

First Quarter 2014

In the First Quarter of 2014, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,030 loans for homeowners, bringing the cumulative total of families receiving assistance to 15,973. Assistance payments this quarter totaled \$21 million, bringing the cumulative total to \$238 million. As of March 31, we had committed \$290 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The North Carolina Housing Finance Agency partnered with the Town of Garner and hosted a Job Search Boot Camp on February 25, 2014. A presentation was given by our keynote speaker, J. Damian Birkel, certified career counselor. During the event, homeowner's in need of foreclosure prevention were given the opportunity to set up appointments with onsite partner housing counselors.

We continue to market the NC Foreclosure Prevention Fund through radio, television and social media. The director of the North Carolina Housing Finance Agency, Bob Kucab had a live radio interview with WPTF on March 11, 2014 and NCNN radio newscast on March 17, 2014. The interviews allowed great coverage for the NC Foreclosure Prevention Fund.

- We are working with the U.S. Department of Veterans Affairs Headquarters in Winston-Salem NC and the National Guard Headquarters in Raleigh, in an effort to market the NC Foreclosure Prevention Fund to veterans. Our outreach staff has attended yellow ribbon events, veteran focus groups and has provided marketing materials to vocational rehabilitation centers across the state.
- Our outreach staff was a vendor at: NC Biotech Job Seekers Network in Research Triangle Park (100 in attendance); American Legion Conference in Raleigh (300 in attendance); Catawba Valley Community College Job Fair in Hickory (650 in attendance); Cumberland County Department of Social Services Job Fair in Fayetteville (1500 attendees); Guilford Tech Job Fair in Jamestown (300 in attendance); Women's Empowerment Expo in Raleigh (over 1500 visited our booth) and Piedmont Community College Job Fair in Roxboro (150 in attendance).



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: May 2014

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1,030	15,973
	Number of Unique Borrowers Denied Assistance	310	4,641
	Number of Unique Borrowers Withdrawn from Program	169	3,197
	Number of Unique Borrowers in Process	606	N/A
	Total Number of Unique Borrower Applicants	2,115	24,417
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$21,265,766	\$238,171,533
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,740,938	\$42,382,321
Borrower Income (\$)			
	Above \$90,000	2%	1%
	\$70,000- \$89,000	2%	2%
	\$50,000- \$69,000	8%	9%
	Below \$50,000	88%	88%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	3%	3%
	110%- 119%	1%	1%
	100%- 109%	3%	2%
	90%- 99%	2%	3%
	80%- 89%	3%	4%
	Below 80%	88%	87%
Geographic Breakdown (by county)			
	Alamance	21	244
	Alexander	5	72
	Alleghany	1	25
	Anson	1	22
	Ashe	3	79
	Avery	4	52
	Beaufort	2	59
	Bertie	2	30
	Bladen	2	35
	Brunswick	11	142
	Buncombe	9	292
	Burke	10	171
	Cabarrus	22	442
	Caldwell	9	188
	Camden	1	24
	Carteret	2	40
	Caswell	1	37
	Catawba	15	431
	Chatham	9	76
	Cherokee	0	30
	Chowan	3	20
	Clay	2	17
	Cleveland	15	190
	Columbus	2	47
	Craven	6	83
	Cumberland	25	298
	Currituck	3	35
	Dare	3	69
	Davidson	10	240
	Davie	2	64
	Duplin	3	41
	Durham	32	582
	Edgecombe	6	88
	Forsyth	48	782
	Franklin	5	113
	Gaston	21	417
	Gates	1	16
	Graham	1	14
	Granville	5	79
	Greene	0	12
	Guilford	99	1,099
	Halifax	5	76

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North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	13	154
Haywood	4	79
Henderson	6	107
Hertford	1	33
Hoke	9	53
Hyde	0	1
Iredell	17	301
Jackson	0	17
Johnston	32	360
Jones	0	7
Lee	4	74
Lenoir	1	41
Lincoln	7	185
Macon	5	54
Madison	2	22
Martin	0	19
McDowell	2	46
Mecklenburg	148	2,452
Mitchell	2	29
Montgomery	0	13
Moore	2	52
Nash	13	164
New Hanover	20	234
Northampton	5	31
Onslow	9	74
Orange	9	107
Pamlico	0	7
Pasquotank	6	75
Pender	7	77
Perquimans	1	26
Person	7	57
Pitt	12	167
Polk	1	26
Randolph	8	240
Richmond	1	28
Robeson	11	105
Rockingham	10	119
Rowan	16	254
Rutherford	16	163
Sampson	3	42
Scotland	3	42
Stanly	5	88
Stokes	2	83
Surry	5	101
Swain	1	15
Transylvania	0	16
Tyrrell	0	2
Union	22	446
Vance	3	36
Wake	139	1,691
Warren	1	19
Washington	1	17
Watauga	1	89
Wayne	5	79
Wilkes	2	122
Wilson	1	86
Yadkin	1	48
Yancey	1	25

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race¹			
American Indian or Alaskan Native		17	167
Asian		10	227
Black or African American		442	5,660
Native Hawaiian or other Pacific Islander		0	29
White		488	8,532
Information Not Provided by Borrower		79	1,454
Ethnicity			
Hispanic or Latino		46	559
Not Hispanic or Latino		905	13,960
Information Not Provided by Borrower		79	1,454
Sex			
Male		433	6,698
Female		518	7,822
Information Not Provided by Borrower		79	1,453
Co-Borrower			
Race			
American Indian or Alaskan Native		5	76
Asian		9	157
Black or African American		175	2,061
Native Hawaiian or other Pacific Islander		0	16
White		269	4,565
Information Not Provided by Borrower		56	974
Ethnicity			
Hispanic or Latino		22	368
Not Hispanic or Latino		435	6,471
Information Not Provided by Borrower		56	977
Sex			
Male		160	2,298
Female		297	4,545
Information Not Provided by Borrower		56	974
Hardship			
Unemployment		830	13,425
Underemployment		121	1,787
Divorce		16	196
Medical Condition		44	438
Death		14	119
Other		5	8
Current Loan to Value Ratio (LTV)			
<100%		74%	77%
100%-109%		14%	13%
110%-120%		6%	7%
>120%		6%	3%
Current Combined Loan to Value Ratio (CLTV)			
<100%		67%	71%
100%-119%		23%	24%
120%-139%		9%	4%
140%-159%		1%	1%
>=160%		0%	0%
Delinquency Status (%)			
Current		29%	39%
30+		8%	10%
60+		8%	8%
90+		55%	43%
Household Size			
1		280	4,211
2		301	4,654
3		203	3,030
4		138	2,438
5+		108	1,640

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		79	4,179
% of Total Number of Applications		31%	49%
<i>Denied</i>			
Number of Borrowers Denied		67	2,542
% of Total Number of Applications		26%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		37	1,740
% of Total Number of Applications		15%	20%
<i>In Process</i>			
Number of Borrowers In Process		71	N/A
% of Total Number of Applications		28%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		254	8,532
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	26
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		734	869
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		135	186
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		98,571	111,224
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		20,496	23,798
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		13,927	13,881
Assistance Characteristics			
Assistance Provided to Date		1,083,946	60,497,376
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	104
<i>Current</i>			
Number		13	1,469
%		16%	35%
<i>Delinquent (30+)</i>			
Number		3	335
%		4%	8%
<i>Delinquent (60+)</i>			
Number		6	232
%		8%	6%
<i>Delinquent (90+)</i>			
Number		57	2,143
%		72%	51%

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)	108	3,943
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	20	91
	%	19%	2%
<i>Cancelled</i>			
	Number	0	1
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	1	9
	%	1%	0%
<i>Short Sale</i>			
	Number	6	46
	%	6%	1%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	1
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	1	283
	%	1%	7%
<i>Reinstatement/Current/Payoff</i>			
	Number	43	569
	%	40%	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	37	2,943
	%	33%	76%
Homeownership Retention²			
	Six Months Number	N/A	3,923
	Six Months %	N/A	97%
	Twelve Months Number	N/A	3,854
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	3,601
	Twenty-four Months %	N/A	99%
	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		951	11,776
% of Total Number of Applications		50%	64%
<i>Denied</i>			
Number of Borrowers Denied		260	2,996
% of Total Number of Applications		13%	16%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		165	2,997
% of Total Number of Applications		9%	17%
<i>In Process</i>			
Number of Borrowers In Process		533	N/A
% of Total Number of Applications		28%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1,909	18,302
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	58
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		855	863
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		200	196
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		107824	108904
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		21459	24559
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	15
Median Assistance Amount		18559	17790
Assistance Characteristics			
Assistance Provided to Date		20,077,341	175,731,954
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		72	72
<i>Current</i>			
Number		287	4819
%		30%	41%
<i>Delinquent (30+)</i>			
Number		80	1265
%		9%	11%
<i>Delinquent (60+)</i>			
Number		80	989
%		8%	8%
<i>Delinquent (90+)</i>			
Number		504	4703
%		53%	40%

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)	1,506	6,527
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	16
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	1	2
	%	0%	0%
	<i>Short Sale</i>		
	Number	20	37
	%	1%	1%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	3
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	68	371
	%	4%	6%
	<i>Reinstatement/Current/Payoff</i>		
	Number	141	1,065
	%	10%	16%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	1,275	5,030
	%	85%	77%
Homeownership Retention²			
	Six Months Number	N/A	9,758
	Six Months %	N/A	99%
	Twelve Months Number	N/A	7,227
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	1,651
	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
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		5	100
% of Total Number of Applications		25%	57%
<i>Denied</i>			
Number of Borrowers Denied		9	47
% of Total Number of Applications		45%	27%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	23
% of Total Number of Applications		0%	13%
<i>In Process</i>			
Number of Borrowers In Process		6	N/A
% of Total Number of Applications		30%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		20	176
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	80
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		572	802
Median 1st Lien Housing Payment After Assistance	N/A		N/A
Median 2nd Lien Housing Payment Before Assistance		245	235
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		82798	100405
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		16000	21680
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		18125	19525
Assistance Characteristics			
Assistance Provided to Date		104,479	1,942,203
Total Lender/Servicer Assistance Amount		3,134	122,950
Borrowers Receiving Lender/Servicer Match (%)		20%	20%
Median Lender/Servicer Assistance per Borrower		3,134	3,291
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		95	112
<i>Current</i>			
Number		3	23
%		60%	23%
<i>Delinquent (30+)</i>			
Number		0	5
%		0%	5%
<i>Delinquent (60+)</i>			
Number		0	7
%		0%	7%
<i>Delinquent (90+)</i>			
Number		2	65
%		40%	65%

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)	9	96
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	9	96
	%	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	82
	Six Months %	N/A	100%
	Twelve Months Number	N/A	60
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	15
	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			
Modification Enabling Pilot 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		0	0
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
Borrowers Receiving 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%
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%

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North Carolina		
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program		
	QTD	Cumulative
Program Completion/ Transition		
<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	0	0
%	0%	0%
<i>Deed in Lieu</i>		
Number	0	0
%	0%	0%
<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 disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

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

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been 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 HHP Programs or Program Components	Number of borrowers participating in other HFA sponsored HHP programs or other HHP 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 reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. 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 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 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 Retention¹

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)