

First Quarter 2013

Over 10,000 Families Assisted!

In the First Quarter of 2013, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,245 homeowners for assistance, bringing the cumulative total of families receiving assistance to 11,134. Assistance payments this quarter totaled \$24.6 million, bringing the cumulative total of mortgage payments made to \$142.1 million. As of March 31, we had committed \$206.1 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

Outreach Activities

- The Spring 2013 Radio Ad campaign ran from March 18 through April 30 on 12 stations. The targeted areas were Greensboro/Winston-Salem/ High Point; Charlotte/ Gastonia; Raleigh/ Durham; and Fayetteville. We also ran billboards in Charlotte and Greensboro, website ads at TriangleHelpWanted.com, Charlotte Help Wanted.com & Piedmont HelpWanted.com; and print ads in Charlotte, Greensboro and Raleigh Job Finder.
- We were a vendor at the Catawba Valley Community College Job Fair in Hickory. Approximately 775 unemployed attended with over 100 employers. Also a vendor at the Women's Empowerment Expo in Raleigh. Over 18,000 tickets were sold for this event.
- We initiated a Department of Motor Vehicles (DMV) advertising campaign in March, which showcases our programs on video screens in 11 DMV offices across the state.
- Our staff met with officials at 17 Community Colleges representing areas such as Financial Aid and Career Planning. We continue to receive positive feedback from staff at the Community Colleges willing to help publicize our programs.
- Outreach staff visited 12 branch offices of community banks and credit unions across the state to discuss our programs and to ensure information is being displayed in the lobby or customer support area.



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			
	Number of Unique Borrowers Receiving Assistance	1,254	11,134
	Number of Unique Borrowers Denied Assistance	365	3,671
	Number of Unique Borrowers Withdrawn from Program	293	2,565
	Number of Unique Borrowers in Process	1,194	N/A
	Total Number of Unique Borrower Applicants	3,106	18,564
Program Expenditures (\$)			
	Total Assistance Provided to Date	24,551,795	142,115,700
	Total Spent on Administrative Support, Outreach, and Counseling	2,401,151	29,393,998
Borrower Income (\$)			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	3%	2%
	\$50,000- \$69,000	11%	9%
	Below \$50,000	85%	88%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	3%	3%
	110%- 119%	2%	1%
	100%- 109%	3%	2%
	90%- 99%	4%	3%
	80%- 89%	4%	4%
	Below 80%	84%	87%
Geographic Breakdown (by county)			
	Alamance	22	159
	Alexander	6	50
	Alleghany	0	21
	Anson	1	16
	Ashe	3	52
	Avery	4	38
	Beaufort	3	49
	Bertie	3	22
	Bladen	1	23
	Brunswick	14	84
	Buncombe	25	206
	Burke	19	127
	Cabarrus	36	327
	Caldwell	10	144
	Camden	1	17
	Carteret	4	26
	Caswell	7	26
	Catawba	39	336
	Chatham	8	50
	Cherokee	0	23
	Chowan	3	14
	Clay	1	15
	Cleveland	9	118
	Columbus	3	25
	Craven	6	58
	Cumberland	23	182
	Currituck	3	27
	Dare	7	52
	Davidson	9	174
	Davie	4	52
	Duplin	4	24
	Durham	42	396
	Edgecombe	5	57
	Forsyth	71	539
	Franklin	7	74
	Gaston	33	288
	Gates	2	8
	Graham	2	8
	Granville	4	50
	Greene	1	7
	Guilford	92	737
	Halifax	11	48

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	13	105
Haywood	5	56
Henderson	5	69
Hertford	2	21
Hoke	3	25
Hyde	0	0
Iredell	32	218
Jackson	2	12
Johnston	25	246
Jones	1	5
Lee	10	52
Lenoir	3	31
Lincoln	18	136
Macon	4	37
Madison	2	11
Martin	1	15
McDowell	3	31
Mecklenburg	199	1,786
Mitchell	3	24
Montgomery	0	11
Moore	2	40
Nash	17	108
New Hanover	18	144
Northampton	1	16
Onslow	3	38
Orange	8	73
Pamlico	1	3
Pasquotank	4	46
Pender	10	48
Perquimans	2	23
Person	8	39
Pitt	11	121
Polk	3	20
Randolph	15	162
Richmond	2	18
Robeson	6	68
Rockingham	11	82
Rowan	15	177
Rutherford	10	101
Sampson	2	30
Scotland	0	24
Stanly	6	65
Stokes	5	66
Surry	10	72
Swain	1	12
Transylvania	0	12
Tyrrell	1	1
Union	32	333
Vance	3	24
Wake	123	1,161
Warren	1	15
Washington	1	15
Watauga	9	75
Wayne	7	47
Wilkes	8	93
Wilson	10	65
Yadkin	5	36
Yancey	4	21

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race¹			
American Indian or Alaskan Native		7	107
Asian		13	173
Black or African American		463	3,833
Native Hawaiian or other Pacific Islander		1	25
White		647	6,043
Information Not Provided by Borrower		127	1,018
Ethnicity			
Hispanic or Latino		38	384
Not Hispanic or Latino		1,089	9,732
Information Not Provided by Borrower		127	1,018
Sex			
Male		531	4,711
Female		596	5,406
Information Not Provided by Borrower		127	1,017
Co-Borrower			
Race			
American Indian or Alaskan Native		3	58
Asian		12	121
Black or African American		174	1,376
Native Hawaiian or other Pacific Islander		0	14
White		352	3,227
Information Not Provided by Borrower		82	685
Ethnicity			
Hispanic or Latino		33	259
Not Hispanic or Latino		506	4,508
Information Not Provided by Borrower		82	688
Sex			
Male		176	1,589
Female		363	3,182
Information Not Provided by Borrower		82	685
Hardship			
Unemployment		1,055	9,408
Underemployment		135	1,258
Divorce		16	125
Medical Condition		41	276
Death		7	67
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		77%	77%
100%-109%		12%	13%
110%-120%		6%	7%
>120%		5%	3%
Current Combined Loan to Value Ratio (CLTV)			
<100%		73%	71%
100%-119%		21%	25%
120%-139%		5%	4%
140%-159%		0%	0%
>=160%		1%	0%
Delinquency Status (%)			
Current		39%	41%
30+		9%	10%
60+		8%	7%
90+		44%	42%
Household Size			
1		320	2,948
2		374	3,225
3		236	2,085
4		192	1,744
5+		132	1,132

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

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		64	3,888
% of Total Number of Applications		28%	49%
<i>Denied</i>			
Number of Borrowers Denied		43	2,316
% of Total Number of Applications		19%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		36	1,600
% of Total Number of Applications		16%	20%
<i>In Process</i>			
Number of Borrowers In Process		84	N/A
% of Total Number of Applications		37%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		227	7,888
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	14
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		823	873
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		152	187
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		113,407	111,623
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23,693	23,805
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	14
Median Assistance Amount		15,094	13,913
Assistance Characteristics			
Assistance Provided to Date		2,078,252	55,723,954
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		83	106
<i>Current</i>			
Number		9	1429
%		14%	37%
<i>Delinquent (30+)</i>			
Number		4	315
%		6%	8%
<i>Delinquent (60+)</i>			
Number		6	209
%		10%	5%
<i>Delinquent (90+)</i>			
Number		45	1935
%		70%	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)	413	3,393
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	11	16
	%	3%	1%
	<i>Cancelled</i>		
	Number	1	1
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	2	3
	%	0%	0%
	<i>Short Sale</i>		
	Number	5	15
	%	1%	1%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	8	275
	%	2%	8%
	<i>Reinstatement/Current/Payoff</i>		
	Number	30	454
	%	8%	13%
	<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	356	2,628
	%	86%	77%
Homeownership Retention²			
	Six Months Number	N/A	3,751
	Six Months %	N/A	99%
	Twelve Months Number	N/A	3,601
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	212
	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		1,188	7,232
% of Total Number of Applications		40%	59%
<i>Denied</i>			
Number of Borrowers Denied		342	1,898
% of Total Number of Applications		12%	15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		314	2,061
% of Total Number of Applications		11%	17%
<i>In Process</i>			
Number of Borrowers In Process		1,106	N/A
% of Total Number of Applications		37%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,950	12,297
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	32
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		856	872
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		199	192
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		105,641	110,202
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		26,000	24,493
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	11
Median Assistance Amount		18,832	18,528
Assistance Characteristics			
Assistance Provided to Date		22,265,370	85,235,878
Total Lender/Servicer Assistance Amount		-	-
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		75	73
<i>Current</i>			
Number		484	3162
%		41%	44%
<i>Delinquent (30+)</i>			
Number		106	756
%		9%	10%
<i>Delinquent (60+)</i>			
Number		98	579
%		8%	8%
<i>Delinquent (90+)</i>			
Number		500	2735
%		42%	38%

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)	609	1473
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	1	1
	%	0%	0%
	<i>Cancelled</i>		
	Number	3	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	1	3
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	49	132
	%	8%	9%
	<i>Reinstatement/Current/Payoff</i>		
	Number	129	577
	%	21%	39%
	<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	426	755
	%	71%	52%
Homeownership Retention²			
	Six Months Number	N/A	4,641
	Six Months %	N/A	99%
	Twelve Months Number	N/A	1,649
	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		10	60
% of Total Number of Applications		36%	54%
<i>Denied</i>			
Number of Borrowers Denied		7	24
% of Total Number of Applications		25%	22%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	19
% of Total Number of Applications		11%	17%
<i>In Process</i>			
Number of Borrowers In Process		8	N/A
% of Total Number of Applications		28%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		28	111
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		8	46
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		801	826
Median 1st Lien Housing Payment After Assistance	N/A	N/A	
Median 2nd Lien Housing Payment Before Assistance		211	246
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		116,848	99,622
Median 1st Lien UPB After Program Entry	N/A	N/A	
Median 2nd Lien UPB Before Program Entry		18,573	20,000
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		4,158	4,400
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		17,056	18,121
Assistance Characteristics			
Assistance Provided to Date		208,173	1,155,867
Total Lender/Servicer Assistance Amount		11,772	93,121
Borrowers Receiving Lender/Servicer Match (%)		30%	18%
Median Lender/Servicer Assistance per Borrower		4,158	4,400
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		111	122
<i>Current</i>			
Number		1	10
%		10%	16%
<i>Delinquent (30+)</i>			
Number		1	4
%		10%	7%
<i>Delinquent (60+)</i>			
Number		1	3
%		10%	5%
<i>Delinquent (90+)</i>			
Number		7	43
%		70%	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)	8	55
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	8	55
	%	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	42
	Six Months %	N/A	100%
	Twelve Months Number	N/A	15
	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 decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

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.
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 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 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 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)		