

Third Quarter 2011

In the Third Quarter, the N.C. Foreclosure Prevention Fund™ began making payments for 1,200 homeowners (an increase of 68% over the previous quarter), bringing the total number of families we have assisted to 2,126. The amount of assistance payments in the Third Quarter totaled \$10,892,251 (an increase of 135% over the previous quarter). The ongoing focus on streamlining our work processes has led to the increase in production.

The Agency:

- Continued to participate with the N.C. Department of Commerce Rapid Response Team, to present information about our programs to workers facing imminent job loss.
- In cooperation with the N.C. Employment Security Commission, sent letters about the N.C. Foreclosure Prevention Fund™ to 6,551 persons filing for unemployment insurance.
- Participated in three Small Town Governor's Forums attended by mayors, city/town managers, council members and legislators. We developed and distributed flyers encouraging town leaders to put links on their town websites to the N.C. Foreclosure Prevention Fund™ website.



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 15th of the month 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: August 2011

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1200	2126
	Number of Unique Borrowers Denied Assistance	833	1796
	Number of Unique Borrowers Withdrawn from Program	637	848
	Number of Unique Borrowers in Process	1469	N/A
	Total Number of Unique Borrower Applicants	4139	6239
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	2%	2%
	\$50,000- \$69,000	6%	7%
	Below \$50,000	92%	91%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1%	1%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	2%	2%
	80%- 89%	2%	3%
	Below 80%	92%	91%
Geographic Breakdown (by county)			
	Alamance	17	26
	Alexander	6	18
	Alleghany	1	6
	Anson	5	6
	Ashe	7	15
	Avery	7	10
	Beaufort	3	4
	Bertie	1	3
	Bladen	2	3
	Brunswick	3	6
	Buncombe	21	39
	Burke	21	30
	Cabarrus	36	79
	Caldwell	22	35
	Camden	3	7
	Carteret	0	3
	Caswell	2	2
	Catawba	51	88
	Chatham	2	2
	Cherokee	5	6
	Chowan	4	4
	Clay	2	4
	Cleveland	14	22
	Columbus	3	4
	Craven	4	8
	Cumberland	14	30
	Currituck	2	3
	Dare	10	13
	Davidson	32	54
	Davie	10	18
	Duplin	0	0
	Durham	36	55
	Edgecombe	8	11
	Forsyth	61	127
	Franklin	14	17
	Gaston	48	76
	Gates	0	1
	Graham	0	0
	Granville	6	10
	Greene	0	0
	Guilford	51	116
	Halifax	3	7

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	8	21
Haywood	7	10
Henderson	11	19
Hertford	2	4
Hoke	1	1
Hyde	0	0
Iredell	24	41
Jackson	0	0
Johnston	23	38
Jones	1	1
Lee	6	7
Lenoir	6	6
Lincoln	17	33
Macon	2	9
Madison	1	1
Martin	1	1
McDowell	2	7
Mecklenburg	179	321
Mitchell	4	7
Montgomery	1	1
Moore	3	5
Nash	11	21
New Hanover	19	24
Northampton	3	5
Onslow	2	4
Orange	6	6
Pamlico	0	0
Pasquotank	6	12
Pender	3	4
Perquimans	4	6
Person	4	5
Pitt	15	17
Polk	2	6
Randolph	13	27
Richmond	1	2
Robeson	6	9
Rockingham	8	15
Rowan	13	26
Rutherford	15	29
Sampson	5	7
Scotland	0	1
Stanly	3	5
Stokes	8	22
Surry	11	21
Swain	1	4
Transylvania	2	3
Tyrrell	0	0
Union	37	80
Vance	4	4
Wake	112	174
Warren	2	2
Washington	2	2
Watauga	12	20
Wayne	6	6
Wilkes	15	31
Wilson	7	12
Yadkin	5	10
Yancey	1	3

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race ¹			
American Indian or Alaskan Native		14	23
Asian		19	31
Black or African American		374	634
Native Hawaiian or other Pacific Islander		2	7
White		698	1250
Information Not Provided by Borrower		103	196
Ethnicity			
Hispanic or Latino		35	62
Not Hispanic or Latino		1062	1868
Information Not Provided by Borrower		103	196
Sex			
Male		498	893
Female		599	1038
Information Not Provided by Borrower		103	195
Co-Borrower			
Race			
American Indian or Alaskan Native		7	12
Asian		11	18
Black or African American		124	192
Native Hawaiian or other Pacific Islander		3	5
White		334	632
Information Not Provided by Borrower		68	121
Ethnicity			
Hispanic or Latino		18	36
Not Hispanic or Latino		457	818
Information Not Provided by Borrower		72	126
Sex			
Male		149	253
Female		327	605
Information Not Provided by Borrower		71	122
Hardship			
Unemployment		1019	1823
Underemployment		143	241
Divorce		7	12
Medical Condition		28	45
Death		3	5
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		77%	77%
100%-109%		14%	14%
110%-120%		7%	7%
>120%		2%	2%
Current Combined Loan to Value Ratio (CLTV)			
<100%		72%	70%
100%-119%		25%	27%
120%-139%		3%	3%
140%-159%		0%	0%
>=160%		0%	0%
Delinquency Status (%)			
Current		37%	38%
30+		7%	7%
60+		4%	4%
90+		52%	51%
Household Size			
1		344	579
2		363	651
3		200	378
4		183	319
5+		110	199

1. For Race, borrower may select more than one designation.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		1200	2126
% of Total Number of Applications		29%	34%
<i>Denied</i>			
Number of Applications Denied		828	1790
% of Total Number of Applications		20%	29%
<i>Withdrawn</i>			
Number of Applications Withdrawn		634	845
% of Total Number of Applications		16%	14%
<i>In Process</i>			
Number of Applications In Process		1455	N/A
% of Total Number of Applications		35%	N/A
<i>Total</i>			
Total Number of Applications Received		4117	6216
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	1
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		864	872
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		182	180
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		107959	110298
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23000	23956
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	3
Median Assistance Amount		14897	14754
Assistance Characteristics			
Assistance Provided to Date		10892251	16732342
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		119	116
<i>Current</i>			
Number		442	809
%		37%	38%
<i>Delinquent (30+)</i>			
Number		78	145
%		7%	7%
<i>Delinquent (60+)</i>			
Number		54	96
%		4%	4%
<i>Delinquent (90+)</i>			
Number		626	1076
%		52%	51%

North Carolina		
HFA Performance Data Reporting- Program Performance		
Mortgage Payment Program -MPP1		
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	189	278
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0%	0%
<i>Cancelled</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%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	0
%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	15	15
%	8%	5%
<i>Reinstatement/Current/Payoff</i>		
Number	104	186
%	55%	67%
<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	70	77
%	37%	28%
Homeownership Retention²		
Six Months Number	N/A	213
Six Months %	N/A	100%
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		
2. Borrower still owns home		

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		0	0
% of Total Number of Applications		0%	0%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0%	0%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0%	0%
<i>In Process</i>			
Number of Applications In Process		0	N/A
% of Total Number of Applications		0%	N/A
<i>Total</i>			
Total Number of Applications Received		0	0
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		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		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	0
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided to Date		0	0
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
Other Characteristics			
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%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</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%
Program Completion/ Transition			
	<i>Loan Modification 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
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	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			
2. Borrower still owns home			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		1	1
% of Total Number of Applications		5%	4%
<i>Denied</i>			
Number of Applications Denied		5	6
% of Total Number of Applications		23%	26%
<i>Withdrawn</i>			
Number of Applications Withdrawn		3	3
% of Total Number of Applications		13%	13%
<i>In Process</i>			
Number of Applications In Process		13	N/A
% of Total Number of Applications		59%	N/A
<i>Total</i>			
Total Number of Applications Received		22	23
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	1
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1072	1072
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		458	458
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		200018	200018
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		45350	45350
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		43350	43350
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		2000	2000
Assistance Characteristics			
Assistance Provided to Date		2000	2000
Total Lender/Servicer Assistance Amount		43350	43350
Borrowers Receiving Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		43350	43350
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		111	111
<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		1	1
%		100%	100%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</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%
Program Completion/ Transition			
	<i>Loan Modification 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	1	1
	%	100%	100%
	<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	0	0
	%	0%	0%
Homeownership Retention²			
	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			
2. Borrower still owns home			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Permanent Loan Modification Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		0	0
% of Total Number of Applications		0%	0%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0%	0%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0%	0%
<i>In Process</i>			
Number of Applications In Process		0	N/A
% of Total Number of Applications		0%	N/A
<i>Total</i>			
Total Number of Applications Received		0	0
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		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 ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided to Date		0	0
Total Lender/Servicer Assistance Amount		0	0
Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
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%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Permanent Loan Modification Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</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%
Program Completion/ Transition			
	<i>Loan Modification 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
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	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			
2. Borrower still owns home			

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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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.
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Geographic Breakdown (by County)

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

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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.
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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.
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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.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

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

Program Intake/Evaluation

<i>Approved</i>	
Number of Applications Approved	The total number of applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Applications Denied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Applications Withdrawn	The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Applications In Process	The total number of applications for the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Applications Received	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process).
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.

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
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 (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
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		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		
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.
%		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.
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>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<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>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification 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
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
Homeownership Retention ¹	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial 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 still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	