

## Fourth Quarter 2013

In the Fourth Quarter of 2013, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,120 loans for homeowners, bringing the cumulative total of families receiving assistance to 14,943. Assistance payments this quarter totaled \$23 million, bringing the cumulative total to \$217 million. As of December 31, we had committed \$272 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The NC Foreclosure Prevention Fund held its Annual Housing Counseling Partners Conference, November 20, 2013, in Greensboro. A total of 131 housing counselors attended, representing 42 counseling agencies. We celebrated the counselors for their work preventing foreclosure. We also provided new marketing materials for distribution to homeowners, including information about the expansion of the program to assist returning veterans transitioning to civilian employment.

Our outreach staff began working with SEO Company Click Optimize (for Ad Words and PPC services), in an effort to become more visible online. Their services will provide three online advertising approaches for the NCFPF, which include: modifying the website to be compatible with mobile and tablet devices and launching an, Online Ad Campaign.

### Outreach Activities

- The NC Foreclosure Prevention Fund had a booth at the North Carolina State Fair October 17-27. More than 670 people stopped to talk to our staff about the program, including 29 homeowners who thanked us for providing them with foreclosure prevention assistance.
- We were a vendor at the NC Association of Certified Public Accountants Conference in Greensboro. The association has begun marketing the NC Foreclosure Prevention Fund in their monthly E-Newsletter and quarterly print publication, which is sent to over 14,000 CPA's in the state of NC.
- Our outreach staff was a vendor at: the Licensed Professional Counselors conference in Greensboro (300 in attendance); the NC Workforce Development Conference in Greensboro (900 in attendance); the JobLink Career Fair in Laurinburg (300 in attendance); the NC Association of Social Workers Conference in Asheville (400 in attendance); and the WRAL Job Fair in Raleigh (300 in attendance).
- Outreach staff marketed our program at 62 community colleges, colleges and universities across the state. Outreach staff visited 18 branch offices of community banks and credit unions, 22 libraries, 13 Department of Social Services offices and 29 state, local and federal government offices to insure that information regarding our programs is being displayed.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury 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: October 2013**

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1,120	14,943
	Number of Unique Borrowers Denied Assistance	329	4,399
	Number of Unique Borrowers Withdrawn from Program	209	3,099
	Number of Unique Borrowers in Process	759	N/A
	Total Number of Unique Borrower Applicants	2,417	23,200
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	22,721,302	216,905,767
	Total Spent on Administrative Support, Outreach, and Counseling	4,004,184	40,641,383
<b>Borrower Income (\$)</b>			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	2%	2%
	\$50,000- \$69,000	8%	9%
	Below \$50,000	89%	88%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	3%	3%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	3%	4%
	Below 80%	88%	87%
<b>Geographic Breakdown (by county)</b>			
	Alamance	20	223
	Alexander	4	67
	Alleghany	1	24
	Anson	3	21
	Ashe	9	76
	Avery	2	48
	Beaufort	1	57
	Bertie	0	28
	Bladen	1	33
	Brunswick	16	131
	Buncombe	19	283
	Burke	13	161
	Cabarrus	14	420
	Caldwell	12	179
	Camden	0	23
	Carteret	4	38
	Caswell	3	36
	Catawba	22	416
	Chatham	3	67
	Cherokee	3	30
	Chowan	2	17
	Clay	0	15
	Cleveland	18	175
	Columbus	4	45
	Craven	3	77
	Cumberland	31	273
	Currituck	1	32
	Dare	5	66
	Davidson	16	230
	Davie	2	62
	Duplin	7	38
	Durham	48	550
	Edgecombe	6	82
	Forsyth	83	734
	Franklin	9	108
	Gaston	30	396
	Gates	1	15
	Graham	3	13
	Granville	6	74
	Greene	1	12
	Guilford	66	1,000
	Halifax	4	71

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	13	141
Haywood	5	75
Henderson	9	101
Hertford	1	32
Hoke	11	44
Hyde	0	1
Iredell	19	284
Jackson	1	17
Johnston	25	328
Jones	0	7
Lee	3	70
Lenoir	1	40
Lincoln	13	178
Macon	5	49
Madison	3	20
Martin	2	19
McDowell	2	44
Mecklenburg	159	2,304
Mitchell	0	27
Montgomery	0	13
Moore	2	50
Nash	6	151
New Hanover	22	214
Northampton	2	26
Onslow	6	65
Orange	9	98
Pamlico	1	7
Pasquotank	7	69
Pender	7	70
Perquimans	0	25
Person	6	50
Pitt	10	155
Polk	0	25
Randolph	22	232
Richmond	0	27
Robeson	7	94
Rockingham	6	109
Rowan	17	238
Rutherford	9	147
Sampson	2	39
Scotland	4	39
Stanly	3	83
Stokes	7	81
Surry	9	96
Swain	1	14
Transylvania	0	16
Tyrrell	0	2
Union	31	424
Vance	5	33
Wake	109	1,552
Warren	2	18
Washington	0	16
Watauga	2	88
Wayne	12	74
Wilkes	11	120
Wilson	10	85
Yadkin	4	47
Yancey	1	24

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race <sup>1</sup></b>			
American Indian or Alaskan Native		15	150
Asian		9	217
Black or African American		452	5218
Native Hawaiian or other Pacific Islander		1	29
White		549	8044
Information Not Provided by Borrower		103	1375
<b>Ethnicity</b>			
Hispanic or Latino		39	513
Not Hispanic or Latino		978	13055
Information Not Provided by Borrower		103	1375
<b>Sex</b>			
Male		412	6264
Female		605	7305
Information Not Provided by Borrower		103	1374
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		4	71
Asian		4	148
Black or African American		154	1886
Native Hawaiian or other Pacific Islander		0	16
White		287	4296
Information Not Provided by Borrower		72	918
<b>Ethnicity</b>			
Hispanic or Latino		25	346
Not Hispanic or Latino		422	6036
Information Not Provided by Borrower		72	921
<b>Sex</b>			
Male		167	2138
Female		280	4248
Information Not Provided by Borrower		72	917
<b>Hardship</b>			
Unemployment		926	12595
Underemployment		119	1666
Divorce		14	180
Medical Condition		43	394
Death		15	105
Other		3	3
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		66%	77%
100%-109%		15%	13%
110%-120%		6%	7%
>120%		13%	3%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		59%	71%
100%-119%		25%	24%
120%-139%		8%	4%
140%-159%		4%	1%
>=160%		4%	0%
<b>Delinquency Status (%)</b>			
Current		34%	40%
30+		11%	10%
60+		9%	8%
90+		46%	42%
<b>Household Size</b>			
1		282	3,931
2		345	4,353
3		213	2,827
4		162	2,300
5+		118	1,532

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

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		75	4,100
% of Total Number of Applications		28%	49%
<i>Denied</i>			
Number of Borrowers Denied		63	2,476
% of Total Number of Applications		24%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		36	1,705
% of Total Number of Applications		13%	20%
<i>In Process</i>			
Number of Borrowers In Process		93	N/A
% of Total Number of Applications		35%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		267	8,374
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	25
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		816	871
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		214	187
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		99,967	111,598
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		27,877	23,916
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	14
Median Assistance Amount		15,771	13,899
<b>Assistance Characteristics</b>			
Assistance Provided to Date		939,794	59,413,430
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		82	105
<i>Current</i>			
Number		16	1,456
%		22%	35%
<i>Delinquent (30+)</i>			
Number		4	332
%		5%	8%
<i>Delinquent (60+)</i>			
Number		6	226
%		8%	6%
<i>Delinquent (90+)</i>			
Number		49	2,086
%		65%	51%

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## North Carolina

### HFA Performance Data Reporting- Program Performance Mortgage Payment Program -MPP1

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	73	3,835
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	9	71
	%	12%	2%
<i>Cancelled</i>			
	Number	0	1
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	2	8
	%	3%	0%
<i>Short Sale</i>			
	Number	7	40
	%	10%	1%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	1
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	1	282
	%	1%	7%
<i>Reinstatement/Current/Payoff</i>			
	Number	18	526
	%	25%	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	36	2,906
	%	49%	76%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,882
	Six Months %	N/A	98%
	Twelve Months Number	N/A	3,808
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	3,460
	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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,043	10,825
% of Total Number of Applications		48%	63%
<i>Denied</i>			
Number of Borrowers Denied		280	2,741
% of Total Number of Applications		13%	16%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		198	2,834
% of Total Number of Applications		9%	17%
<i>In Process</i>			
Number of Borrowers In Process		668	N/A
% of Total Number of Applications		30%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,189	17,068
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	54
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		811	863
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		191	196
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		103,436	108,848
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		22,345	24,577
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	15
Median Assistance Amount		18,186	17,997
<b>Assistance Characteristics</b>			
Assistance Provided to Date		21,517,347	155,654,613
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		72	72
<i>Current</i>			
Number		361	4,532
%		35%	42%
<i>Delinquent (30+)</i>			
Number		122	1,185
%		12%	11%
<i>Delinquent (60+)</i>			
Number		99	909
%		9%	8%
<i>Delinquent (90+)</i>			
Number		461	4,199
%		44%	39%

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North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1,517	5,021
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	6	16
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	1	1
	%	0%	0%
	<i>Short Sale</i>		
	Number	6	16
	%	0%	0%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	86	303
	%	6%	6%
	<i>Reinstatement/Current/Payoff</i>		
	Number	105	924
	%	8%	19%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	1,313	3,756
	%	86%	75%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	8,557
	Six Months %	N/A	99%
	Twelve Months Number	N/A	6,040
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	223
	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			
Second Mortgage Refinance Program			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		13	95
% of Total Number of Applications		54%	58%
<i>Denied</i>			
Number of Borrowers Denied		3	38
% of Total Number of Applications		13%	23%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	23
% of Total Number of Applications		0%	14%
<i>In Process</i>			
Number of Borrowers In Process		8	N/A
% of Total Number of Applications		33%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		24	164
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		11	75
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		730	811
Median 1st Lien Housing Payment After Assistance	N/A	N/A	
Median 2nd Lien Housing Payment Before Assistance		167	231
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		95,786	100,286
Median 1st Lien UPB After Program Entry	N/A	N/A	
Median 2nd Lien UPB Before Program Entry		25,000	22,680
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		2,685	3,447
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		18,572	19,345
<b>Assistance Characteristics</b>			
Assistance Provided to Date		264,161	1,837,724
Total Lender/Servicer Assistance Amount		12,005	119,816
Borrowers Receiving Lender/Servicer Match (%)		23%	20%
Median Lender/Servicer Assistance per Borrower		2,685	3,447
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		112	112
<i>Current</i>			
Number		4	20
%		31%	21%
<i>Delinquent (30+)</i>			
Number		1	5
%		7%	5%
<i>Delinquent (60+)</i>			
Number		1	7
%		8%	8%
<i>Delinquent (90+)</i>			
Number		7	63
%		54%	66%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	87
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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	12	87
	%	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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	70
	Six Months %	N/A	100%
	Twelve Months Number	N/A	50
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	8
	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			

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Recast Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<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
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
Assistance Provided to Date		0	0
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0%	0%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
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%
<b>Program Outcomes</b>			

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North Carolina			
HFA Performance Data Reporting- Program Performance Principal Reduction Recast Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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 <b>unique</b> 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	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
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 HHH Programs or Program Components	Number of borrowers participating in other HFA sponsored HHH programs or other HHH program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
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 borrowers.
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 borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers 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 borrowers 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 borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>		
Number		Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.

Homeownership Retention <sup>1</sup>		
Six Months		Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%		Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)