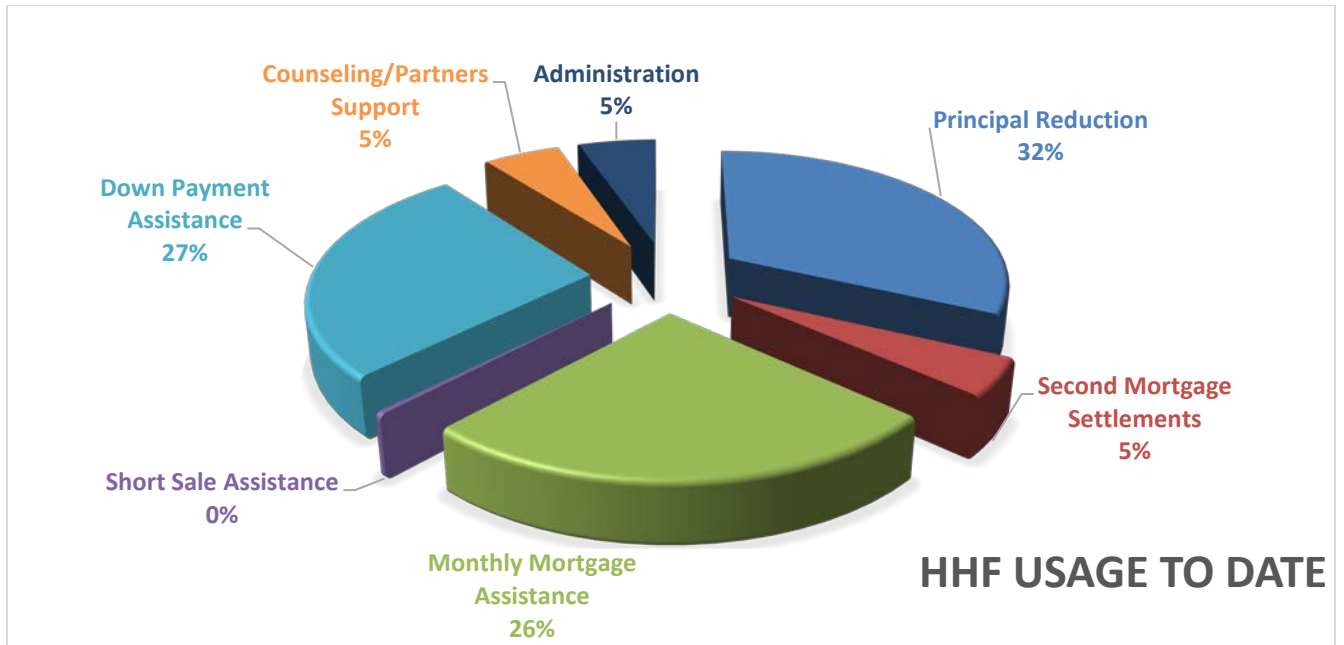
<sup>2</sup>Of the \$11.8 million committed for Second Mortgage Settlements, \$0 remained in escrow to disburse at scheduled closings.

<sup>3</sup>Of the \$66.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$7.9 million remained in escrow to be disbursed for future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

<sup>4</sup>Of the \$27.4 million spent on administrative expenses, \$13.6 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 2017**

Arizona			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	86	9571
3	Number of Unique Borrowers Denied Assistance	108	14248
4	Number of Unique Borrowers Withdrawn from Program	344	3070
5	Number of Unique Borrowers in Process	N/A	99
6	Total Number of Unique Borrower Applicants	N/A	26988
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$2,714,130	\$227,632,182
9	Total Spent on Administrative Support, Outreach, and Counseling	\$554,669	\$27,446,429
10	<b>Geographic Breakdown (by county)</b>		
11	Maricopa County	39	4530
12	Pima County	23	2563
13	Pinal County	11	1028
14	Balance of State	13	1450
15	<b>Home Mortgage Disclosure Act (HMDA)</b>		
16	<i>Borrower</i>		
17	<b>Race</b>		
18	American Indian or Alaskan Native	2	92
19	Asian	4	181
20	Black or African American	8	523
21	Native Hawaiian or other Pacific Islander	2	45
22	White	43	7300
23	Information Not Provided by Borrower	27	1430
24	<b>Ethnicity</b>		
25	Hispanic or Latino	26	3418
26	Not Hispanic or Latino	52	5448
27	Information Not Provided by Borrower	8	705
28	<b>Sex</b>		
29	Male	31	5060
30	Female	41	3981
31	Information Not Provided by Borrower	14	530
32	<i>Co-Borrower</i>		
33	<b>Race</b>		
34	American Indian or Alaskan Native	0	22
35	Asian	1	55
36	Black or African American	2	102
37	Native Hawaiian or other Pacific Islander	1	11
38	White	7	2080
39	Information Not Provided by Borrower	7	547
40	<b>Ethnicity</b>		
41	Hispanic or Latino	9	949
42	Not Hispanic or Latino	9	1581
43	Information Not Provided by Borrower	0	287
44	<b>Sex</b>		
45	Male	6	673
46	Female	10	1852
47	Information Not Provided by Borrower	2	292
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	11	1433
4	% of Total Number of Applications	N/A	5.31%
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	11	402
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,121	1,037
20	Median 1st Lien Housing Payment After Assistance	689	789
21	Median 2nd Lien Housing Payment Before Assistance	690	198
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	167,452	164,093
24	Median 1st Lien UPB After Program Entry	96,431	121,200
25	Median 2nd Lien UPB Before Program Entry	65,162	31,690
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	60,740	43,483
28	Median Assistance Amount	60,740	43,483
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$1,285,872	\$83,510,433
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	1	1164
34	%	9.09%	81.23%
35	<i>Delinquent (30+)</i>		
36	Number	1	64
37	%	9.09%	4.47%
38	<i>Delinquent (60+)</i>		
39	Number	1	38
40	%	9.09%	2.65%
41	<i>Delinquent (90+)</i>		
42	Number	8	167
43	%	72.73%	11.65%

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

		QTD	Cumulative
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	72.73%	9.84%
46	100%-119%	9.09%	9.49%
47	120%-139%	9.09%	30.64%
48	140%-159%	0.00%	21.49%
49	>=160%	9.09%	28.54%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.14%
52	\$70,000- \$89,000	9.09%	15.07%
53	\$50,000- \$69,000	27.27%	30.43%
54	Below \$50,000	63.64%	48.36%
55	<b>Hardship</b>		
56	Unemployment	2	185
57	Underemployment	5	278
58	Divorce	0	42
59	Medical Condition	3	62
60	Death	0	1
61	Other	1	865
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	11	1433
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	11	1433
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	344
4	% of Total Number of Applications	N/A	1.27%
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	323
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,161	992
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	878	199
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	157,171	164,993
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	66,546	32,206
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	23,918	32,180
28	Median Assistance Amount	23,918	32,180
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$23,918	\$11,871,897
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	244
34	%	0.00%	70.93%
35	<i>Delinquent (30+)</i>		
36	Number	0	26
37	%	0.00%	7.56%
38	<i>Delinquent (60+)</i>		
39	Number	0	6
40	%	0.00%	1.74%
41	<i>Delinquent (90+)</i>		
42	Number	1	68
43	%	100.00%	19.77%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	9.88%
46	100%-119%	0.00%	8.43%
47	120%-139%	0.00%	29.07%
48	140%-159%	0.00%	18.60%
49	>=160%	0.00%	34.01%



<b>Arizona</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Second Mortgage Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.98%
52	\$70,000- \$89,000	0.00%	15.12%
53	\$50,000- \$69,000	100.00%	29.36%
54	Below \$50,000	0.00%	48.55%
55	<b>Hardship</b>		
56	Unemployment	1	84
57	Underemployment	0	80
58	Divorce	0	15
59	Medical Condition	0	12
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	343
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%	2.62%
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	335
83	%	100.00%	97.67%
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	86	3845
4	% of Total Number of Applications	N/A	14.25%
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	11	263
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1117	980
20	Median 1st Lien Housing Payment After Assistance	692	565
21	Median Length of time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	727	10285
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$1,404,340	\$60,641,782
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	6	578
28	%	6.98%	15.03%
29	<i>Delinquent (30+)</i>		
30	Number	9	351
31	%	10.47%	9.13%
32	<i>Delinquent (60+)</i>		
33	Number	12	522
34	%	13.95%	13.58%
35	<i>Delinquent (90+)</i>		
36	Number	59	2394
37	%	68.60%	62.26%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	1.16%	0.16%
40	\$70,000- \$89,000	5.81%	2.34%
41	\$50,000- \$69,000	17.44%	7.23%
42	Below \$50,000	75.58%	90.27%
43	<b>Hardship</b>		
44	Unemployment	52	2,682
45	Underemployment	22	654
46	Divorce	2	75
47	Medical Condition	9	245
48	Death	0	18
49	Other	1	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)	119	3404
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	2	141
58	%	1.68%	4.14%
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%	1.91%
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	109
71	%	0.84%	3.20%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	19	1164
74	%	15.97%	34.20%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	97	1925
77	%	81.51%	56.55%

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	0.55%
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	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
<b>Program Intake/Evaluation</b>			
<i>Funded</i>			
	Number of Borrowers Receiving Assistance	0	4338
	% of Total Number of Submissions	N/A	100.00%
<i>Denied</i>			
	Number of Borrowers Denied	0	0
	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	0
	% of Total Number of Submissions	N/A	0.00%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Submissions	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Submitted for Assistance	N/A	4338
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
<b>Program Characteristics</b>			
<b>Loan Characteristics at Origination</b>			
	Median Purchase Price	0	168000
	Median Credit Score	0	712
	Median DTI	0%	23%
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$0	\$70,673,705
<b>Borrower Characteristics</b>			
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	0.81%
	\$70,000- \$89,000	0.00%	14.55%
	\$50,000- \$69,000	0.00%	30.43%
	Below \$50,000	0.00%	54.22%

# Arizona

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

		QTD	Cumulative
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		
38	<i>Borrower</i>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	0	34
41	Asian	0	90
42	Black or African American	0	170
43	Native Hawaiian or other Pacific Islander	0	11
44	White	0	3830
45	Information not provided by borrower	0	203
46	<b>Ethnicity</b>		
47	Hispanic or Latino	0	1816
48	Not Hispanic or Latino	0	2394
49	Information not provided by borrower	0	128
50	<b>Sex</b>		
51	Male	0	2681
52	Female	0	1657
53	Information not provided by borrower	0	0
54	<i>Co-Borrower</i>		
55	<b>Race</b>		
56	American Indian or Alaskan Native	0	9
57	Asian	0	24
58	Black or African American	0	35
59	Native Hawaiian or other Pacific Islander	0	2
60	White	0	1111
61	Information not provided by borrower	0	81
62	<b>Ethnicity</b>		
63	Hispanic or Latino	0	517
64	Not Hispanic or Latino	0	690
65	Information not provided by borrower	0	55
66	<b>Sex</b>		
67	Male	0	293
68	Female	0	969
69	Information not provided by borrower	0	0
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Arizona City	0	36
72	Avondale	0	417
73	Buckeye	0	411
74	Casa Grande	0	179
75	Coolidge	0	32
76	Douglas	0	12
77	El Mirage	0	202
78	Fort Mohave	0	7
79	Goodyear	0	350
80	Huachuca City	0	7
81	Laveen	0	292
82	Maricopa	0	390
83	Red Rock	0	13
84	Sierra Vista	0	162
85	Snowflake	0	20
86	Tuscon	0	1303
87	Yuma	0	505

## 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 for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

#### Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

#### Geographic Breakdown (by County)

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

<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 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 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).



<b>Program Characteristics (For All Approved Applicants)</b>		
<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>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<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.

<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:</b>		
<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
>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
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving
<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.

<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:</b>		
<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 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.
<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 lien (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 modification of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:</b>		
<b>Program Completion/ Transition</b>		
<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>		
<b>Program Intake/Evaluation</b>		
<i>Approved/Funded</i>		
Number of Structures Receiving Assistance		The total number of structures approved and funded.
% of Total Number of Structures		Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>		
Number of Structures Denied		The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions		Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>		
Number of Structures Withdrawn		The total number of structures withdrawn by the program partner.
% of Total Number of Submissions		Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>		
Number of Structures In Process		The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions		Total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
<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.
<b>Program Characteristics</b>		
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>	
<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.
<i>Co-Borrower</i>	
<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>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 refinance to reduce a homeowner's monthly payment; assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Second Mortgage Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. (Or facilitate a short sale)
Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.