

Fourth Quarter 2012

In the Fourth Quarter of 2012, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,465 homeowners for assistance, bringing the cumulative total of families receiving assistance to 9,880. Assistance payments this quarter totaled \$24.3 million, bringing the cumulative total of mortgage payments made to \$117.6 million. As of December 31, we had committed \$182.5 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

Outreach Activities

- Since March 2011 we have partnered with the Division of Employment Security (DES) to mail letters with NCFPF information. The letters target two groups, new DES recipients and DES recipients ending assistance within the next 30 days. As of December 2012, DES has mailed 282,500 letters for us. The DES mailings consistently rank as one of the top ways homeowners hear about our program.
- We ran radio ads in the Charlotte area from November 12 through December 9, 2012. We asked for feedback from the Partner Housing Counseling Organizations (PHCO's) about effectiveness of the ads. A director of a Charlotte PHCO stated, "During September, we received 146 inquiries from homeowners needing mortgage assistance; in October, we received 283 inquiries; and in November, the number of inquiries went up to 332, despite the fact that we were basically closed the week of Thanksgiving. My assumption is the increase was due to the radio spots." A new round of radio ads will run January 7 through February 3, 2013, in the Asheville area.
- We established communication with the major Home Ownership Association management companies in the western part of the state in December. Some were not interested in our programs, but others were very receptive. For example:
 - Two HOA's in Charlotte were willing to distribute NCFPF flyers to homeowners. One manages over 22,000 homeowners with an estimated third of them behind on payments and one in ten is in collections. The other represents 5,000 homeowners with 10 percent delinquent on their payments.
 - A Fort Mill HOA represents over 27,000 homeowners with approximately 10 percent delinquent in payments. Outreach staff is working with them to add information about our programs in their statements.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: June 2012

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count (2)			
	Number of Unique Borrowers Receiving Assistance	1,465	9,880
	Number of Unique Borrowers Denied Assistance	365	3,367
	Number of Unique Borrowers Withdrawn from Program	382	2,386
	Number of Unique Borrowers in Process	1,028	N/A
	Total Number of Unique Borrower Applicants	3,240	16,661
Program Expenditures (\$)			
	Total Assistance Provided to Date	24,260,971	117,563,904
	Total Spent on Administrative Support, Outreach, and Counseling	4,053,049	26,992,845
Borrower Income (\$)			
	Above \$90,000	2%	1%
	\$70,000- \$89,000	3%	3%
	\$50,000- \$69,000	9%	8%
	Below \$50,000	86%	88%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4%	2%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	4%	4%
	Below 80%	86%	88%
Geographic Breakdown (by county)			
	Alamance	20	137
	Alexander	3	44
	Alleghany	2	21
	Anson	0	15
	Ashe	3	49
	Avery	5	34
	Beaufort	11	46
	Bertie	3	19
	Bladen	3	22
	Brunswick	13	70
	Buncombe	25	181
	Burke	22	108
	Cabarrus	40	291
	Caldwell	15	134
	Camden	4	16
	Carteret	4	22
	Caswell	5	19
	Catawba	47	297
	Chatham	8	42
	Cherokee	5	23
	Chowan	4	11
	Clay	2	14
	Cleveland	15	109
	Columbus	3	22
	Craven	14	52
	Cumberland	32	159
	Currituck	3	24
	Dare	6	45
	Davidson	17	165
	Davie	8	48
	Duplin	2	20

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Durham	43	354
Edgecombe	16	52
Forsyth	66	468
Franklin	14	67
Gaston	29	255
Gates	1	6
Graham	1	6
Granville	5	46
Greene	1	6
Guilford	124	645
Halifax	8	37
Harnett	12	92
Haywood	12	51
Henderson	15	64
Hertford	6	19
Hoke	4	22
Hyde	0	0
Iredell	27	186
Jackson	1	10
Johnston	37	221
Jones	0	4
Lee	5	42
Lenoir	5	28
Lincoln	9	118
Macon	2	33
Madison	1	9
Martin	5	14
McDowell	3	28
Mecklenburg	228	1,587
Mitchell	3	21
Montgomery	2	11
Moore	4	38
Nash	16	91
New Hanover	23	126
Northampton	1	15
Onslow	7	35
Orange	18	65
Pamlico	1	2
Pasquotank	10	42
Pender	7	38
Perquimans	2	21
Person	4	31
Pitt	20	110
Polk	2	17
Randolph	19	147
Richmond	2	16
Robeson	9	62
Rockingham	10	71
Rowan	22	162
Rutherford	16	91
Sampson	2	28
Scotland	0	24
Stanly	9	59

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Stokes	14	61
	Surry	8	62
	Swain	0	11
	Transylvania	0	12
	Tyrrell	0	0
	Union	34	301
	Vance	7	21
	Wake	131	1,038
	Warren	6	14
	Washington	3	14
	Watauga	7	66
	Wayne	6	40
	Wilkes	6	85
	Wilson	2	55
	Yadkin	6	31
	Yancey	2	17
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	19	100
	Asian	31	160
	Black or African American	521	3,370
	Native Hawaiian or other Pacific Islander	2	24
	White	751	5,396
	Information Not Provided by Borrower	146	891
Ethnicity			
	Hispanic or Latino	60	346
	Not Hispanic or Latino	1,259	8,643
	Information Not Provided by Borrower	146	891
Sex			
	Male	589	4,182
	Female	730	4,808
	Information Not Provided by Borrower	146	890
Co-Borrower			
Race(1)			
	American Indian or Alaskan Native	12	55
	Asian	21	109
	Black or African American	200	1,202
	Native Hawaiian or other Pacific Islander	1	14
	White	399	2,875
	Information Not Provided by Borrower	95	603
Ethnicity			
	Hispanic or Latino	40	226
	Not Hispanic or Latino	589	4,002
	Information Not Provided by Borrower	95	606
Sex			
	Male	226	1,412
	Female	403	2,820
	Information Not Provided by Borrower	95	603
Hardship			
	Unemployment	1,228	8,353
	Underemployment	173	1,123
	Divorce	23	109

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Medical Condition	32	235
	Death	9	60
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	74%	77%
	100%-109%	17%	13%
	110%-120%	3%	7%
	>120%	6%	3%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	68%	71%
	100%-119%	24%	25%
	120%-139%	4%	4%
	140%-159%	3%	0%
	>=160%	1%	0%
Delinquency Status (%)			
	Current	41%	41%
	30+	12%	10%
	60+	7%	7%
	90+	40%	42%
Household Size			
	1	395	2,628
	2	430	2,851
	3	244	1,849
	4	243	1,552
	5+	153	1,000

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 the last quarter cumulative plus the 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		64	3,824
% of Total Number of Applications		26%	50%
<i>Denied</i>			
Number of Borrowers Denied		51	2,273
% of Total Number of Applications		21%	29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		52	1,568
% of Total Number of Applications		21%	20%
<i>In Process</i>			
Number of Borrowers In Process		80	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		247	7,745
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	12
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		810	874
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		367	188
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		103278	111399
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		26811	23932
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	13
Median Assistance Amount		15798	13952
Assistance Characteristics			
Assistance Provided to Date		2,962,960	53,645,702
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		73	106
<i>Current</i>			
Number		10	1420
%		16%	37%
<i>Delinquent (30+)</i>			
Number		8	311
%		12%	8%
<i>Delinquent (60+)</i>			
Number		7	203
%		11%	5%
<i>Delinquent (90+)</i>			
Number		39	1890
%		61%	50%

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)	503	2,980
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	3	5
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	1	1
	%	0%	0%
	<i>Short Sale</i>		
	Number	3	10
	%	1%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	10	267
	%	2%	5%
	<i>Reinstatement/Current/Payoff</i>		
	Number	25	424
	%	5%	14%
	<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	461	2,272
	%	92%	81%
Homeownership Retention²			
	Six Months Number	N/A	3,664
	Six Months %	N/A	99%
	Twelve Months Number	N/A	3,455
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	11
	Twenty-four Months %	N/A	100%
	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		1,399	6,044
% of Total Number of Applications		46%	59%
<i>Denied</i>			
Number of Borrowers Denied		324	1,560
% of Total Number of Applications		10%	15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		400	1,756
% of Total Number of Applications		13%	17%
<i>In Process</i>			
Number of Borrowers In Process		948	N/A
% of Total Number of Applications		31%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3,071	10,308
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	26
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		869	875
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		179	192
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		108505	110667
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23997	24327
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	9
Median Assistance Amount		19010	18580
Assistance Characteristics			
Assistance Provided to Date		21,151,129	62,970,508
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		70	73
<i>Current</i>			
Number		593	2677
%		43%	44%
<i>Delinquent (30+)</i>			
Number		159	650
%		11%	11%
<i>Delinquent (60+)</i>			
Number		100	482
%		7%	8%
<i>Delinquent (90+)</i>			
Number		547	2235
%		39%	37%

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)	371	864
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	2
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	2
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	39	81
	%	12%	10%
	<i>Reinstatement/Current/Payoff</i>		
	Number	139	450
	%	37%	52%
	<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	191	329
	%	51%	38%
Homeownership Retention²			
	Six Months Number	N/A	3,124
	Six Months %	N/A	100%
	Twelve Months Number	N/A	223
	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 Second Mortgage Refinance Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	8	50
% of Total Number of Applications	38%	55%
<i>Denied</i>		
Number of Borrowers Denied	4	17
% of Total Number of Applications	19%	19%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1	16
% of Total Number of Applications	5%	17%
<i>In Process</i>		
Number of Borrowers In Process	8	N/A
% of Total Number of Applications	38%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	21	91
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	6	38
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	748	826
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	222	259
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	76723	98677
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	28215	23069
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	23374	19525
Assistance Characteristics		
Assistance Provided to Date	146,883	947,694
Total Lender/Servicer Assistance Amount	17736	81349
Borrowers Receiving Lender/Servicer Match (%)	50%	16%
Median Lender/Servicer Assistance per Borrower	2618	4407.76
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	76	125
<i>Current</i>		
Number	2	9
%	25%	18%
<i>Delinquent (30+)</i>		
Number	0	3
%	0%	6%
<i>Delinquent (60+)</i>		
Number	1	2
%	13%	4%
<i>Delinquent (90+)</i>		
Number	5	36
%	62%	72%

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)	11	47
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 (3)</i>		
	Number	11	47
	%	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	25
	Six Months %	N/A	100%
	Twelve Months Number	N/A	8
	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

3. 3 SMRPs from the prior quarter were given status end of assistance in current quarter 3 prior + 8 current = 11 completed

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
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%

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

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 decided on 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.
----------------	---

Borrower Income as Percent of Area Median Income (AMI)

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

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
----------------	---

Home Mortgage Disclosure Act (HMDA)

<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.
----------------	--

Current Loan to Value Ratio (LTV)

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

Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
----------------	---

Household Size

All Categories	Household size at the time of assistance.
----------------	---

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 decided on 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 decided on 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 24-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)		