

## October – December 2010 Quarterly Report

During the Fourth Quarter 2010, the North Carolina Housing Finance launched the first of three programs it plans to offer under the N.C. Foreclosure Prevention Fund. The new mortgage payment program launched in 17 pilot counties Oct. 18, and launched statewide in 100 counties Dec. 1, 2010.

The mortgage payment program is a loan program to assist unemployed homeowners while they search or train for new employment. Twenty-four HUD-approved counseling agencies participated in the statewide launch. Their role is to help homeowners determine eligibility and complete applications, and follow-up with successful applicants to verify their continued eligibility. Staff of the N.C. Housing Finance Agency review applications, make final decisions on eligibility, and make monthly mortgage payments on behalf of successful applicants, directly to mortgage servicers.

By December 31, 2010, 16 loans had been closed; 37 were pending closing or final document verification by the Agency. In addition 315 applications were under review by the Agency, and 1,256 were in process with the counseling agencies. Eleven applications were denied by the Agency.

### The Agency

- Launched the program website, [www.ncforeclosureprevention.gov](http://www.ncforeclosureprevention.gov) (October 1). The website was visited by 7,900 viewers (unduplicated), and 3,990 people completed the on-line eligibility questionnaire.
- Put into operation the on-line, electronic system that it and the housing counseling agencies are using to submit and manage applications (October 1).
- Opened a Call Center, which received 2,738 calls.
- We are working with servicers to facilitate information exchange regarding the borrowers' payments.
- Developed partnerships with the N.C. Employment Security Commission and N.C. Office of the Commissioner of Banks, to share data and assist in outreach to persons filing for unemployment insurance or receiving delinquency mailings, and with the N.C. Department of Commerce's Rapid Response Team to assist workers experiencing plant closings and layoffs.
- Continued training of the 24 active counseling agency partners; and continued streamlining the program and systems.

We expect to launch two smaller programs in Second Quarter 2011 and Third Quarter 2011. These are a second mortgage payment program and a principal reduction program.

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Borrower Income (\$)</b>			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	0%	0%
	\$50,000- \$69,000	0%	0%
	Below \$50,000	100%	100%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0%	0%
	110%-119%	0%	0%
	100%- 109%	0%	0%
	90%- 99%	0%	0%
	80%- 89%	0%	0%
	Below 80%	100%	100%
<b>Geographic Breakdown (by county)</b>			
	Alamance	0	0
	Alexander	0	0
	Alleghany	1	1
	Anson	0	0
	Ashe	1	1
	Avery	0	0
	Beaufort	0	0
	Bertie	0	0
	Bladen	0	0
	Brunswick	0	0
	Buncombe	0	0
	Burke	1	1
	Cabarrus	0	0
	Caldwell	0	0
	Camden	0	0
	Carteret	0	0
	Caswell	0	0
	Catawba	7	7
	Chatham	0	0
	Cherokee	0	0
	Chowan	0	0
	Clay	0	0
	Cleveland	0	0
	Columbus	0	0
	Craven	0	0
	Cumberland	0	0
	Currituck	0	0
	Dare	0	0
	Davidson	0	0
	Davie	0	0

Duplin	0	0
Durham	0	0
Edgecombe	0	0
Forsyth	1	1
Franklin	0	0
Gaston	0	0
Gates	0	0
Graham	0	0
Granville	0	0
Greene	0	0
Guilford	0	0
Halifax	0	0
Harnett	1	1
Haywood	0	0
Henderson	0	0
Hertford	0	0
Hoke	0	0
Hyde	0	0
Iredell	0	0
Jackson	0	0
Johnston	0	0
Jones	0	0
Lee	0	0
Lenoir	0	0
Lincoln	0	0
Macon	0	0
Madison	0	0
Martin	0	0
McDowell	0	0
Mecklenburg	0	0
Mitchell	0	0
Montgomery	0	0
Moore	0	0
Nash	0	0
New Hanover	0	0
Northampton	0	0
Onslow	0	0
Orange	0	0
Pamlico	0	0
Pasquotank	0	0
Pender	0	0
Perquimans	0	0
Person	0	0
Pitt	0	0
Polk	0	0
Randolph	0	0
Richmond	0	0
Robeson	0	0

Rockingham	0	0
Rowan	0	0
Rutherford	0	0
Sampson	0	0
Scotland	0	0
Stanly	0	0
Stokes	0	0
Surry	0	0
Swain	0	0
Transylvania	0	0
Tyrrell	0	0
Union	0	0
Vance	0	0
Wake	0	0
Warren	0	0
Washington	0	0
Watauga	1	1
Wayne	0	0
Wilkes	1	1
Wilson	0	0
Yadkin	2	2
Yancey	0	0

### Home Mortgage Disclosure Act (HMDA)

<b>Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	0
Asian	0	0
Black or African American	2	2
Native Hawaiian or other Pacific Islander	0	0
White	13	13
Information Not Provided by Borrower	1	1
<b>Ethnicity</b>		
Hispanic or Latino	2	2
Not Hispanic or Latino	13	13
Information Not Provided by Borrower	1	1
<b>Sex</b>		
Male	6	6
Female	9	9
Information Not Provided by Borrower	1	1
<b>Co-Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	0
Asian	0	0
Black or African American	1	1
Native Hawaiian or other Pacific Islander	0	0
White	7	7
Information Not Provided by Borrower	1	1
<b>Ethnicity</b>		

Hispanic or Latino	0	0
Not Hispanic or Latino	8	8
Information Not Provided by Borrower	1	1
<b>Sex</b>		
Male	4	4
Female	4	4
Information Not Provided by Borrower	1	1
<b>Hardship</b>		
Unemployment	11	11
Underemployment	5	5
Divorce	0	0
Medical Condition	0	0
Death	0	0
Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>		
<100%	50%	50%
100%-109%	31%	31%
110%-120%	6%	6%
>120%	13%	13%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	25%	25%
100%-119%	50%	50%
120%-139%	13%	13%
140%-159%	6%	6%
>=160%	6%	6%
<b>Delinquency Status (%)</b>		
Current	50%	50%
30+	19%	19%
60+	0%	0%
90+	31%	31%
<b>Median Household Size</b>		
1	4	4
2	7	7
3	1	1
4	1	1
5+	3	3

**\*The Geographic Breakdown, HMDA fields as well as Median Household Size should be reported in whole number format.**

**All other Borrower Characteristic fields should be reported as %**

<b>North Carolina</b>		
<b>HFA Performance Data Reporting- Program Performance</b>		
<b>Mortgage Payment Program -MPP1</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applicants	16	16
% of Total Applicants	59%	59%
<i>Denied</i>		
Number of Applicants	11	11
% of Total Applicants	41%	41%
<i>Total</i>		
Total Applicants	27	27
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	781	781
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	152	152
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	95,759	95,759
Median 1st Lien UPB After Program Entry	95,759	95,759
Median 2nd Lien UPB Before Program Entry	14,609	14,609
Median 2nd Lien UPB After Program Entry	14,609	14,609
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	1
Median Assistance Amount	14,673	14,673
<b>Assistance Characteristics</b>		
Assistance Provided	246,265	<b>246,265</b>
Total Lender/Servicer Assistance Amount	0	0
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Total Amount Spent to Date (Assistance and Administrative Expenses)	887,257	887,257
Median Length of Time from Initial Request to Assistance Granted	44	44
<i>Current</i>		
Number	8	8
%	50%	50%
<i>Delinquent (30+)</i>		
Number	3	3
%	19%	19%
<i>Delinquent (60+)</i>		
Number	0	0

%		0%	0%
<i>Delinquent (90+)</i>			
Number		5	5
%		31%	31%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
<b>Program Completion/ Transition</b>			
<i>MHA Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%
1. Includes second mortgage settlement, reinstatement assistance (fees) and/or arrearages.			
2. Borrower occupying home post assistance			

# North Carolina

## HFA Performance Data Reporting- Program Performance Mortgage Payment Program - MPP2

	QTD	Cumulative
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Denied</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Total</i>		
Total Applicants	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	0	0
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	0	0
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	0	0
Median Assistance Amount	0	0
<b>Assistance Characteristics</b>		
Assistance Provided	0	0
Total Lender/Service Assistance Amount	0	0
Borrowers Receiving Lender/Service Match (%)	N/A	N/A
Median Lender/Service Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Total Amount Spent to Date (Assistance and Administrative Expenses)	0	0
Median Length of Time from Initial Request to Assistance Granted	0	0
<i>Current</i>		
Number	0	0
%	0%	0%
0		
Number	0	0
%	0%	0%
<i>Delinquent (60+)</i>		
Number	0	0

%		0%	0%
<i>Delinquent (90+)</i>			
Number		0	0
%		0%	0%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
<b>Program Completion/ Transition</b>			
<i>MHA Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%
1. Includes second mortgage settlement, reinstatement assistance (fees) and/or arrearages.			
2. Borrower occupying home post assistance			

# North Carolina

## HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program

	QTD	Cumulative
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Denied</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Total</i>		
Total Applicants	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components NOTE: This number is 0 because homeowners requesting more than 1 program are reported in the Mortgage Payment Program Section	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	0	0
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness <sup>1</sup>	0	0
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
<b>Assistance Characteristics</b>		
Assistance Provided	0	<b>0</b>
Total Lender/Servicer Assistance Amount	0	<b>0</b>
Borrowers Receiving Lender/Servicer Match (%)	0%	0%
Median Lender/Servicer Assistance per Borrower	0	0
<b>Other Characteristics</b>		
Total Amount Spent to Date (Assistance and Administrative Expenses)	0	0
Median Length of Time from Initial Request to Assistance Granted	0	0
<i>Current</i>		
Number	0	0
%	0%	0%
<i>Delinquent (30+)</i>		
Number	0	0
%	0%	0%

<i>Delinquent (60+)</i>		
Number	0	0
%	0%	0%
<i>Delinquent (90+)</i>		
Number	0	0
%	0%	0%
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0%	0%
<i>Deed in Lieu</i>		
Number	0	0
%	0%	0%
<i>Short Sale</i>		
Number	0	0
%	0%	0%
<b>Program Completion/ Transition</b>		
<i>MHA Program</i>		
Number	0	0
%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0%	0%
<i>Reinstatement/Current/Payoff</i>		
Number	0	0
%	0%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>		
Six Months Number	N/A	0
Six Months %	N/A	0%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0%
Unreachable Number	N/A	0
Unreachable %	N/A	0%
1. Includes second mortgage settlement, reinstatement assistance (fees) and/or arrearages.		
2. Borrower occupying home post assistance		

# North Carolina

## HFA Performance Data Reporting- Program Performance Permanent Loan Modification Program

	QTD	Cumulative
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Denied</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Total</i>		
Total Applicants	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components NOTE: This number is 0 because homeowners requesting more than 1 program are reported in the Mortgage Payment Program Section	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	0	0
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	0	0
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Principal Forbearance	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
<b>Assistance Characteristics</b>		
Assistance Provided to Date	0	<b>0</b>
Total Lender/Service Assistance Amount	0	0
Lender/Service Match (%)	0	0
Median Lender/Service Assistance per Borrower	0	0
<b>Other Characteristics</b>		
Total Amount Spent to Date (Assistance and Administrative Expenses)	0	0
Median Length of Time from Initial Request to Assistance Granted	0	0
<i>Current</i>		
Number	0	0
%	0%	0%
Number	0	0
%	0%	0%
<i>Delinquent (60+)</i>		

Number	0	0
%	0%	0%
<i>Delinquent (90+)</i>		
Number	0	0
%	0%	0%
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0%	0%
<i>Deed in Lieu</i>		
Number	0	0
%	0%	0%
<i>Short Sale</i>		
Number	0	0
%	0%	0%
<b>Program Completion/ Transition</b>		
<i>MHA Program</i>		
Number	0	0
%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0%	0%
<i>Reinstatement/Current/Payoff</i>		
Number	0	0
%	0%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>		
Six Months Number	N/A	0
Six Months %	N/A	0%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0%
Unreachable Number	N/A	0
Unreachable %	N/A	0%
1. Includes second mortgage settlement, reinstatement assistance (fees) and/or arrearages.		
2. Borrower occupying post assistance		

# Data Dictionary

## HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

### Borrower Income

All Categories

At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.

### Borrower Income as Percent of Area Median Income (AMI)

All Categories

At the time of assistance, borrower's annual income as a percentage of area median income.

### Geographic Breakdown (by County)

All Categories

Number of aggregate borrowers assisted in each county listed.

### Home Mortgage Disclosure Act (HMDA)

#### *Borrower*

#### *Race*

All Categories

All totals for the aggregate number of borrowers assisted.

#### *Ethnicity*

All Categories

All totals for the aggregate number of borrowers assisted.

#### *Sex*

All Categories

All totals for the aggregate number of borrowers assisted.

#### *Co-Borrower*

#### *Race*

All Categories

All totals for the aggregate number of borrowers assisted.

#### *Ethnicity*

All Categories

All totals for the aggregate number of borrowers assisted.

#### *Sex*

All Categories

All totals for the aggregate number of borrowers assisted.

### Hardship

All Categories

All totals for the aggregate number of borrowers assisted.

### Current Loan to Value Ratio (LTV)

All Categories

Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.

### Current Combined Loan to Value Ratio (CLTV)

	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
<b>Delinquency Status (%)</b>		
	All Categories	Delinquency status at the time of assistance.
<b>Median Household Size</b>		
	All Categories	Household size at the time of assistance.
<b>HFA Performance Data Reporting- Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Programs</b>		
<b>Program Intake/Evaluation</b>		
	<i>Approved</i>	
	Number of Applicants	Total number of applicants approved for assistance.
	% of Total Applicants	Total number of applicants approved for assistance divided by the total number of applicants.
	<i>Denied</i>	
	Number of Applicants	Total number of applicants denied.
	% of Total Applicants	Total number of applicants denied divided by the total number of applicants.
	<i>Total</i>	
	Total Applicants	Total number of applicants evaluated (approved and denied) for assistance.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance after receiving assistance.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance after receiving assistance.

Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). *Includes second lien extinguishment and/or reinstatement fees
Median Principal Forbearance	Median amount of principal forbearance granted (\$).
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$).

#### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)

#### Other Characteristics

Total Amount Spent (Assistance and Administrative Expenses)	Total cumulative amount spent by the HFA (including assistance and administrative costs).
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.

<i>Delinquent (30+)</i>	
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Percent of 60+ days delinquent but less than 90 Days delinquent households divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of households 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent households divided by the total number of approved applicants.

**Program Outcomes**

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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**Alternative Outcomes**

<i>Foreclosure Sale</i>	
Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in foreclosure.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%	Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in short sale.

**Program Completion/ Transition**

<i>MHA Program</i>	
Number	Number of households that transitioned into the Making Home Affordable Program.

%	Percent of transitioned households to the MHA Program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<b>Homeownership Retention<sup>1</sup></b>	
Six Months	Number of homes assisted by the program that are owner occupied 6 months post receipt of assistance.
%	Percent of homes assisted by the Program that are owner occupied 6 months post receipt of assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of homes assisted by the program that are owner occupied 12 months post receipt of assistance.
%	Percent of homes assisted by the Program that are owner occupied 12 months post receipt of assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower occupying home post assistance

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