

Third Quarter 2012

In the Third Quarter of 2012, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,600 homeowners for assistance, bringing the cumulative total of families receiving assistance to 8,415. 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 \$23.7 million, bringing the cumulative total of mortgage payments made to \$93.3 million. As of September 30, we had committed \$155 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The Agency:

- Began a pilot radio ad campaign on July 23rd in the High Point, Greensboro and Winston-Salem areas. The radio ad campaign ran through the end of August. Ads ran daily with 134 ads running per week over six different stations. The NCFPF call center received 210 calls through August 27th stating they heard about our program via the radio. The NCFPF website hits increased in the cities where the ads were played. NCHFA is currently planning the next ad campaign in other targeted counties within the state, beginning in Charlotte after the election..
- Hosted the N.C. Foreclosure Prevention Fund Conference on September 26, 2012, at the Raleigh Convention Center. Mark McArdle, Program Director of the Hardest Hit Fund, was the keynote speaker. Representatives from our 41 Housing Counselor partners, six Servicer representatives and NCHFA staff participated in the daylong event.
- Shared a booth at the N.C/ State Fair with the Attorney General's office. Attendance for the 11-day event was close to 1 million visitors.



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: June 2012

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1600	8415
	Number of Unique Borrowers Denied Assistance ²	452	3067
	Number of Unique Borrowers Withdrawn from Program ²	388	2096
	Number of Unique Borrowers in Process	1192	N/A
	Total Number of Unique Borrower Applicants	3632	14770
Program Expenditures (\$)			
	Total Assistance Provided to Date	23724246	93302933
	Total Spent on Administrative Support, Outreach, and Counseling	2437289	22939798
Borrower Income (\$)			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	3%	2%
	\$50,000- \$69,000	10%	8%
	Below \$50,000	86%	89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	3%	2%
	110%- 119%	2%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	4%	4%
	Below 80%	86%	88%
Geographic Breakdown (by county)			
	Alamance	21	117
	Alexander	4	41
	Alleghany	2	19
	Anson	4	15
	Ashe	9	46
	Avery	4	29
	Beaufort	11	35
	Bertie	2	16
	Bladen	3	19
	Brunswick	10	57
	Buncombe	34	156
	Burke	17	86
	Cabarrus	38	251
	Caldwell	17	119
	Camden	1	12
	Carteret	3	18
	Caswell	3	14
	Catawba	40	250
	Chatham	7	34
	Cherokee	0	18
	Chowan	0	7
	Clay	3	12
	Cleveland	12	94
	Columbus	5	19
	Craven	14	38
	Cumberland	36	127
	Currituck	6	21
	Dare	7	39
	Davidson	20	148
	Davie	2	40
	Duplin	9	18
	Durham	60	311
	Edgecombe	7	36
	Forsyth	79	402
	Franklin	9	53
	Gaston	35	226
	Gates	1	5
	Graham	2	5
	Granville	7	41
	Greene	0	5
	Guilford	121	521
	Halifax	6	29

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	16	80
Haywood	5	39
Henderson	8	49
Hertford	4	13
Hoke	5	18
Hyde	0	0
Iredell	33	159
Jackson	2	9
Johnston	34	183
Jones	1	4
Lee	4	37
Lenoir	4	23
Lincoln	17	109
Macon	6	31
Madison	4	8
Martin	0	9
McDowell	5	25
Mecklenburg	263	1359
Mitchell	1	18
Montgomery	3	9
Moore	5	34
Nash	8	76
New Hanover	20	103
Northampton	0	14
Onslow	10	28
Orange	7	47
Pamlico	0	1
Pasquotank	13	32
Pender	5	31
Perquimans	5	19
Person	6	27
Pitt	21	90
Polk	2	15
Randolph	19	128
Richmond	3	14
Robeson	12	53
Rockingham	8	61
Rowan	30	140
Rutherford	12	75
Sampson	9	26
Scotland	5	24
Stanly	11	50
Stokes	1	47
Surry	4	54
Swain	1	11
Transylvania	3	12
Tyrrell	0	0
Union	50	267
Vance	3	14
Wake	185	907
Warren	1	8
Washington	3	11
Watauga	11	59
Wayne	7	34
Wilkes	13	79
Wilson	13	53
Yadkin	3	25
Yancey	5	15

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		10	81
Asian		23	129
Black or African American		577	2849
Native Hawaiian or other Pacific Islander		5	22
White		839	4645
Information Not Provided by Borrower		155	745
Ethnicity			
Hispanic or Latino		48	286
Not Hispanic or Latino		1397	7384
Information Not Provided by Borrower		155	745
Sex			
Male		651	3593
Female		794	4078
Information Not Provided by Borrower		155	744
Co-Borrower			
Race			
American Indian or Alaskan Native		7	43
Asian		22	88
Black or African American		213	1002
Native Hawaiian or other Pacific Islander		1	13
White		432	2476
Information Not Provided by Borrower		122	508
Ethnicity			
Hispanic or Latino		31	186
Not Hispanic or Latino		641	3413
Information Not Provided by Borrower		122	511
Sex			
Male		244	1186
Female		428	2417
Information Not Provided by Borrower		122	508
Hardship			
Unemployment		1324	7125
Underemployment		193	950
Divorce		22	86
Medical Condition		46	203
Death		15	51
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		71%	77%
100%-109%		13%	13%
110%-120%		7%	7%
>120%		9%	3%
Current Combined Loan to Value Ratio (CLTV)			
<100%		65%	71%
100%-119%		21%	25%
120%-139%		10%	4%
140%-159%		2%	0%
>=160%		2%	0%
Delinquency Status (%)			
Current		43%	42%
30+		10%	9%
60+		9%	7%
90+		38%	42%
Household Size			
1		426	2,233
2		446	2,421
3		310	1,605
4		260	1,309
5+		158	847

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 Borrowers Receiving Assistance	83	3,760
% of Total Number of Applications	31%	50%
<i>Denied</i>		
Number of Borrowers Denied	72	2,225
% of Total Number of Applications	26%	29%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	51	1,517
% of Total Number of Applications	19%	20%
<i>In Process</i>		
Number of Borrowers In Process	66	N/A
% of Total Number of Applications	24%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	272	7,568
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	10
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	844	876
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	164	187
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	109084	111598
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	20063	23864
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	12
Median Assistance Amount	17859	14084
Assistance Characteristics		
Assistance Provided to Date	4873645	50682743
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
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	82	107
<i>Current</i>		
Number	19	1410
%	23%	38%
<i>Delinquent (30+)</i>		
Number	6	303
%	7%	8%
<i>Delinquent (60+)</i>		
Number	9	196
%	11%	5%
<i>Delinquent (90+)</i>		
Number	49	1851
%	59%	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)	862	2,491
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	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	2	6
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	40	257
	%	5%	10%
	<i>Reinstatement/Current/Payoff</i>		
	Number	25	399
	%	3%	16%
	<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	795	1826
	%	92%	74%
Homeownership Retention²			
	Six Months Number	N/A	3592
	Six Months %	N/A	99%
	Twelve Months Number	N/A	2116
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	0
	Twenty-four 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 Borrowers Receiving Assistance		1513	4645
% of Total Number of Applications		43%	56%
<i>Denied</i>			
Number of Borrowers Denied		401	1243
% of Total Number of Applications		12%	15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		440	1357
% of Total Number of Applications		13%	16%
<i>In Process</i>			
Number of Borrowers In Process		1125	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3479	8370
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		12	22
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		891	878
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		189	194
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		115292	111440
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		24000	24493
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	7
Median Assistance Amount		20110	18470
Assistance Characteristics			
Assistance Provided to Date		18515415	41819379
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		77	74
<i>Current</i>			
Number		670	2084
%		44%	45%
<i>Delinquent (30+)</i>			
Number		163	491
%		11%	11%
<i>Delinquent (60+)</i>			
Number		134	382
%		9%	8%
<i>Delinquent (90+)</i>			
Number		546	1688
%		36%	36%

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)	274	499
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	1	1
	%	1%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	1	1
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	32	42
	%	12%	9%
<i>Reinstatement/Current/Payoff</i>			
	Number	127	311
	%	46%	62%
<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	113	144
	%	41%	29%
Homeownership Retention²			
	Six Months Number	N/A	1640
	Six Months %	N/A	100%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Twenty-four Months Number	N/A	0
	Twenty-four 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 Borrowers Receiving Assistance	17	42
% of Total Number of Applications	81%	58%
<i>Denied</i>		
Number of Borrowers Denied	0	13
% of Total Number of Applications	0%	18%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	2	15
% of Total Number of Applications	9%	21%
<i>In Process</i>		
Number of Borrowers In Process	2	N/A
% of Total Number of Applications	10%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	21	72
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	13	32
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	720	826
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	279	277
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	77425	98306
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	14647	18725
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	7931	9297
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	15935	18121
Assistance Characteristics		
Assistance Provided to Date	335186	800811
Total Lender/Servicer Assistance Amount	15863	63613
Borrowers Receiving Lender/Servicer Match (%)	12%	10%
Median Lender/Servicer Assistance per Borrower	7931	63613
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	107	129
<i>Current</i>		
Number	2	7
%	12%	17%
<i>Delinquent (30+)</i>		
Number	2	3
%	12%	7%
<i>Delinquent (60+)</i>		
Number	0	1
%	0%	2%
<i>Delinquent (90+)</i>		
Number	13	31
%	76%	74%

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)	17	35
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	17	35
	%	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	15
	Six Months %	N/A	100%
	Twelve Months Number	N/A	1
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	0
	Twenty-four 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 Borrowers Receiving Assistance	0	0
% of Total Number of Applications	0%	0%
<i>Denied</i>		
Number of Borrowers Denied	0	0
% of Total Number of Applications	0%	0%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	0
% of Total Number of Applications	0%	0%
<i>In Process</i>		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	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%	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%
	Twenty-four Months Number		N/A	0
	Twenty-four 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 decisioned 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).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

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 Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers 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 borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers 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 borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied 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 (e.g. funded borrowers only).

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. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%		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. (Note: borrowers counted in the 12-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%		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.
Twenty-four Months		Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 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)		