



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 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: June 2012

Washington, DC			
HFA Performance Data Reporting- Borrower Characteristics			
		2013 Q1 QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	49	493
	Number of Unique Borrowers Denied Assistance (1)	6	76
	Number of Unique Borrowers Withdrawn from Program	0	19
	Number of Unique Borrowers in Process	61	N/A
	Total Number of Unique Borrower Applicants	116	649
Program Expenditures (\$)			
	Total Assistance Provided to Date	1061642	8537089
	Total Spent on Administrative Support, Outreach, and Counseling	212568	2125281
Borrower Income (\$)			
	Above \$90,000	0.00%	0.61%
	\$70,000- \$89,000	2.04%	0.81%
	\$50,000- \$69,000	2.04%	3.45%
	Below \$50,000	95.92%	95.13%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.00%	0.20%
	110%- 119%	0.00%	0.00%
	100%- 109%	0.00%	0.00%
	90%- 99%	0.00%	0.20%
	80%- 89%	0.00%	0.41%
	Below 80%	100.00%	99.19%
Geographic Breakdown (by ward)			
	Ward 1	3	26
	Ward 2	0	14
	Ward 3	0	8
	Ward 4	7	63
	Ward 5	8	131
	Ward 6	3	38
	Ward 7	17	126
	Ward 8	11	87

Washington, DC			
HFA Performance Data Reporting- Borrower Characteristics			
		2013 Q1 QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	1		2
Asian	0		6
Black or African American	41		417
Native Hawaiian or other Pacific Islander	0		0
White	2		44
Information not provided by borrower	5		24
Ethnicity			
Hispanic or Latino	3		19
Not Hispanic or Latino	46		474
Information not provided by borrower	0		0
Sex			
Male	16		141
Female	33		352
Information not provided by borrower	0		0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	0		0
Asian	0		0
Black or African American (7)	1		26
Native Hawaiian or other Pacific Islander	0		0
White	0		5
Information not provided by borrower	1		1
Ethnicity			
Hispanic or Latino	0		0
Not Hispanic or Latino (7)	2		32
Information not provided by borrower	0		0
Sex			
Male	1		12
Female (7)	1		20
Information not provided by borrower	0		0
Hardship			
Unemployment	47		491
Underemployment	2		2
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	77.55%		72.21%
100%-109%	6.12%		7.71%
110%-120%	2.04%		5.88%
>120%	14.29%		14.20%
Current Combined Loan to Value Ratio (CLTV)			
<100%	71.43%		67.55%
100%-119%	8.16%		15.21%
120%-139%	12.24%		9.94%
140%-159%	4.08%		4.46%
>=160%	4.08%		2.84%
Delinquency Status (%)			
Current	46.94%		45.23%
30+	12.24%		10.95%
60+	10.20%		11.76%
90+	30.61%		32.05%
Household Size			
1	26		235
2	10		125
3	5		66
4	1		34
5+	7		33
7. Co Borrower Race - One borrower has removed co-borrower information from the system since 2012 Q4, resulting in cumulative coborrower information totalling 30, rather than 31 cases prior to 2013 Q1. The information does not affect the HomeSaver loan.			

Washington, DC			
HFA Performance Data Reporting- Program Performance			
HOMESAVER PROGRAM			
		2013 Q1 QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		49	493
% of Total Number of Applications		42.24%	75.96%
<i>Denied</i>			
Number of Borrowers Denied (1)		6	76
% of Total Number of Applications		5.17%	11.71%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	19
% of Total Number of Applications		0.00%	2.93%
<i>In Process</i>			
Number of Borrowers In Process		61	N/A
% of Total Number of Applications		52.59%	N/A
<i>Total</i>			
Total Number of Borrowers Applied (2)		116	649
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1179.7	1426.37
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		123.13	243.77
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		184057.93	207312.85
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		37024.03	42018.86
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness (3)		0	0
Median Length of Time Borrower Receives Assistance		N/A	9
Median Assistance Amount		4322.71	16411.71
Assistance Characteristics			
Assistance Provided to Date		1061642	8537089
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		131	135
<i>Current</i>			
Number		23	223
%		46.94%	45.23%
<i>Delinquent (30+)</i>			
Number		6	54
%		12.24%	10.95%
<i>Delinquent (60+)</i>			
Number		5	58
%		10.20%	11.76%
<i>Delinquent (90+)</i>			
Number		15	158
%		30.61%	32.05%

Washington, DC

HFA Performance Data Reporting- Program Performance HOMESAVER PROGRAM

		2013 Q1 QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes) (4)	108	322
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	1
	%	0.00%	0.31%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number (4)	28	106
	%	25.93%	32.92%
<i>Reinstatement/Current/Payoff</i>			
	Number	79	214
	%	73.15%	66.46%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	1	1
	%	0.93%	0.31%
Homeownership Retention (5)			
	Six Months Number (6)	N/A	384
	Six Months %	N/A	98.97%
	Twelve Months Number (6)	N/A	260
	Twelve Months %	N/A	98.86%
	Twenty-four Months Number	N/A	3
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Number of Borrowers Declined - Three borrowers originally declined prior to 2013 Q1 were re-reviewed because their circumstances changed during Q1 2013 and their status was changed from Declined to In Process
2. Total Number of Borrowers Applied reflects applicants that have not been approved, denied, or withdrawn in Q1 2013. As some applicants may have been reviewed multiple times or have extenuating application processes extending beyond one quarter, the Q4 cumulative total plus Q1 QTD do not add together.
3. Includes second mortgage settlement
4. One Borrower who had previously reached Program Completion due to Re-employment became eligible for remaining assistance in Q1 2013
5. Borrower still owns home
6. 3 homeowners have sold their home and so these homes are no longer owner-occupied by the assisted borrower. The manner of these sales was not any of the above Alternative Outcomes options.