

First Quarter 2012

In the First Quarter of 2012, the N.C. Foreclosure Prevention Fund TM (NCFPF) approved 1,573 homeowners for assistance, bringing the cumulative total of families receiving assistance to 5,258. Underwriting staff continued to average 500 loan approvals a month, meeting the monthly production goal that we had set for the duration of the program. Assistance payments this quarter totaled \$17.2 million, bringing the cumulative total of mortgage payments made to \$48.9 million. As of March 31, we had committed \$91.2 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The Agency:

- Continued to participate with the N.C. Department of Commerce Rapid Response Team to present information about NCFPF to workers facing imminent job loss.
- Partnered with the State's Employment Security Commission (ESC) to market the program. The ESC mailed NCFPF information to 52,757 individuals who filed for unemployment benefits or had benefits ending during the quarter.
- Implemented revisions to our program as of February 1, 2012, including standardizing the maximum assistance period to 36 months statewide in response to the state's continuing high rate of unemployment. Participated in the Treasury- sponsored Help for Homeowners community event in Charlotte on January 24. We helped 110 homeowners begin applications for NCFPF.
- In March, we hosted a free foreclosure prevention event in Raleigh. Participants included 13 servicers, 12 counseling organizations, and Fannie Mae and Freddie Mac. Two hundred fifty-six households were assisted, with many applying for NCFPF.



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	1573	5258
	Number of Unique Borrowers Denied Assistance ²	356	2637
	Number of Unique Borrowers Withdrawn from Program ²	433	1913
	Number of Unique Borrowers in Process	1536	N/A
	Total Number of Unique Borrower Applicants	3898	11344
Borrower Income (\$)			
	Above \$90,000	1%	0%
	\$70,000- \$89,000	3%	2%
	\$50,000- \$69,000	8%	8%
	Below \$50,000	88%	90%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2%	2%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	2%	2%
	80%- 89%	5%	4%
	Below 80%	88%	89%
Geographic Breakdown (by county)			
	Alamance	29	81
	Alexander	5	32
	Alleghany	1	10
	Anson	2	9
	Ashe	9	31
	Avery	7	21
	Beaufort	7	12
	Bertie	5	10
	Bladen	3	10
	Brunswick	10	26
	Buncombe	33	100
	Burke	13	55
	Cabarrus	37	160
	Caldwell	31	85
	Camden	2	9
	Carteret	4	12
	Caswell	3	7
	Catawba	34	169
	Chatham	11	18
	Cherokee	5	16
	Chowan	1	6
	Clay	2	8
	Cleveland	17	61
	Columbus	5	9
	Craven	6	18
	Cumberland	8	63
	Currituck	7	13
	Dare	3	23
	Davidson	26	106
	Davie	12	34
	Duplin	3	4
	Durham	69	190
	Edgecombe	3	20
	Forsyth	63	253
	Franklin	8	38
	Gaston	52	159
	Gates	2	4
	Graham	0	2
	Granville	9	26
	Greene	2	4
	Guilford	106	306
	Halifax	7	16

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	15	51
Haywood	5	25
Henderson	4	34
Hertford	1	6
Hoke	4	7
Hyde	0	0
Iredell	34	97
Jackson	3	5
Johnston	29	100
Jones	0	1
Lee	16	27
Lenoir	6	15
Lincoln	19	70
Macon	10	23
Madison	0	2
Martin	2	7
McDowell	2	18
Mecklenburg	249	863
Mitchell	4	14
Montgomery	3	5
Moore	10	22
Nash	15	54
New Hanover	19	55
Northampton	3	12
Onslow	3	11
Orange	13	34
Pamlico	0	0
Pasquotank	2	15
Pender	10	18
Perquimans	2	13
Person	5	16
Pitt	14	53
Polk	1	8
Randolph	35	84
Richmond	1	7
Robeson	12	30
Rockingham	17	41
Rowan	22	80
Rutherford	16	53
Sampson	3	11
Scotland	5	10
Stanly	12	24
Stokes	11	39
Surry	9	40
Swain	0	5
Transylvania	1	6
Tyrrell	0	0
Union	37	171
Vance	3	9
Wake	186	555
Warren	2	4
Washington	2	5
Watauga	8	37
Wayne	9	19
Wilkes	8	55
Wilson	4	28
Yadkin	3	20
Yancey	2	8

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race ¹			
American Indian or Alaskan Native		19	56
Asian		22	80
Black or African American		529	1739
Native Hawaiian or other Pacific Islander		6	15
White		857	2941
Information Not Provided by Borrower		145	468
Ethnicity			
Hispanic or Latino		56	175
Not Hispanic or Latino		1372	4615
Information Not Provided by Borrower		145	468
Sex			
Male		689	2242
Female		739	2549
Information Not Provided by Borrower		145	467
Co-Borrower			
Race			
American Indian or Alaskan Native		12	31
Asian		17	52
Black or African American		199	595
Native Hawaiian or other Pacific Islander		3	10
White		444	1527
Information Not Provided by Borrower		96	286
Ethnicity			
Hispanic or Latino		40	113
Not Hispanic or Latino		633	2087
Information Not Provided by Borrower		96	289
Sex			
Male		233	699
Female		440	1505
Information Not Provided by Borrower		96	286
Hardship			
Unemployment		1340	4483
Underemployment		162	589
Divorce		23	45
Medical Condition		37	115
Death		11	26
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		78%	77%
100%-109%		13%	14%
110%-120%		6%	7%
>120%		3%	2%
Current Combined Loan to Value Ratio (CLTV)			
<100%		72%	71%
100%-119%		24%	26%
120%-139%		4%	3%
140%-159%		0%	0%
>=160%		0%	0%
Delinquency Status (%)			
Current		42%	40%
30+		11%	9%
60+		8%	6%
90+		39%	45%
Household Size			
1		413	1413
2		455	1520
3		299	989
4		251	806
5+		155	530

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

2. Cumulative totals for Number of Unique Borrowers Denied Assistance and Withdrawn from Program varies from last quarter cumulative plus this quarter activity due to the status of denied or withdrawn cases changing.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		144	3604
% of Total Number of Applications		43%	50%
<i>Denied</i>			
Number of Applications Denied		43	2115
% of Total Number of Applications		13%	29%
<i>Withdrawn</i>			
Number of Applications Withdrawn		51	1416
% of Total Number of Applications		15%	20%
<i>In Process</i>			
Number of Applications In Process		97	N/A
% of Total Number of Applications		29%	N/A
<i>Total</i>			
Total Number of Applications Received		335	7232
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	8
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		925	876
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		203	188
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		119080	111368
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		25854	23947
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	8
Median Assistance Amount		16194	14423
Assistance Characteristics			
Assistance Provided to Date		8497577	39160529
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		116	108
<i>Current</i>			
Number		37	1376
%		26%	38%
<i>Delinquent (30+)</i>			
Number		11	295
%		8%	8%
<i>Delinquent (60+)</i>			
Number		6	184
%		4%	5%
<i>Delinquent (90+)</i>			
Number		90	1749
%		62%	49%

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)	254	821
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	3	3
	%	1%	1%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	1%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	118	185
	%	46%	22%
	<i>Reinstatement/Current/Payoff</i>		
	Number	22	336
	%	9%	40%
	<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	111	296
	%	44%	36%
Homeownership Retention²			
	Six Months Number	N/A	1,629
	Six Months %	N/A	100%
	Twelve Months Number	N/A	77
	Twelve Months %	N/A	100%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
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		1428	1651
% of Total Number of Applications		40%	40%
<i>Denied</i>			
Number of Applications Denied		309	511
% of Total Number of Applications		9%	13%
<i>Withdrawn</i>			
Number of Applications Withdrawn		380	487
% of Total Number of Applications		11%	12%
<i>In Process</i>			
Number of Applications In Process		1428	N/A
% of Total Number of Applications		40%	N/A
<i>Total</i>			
Total Number of Applications Received		3545	4077
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	4
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		856	860
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		210	202
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		109046	109235
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23959	23407
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		17135	16643
Assistance Characteristics			
Assistance Provided to Date		8599271	9507989
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		69	67
<i>Current</i>			
Number		625	737
%		44%	45%
<i>Delinquent (30+)</i>			
Number		162	186
%		11%	11%
<i>Delinquent (60+)</i>			
Number		121	144
%		9%	9%
<i>Delinquent (90+)</i>			
Number		520	584
%		36%	35%

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)	46	59
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	2	2
	%	4%	3%
	<i>Reinstatement/Current/Payoff</i>		
	Number	43	56
	%	94%	96%
	<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
	%	2%	1%
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	0.00%
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		7	15
% of Total Number of Applications		29%	32%
<i>Denied</i>			
Number of Applications Denied		4	11
% of Total Number of Applications		17%	24%
<i>Withdrawn</i>			
Number of Applications Withdrawn		2	10
% of Total Number of Applications		8%	21%
<i>In Process</i>			
Number of Applications In Process		11	N/A
% of Total Number of Applications		46%	N/A
<i>Total</i>			
Total Number of Applications Received		24	47
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	12
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		680	892
Median 1st Lien Housing Payment After Assistance	N/A		N/A
Median 2nd Lien Housing Payment Before Assistance		223	250
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		79148	102558
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		15000	16084
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		4400	23875
Median Length of Time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount		10351	16795
Assistance Characteristics			
Assistance Provided to Date		106683	253533
Total Lender/Servicer Assistance Amount		4400	47750
Borrowers Receiving Lender/Servicer Match (%)		14%	13%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		144	142
<i>Current</i>			
Number		1	3
%		14%	20%
<i>Delinquent (30+)</i>			
Number		1	1
%		14%	7%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		5	11
%		72%	73%

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)	2	8
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	2	8
	%	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	1
	Six Months %	N/A	100%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
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%	0%
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
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<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
	%	0.00%	0.00%
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	0.00%
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

		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 Receiving Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Denied Assistance	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 Withdrawn from Program	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.
	Number of Unique Borrowers in Process	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
	Total Number of Unique Applicants	

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)

	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.
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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)	