

## Second Quarter 2014

In the Second Quarter of 2014, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 794 loans for homeowners, bringing the cumulative total of families receiving assistance to 16,767. Assistance payments this quarter totaled \$19 million, bringing the cumulative total to \$257 million. As of June 30, we had committed \$301 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The NCFPF continues to market through radio, television and social media, in an effort to reach more homeowner's across the state in need of foreclosure prevention. Our marketing campaign includes television interviews, commercials, an infomercial, and digital publicity. We have also recently launched a YouTube channel, featuring interviews with the director of the NC Housing Finance Agency, Bob Kucab and NCFPF manager, Charlene Smith.

- The director of the Agency, Bob Kucab, had a live radio interview with WTVD on April 1, 2014. Additionally, he was interviewed in Charlotte on The Rising Show on WCCB, News 14 a Fox affiliate, and All Things Charlotte a website affiliated with the Charlotte Observer. These interviews allowed great coverage on the NCFPF.
- The manager of the NCFPF, Charlene Smith, was interviewed during a live televised phone bank for the NCFPF on WFMY in Greensboro. She was also interviewed on the Glimpse of Greensboro Public Access Television and Greenville Public Access Channel, which aired for a month allowing extended television coverage.
- A mailing was completed to mayors across the state in request of their assistance in spreading the word about the NCFPF. As a result, we received numerous requests for marketing materials and built partnership opportunities to market the program.
- Our outreach staff was a vendor at: NC Employment & Training Association Conference in Wilmington (estimated 300 in attendance); Back to Work Job Fair at Nash Community College in Rocky Mount (400 in attendance); NC Women's Veteran Expo in Raleigh (over 300 in attendance); Charlotte Bridge Home Community Veteran Summit in Charlotte (300 in attendance); For Sisters Only in Charlotte (over 150 visited our booth); Union County Transition Fair at South Piedmont Community College in Polkton (75 in attendance); and attended two Veteran Focus Monthly Meetings in Raleigh (over 100 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: July 2014**

<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	794	16,767
	Number of Unique Borrowers Denied Assistance	274	4,851
	Number of Unique Borrowers Withdrawn from Program	193	3,349
	Number of Unique Borrowers in Process	545	N/A
	Total Number of Unique Borrower Applicants	1,806	25,512
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	19,306,889	257,478,422
	Total Spent on Administrative Support, Outreach, and Counseling	3,854,447	46,236,768
<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	13	257
	Alexander	1	73
	Alleghany	1	26
	Anson	-	22
	Ashe	8	87
	Avery	2	54
	Beaufort	1	60
	Bertie	-	30
	Bladen	1	36
	Brunswick	8	150
	Buncombe	12	304
	Burke	5	176
	Cabarrus	12	454
	Caldwell	15	203
	Camden	-	24
	Carteret	1	41
	Caswell	3	40
	Catawba	8	439
	Chatham	3	79
	Cherokee	3	33
	Chowan	-	20
	Clay	-	17
	Cleveland	7	197
	Columbus	2	49
	Craven	9	92
	Cumberland	19	317
	Currituck	-	35
	Dare	3	72
	Davidson	12	252
	Davie	3	67
	Duplin	2	43
	Durham	36	618
	Edgecombe	7	95
	Forsyth	33	815
	Franklin	3	116
	Gaston	21	438
	Gates	-	16
	Graham	-	14
	Granville	2	81
	Greene	1	13
	Guilford	60	1,159
	Halifax	3	79

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Harnett	6	160
	Haywood	1	80
	Henderson	5	112
	Hertford	1	34
	Hoke	2	55
	Hyde	-	1
	Iredell	11	312
	Jackson	2	19
	Johnston	18	378
	Jones	-	7
	Lee	3	77
	Lenoir	1	42
	Lincoln	6	191
	Macon	4	58
	Madison	2	24
	Martin	-	19
	McDowell	5	51
	Mecklenburg	136	2,588
	Mitchell	1	30
	Montgomery	-	13
	Moore	2	54
	Nash	10	174
	New Hanover	16	250
	Northampton	-	31
	Onslow	11	85
	Orange	6	113
	Pamlico	1	8
	Pasquotank	6	81
	Pender	5	82
	Perquimans	-	26
	Person	3	60
	Pitt	8	175
	Polk	1	27
	Randolph	16	256
	Richmond	1	29
	Robeson	10	115
	Rockingham	4	123
	Rowan	9	263
	Rutherford	2	165
	Sampson	2	44
	Scotland	1	43
	Stanly	1	89
	Stokes	5	88
	Surry	4	105
	Swain	1	16
	Transylvania	-	16
	Tyrrell	-	2
	Union	20	466
	Vance	1	37
	Wake	96	1,787
	Warren	-	19
	Washington	2	19
	Watauga	3	92
	Wayne	9	88
	Wilkes	5	127
	Wilson	6	92
	Yadkin	2	50
	Yancey	1	26

<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		11	178
Asian		8	235
Black or African American		336	5,996
Native Hawaiian or other Pacific Islander		-	29
White		385	8,917
Information Not Provided by Borrower		60	1,514
<b>Ethnicity</b>			
Hispanic or Latino		22	581
Not Hispanic or Latino		712	14,672
Information Not Provided by Borrower		60	1,514
<b>Sex</b>			
Male		315	7,013
Female		419	8,241
Information Not Provided by Borrower		60	1,513
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		5	81
Asian		8	165
Black or African American		116	2,177
Native Hawaiian or other Pacific Islander		1	17
White		199	4,764
Information Not Provided by Borrower		45	1,019
<b>Ethnicity</b>			
Hispanic or Latino		9	377
Not Hispanic or Latino		320	6,791
Information Not Provided by Borrower		45	1,022
<b>Sex</b>			
Male		121	2,419
Female		208	4,753
Information Not Provided by Borrower		45	1,019
<b>Hardship</b>			
Unemployment		610	14,035
Underemployment		94	1,881
Divorce		18	214
Medical Condition		47	485
Death		18	137
Other		7	15
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		82%	77%
100%-109%		7%	13%
110%-120%		0%	7%
>120%		11%	3%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		74%	71%
100%-119%		12%	24%
120%-139%		10%	4%
140%-159%		1%	1%
>=160%		3%	0%
<b>Delinquency Status (%)</b>			
Current		27%	39%
30+		8%	10%
60+		7%	7%
90+		58%	44%
<b>Household Size</b>			
1		212	4,423
2		250	4,904
3		154	3,184
4		92	2,530
5+		86	1,726

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		90	4,269
% of Total Number of Applications		33%	49%
<i>Denied</i>			
Number of Borrowers Denied		61	2,602
% of Total Number of Applications		23%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		40	1,780
% of Total Number of Applications		15%	20%
<i>In Process</i>			
Number of Borrowers In Process		78	N/A
% of Total Number of Applications		29%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		269	8,729
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		1	27
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		764	866
Median 1st Lien Housing Payment After Assistance		-	-
Median 2nd Lien Housing Payment Before Assistance		171	185
Median 2nd Lien Housing Payment After Assistance		-	-
Median 1st Lien UPB Before Program Entry		102,357	111,142
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23,981	23,805
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		15,368	13,908
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1,278,200	61,775,577
Total Lender/Servicer Assistance Amount		-	-
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		63	104
<i>Current</i>			
Number		14	1,483
%		15%	35%
<i>Delinquent (30+)</i>			
Number		6	341
%		7%	8%
<i>Delinquent (60+)</i>			
Number		2	234
%		2%	5%
<i>Delinquent (90+)</i>			
Number		68	2,211
%		76%	52%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Program -MPP1</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	95	4,038
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	6	97
	%	6%	2%
	<i>Cancelled</i>		
	Number	0	1
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	3	12
	%	3%	0%
	<i>Short Sale</i>		
	Number	9	55
	%	9%	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	0	283
	%	0%	7%
	<i>Reinstatement/Current/Payoff</i>		
	Number	42	611
	%	44%	15%
	<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	35	2,978
	%	38%	75%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,980
	Six Months %	N/A	97%
	Twelve Months Number	N/A	3,881
	Twelve Months %	N/A	98%
	Twenty-four Months Number	N/A	3,671
	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
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	702	12,478
% of Total Number of Applications	45%	65%
<i>Denied</i>		
Number of Borrowers Denied	228	3,222
% of Total Number of Applications	14%	17%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	178	3,173
% of Total Number of Applications	11%	16%
<i>In Process</i>		
Number of Borrowers In Process	468	N/A
% of Total Number of Applications	30%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	1,576	19,341
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	4	64
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	835	861
Median 1st Lien Housing Payment After Assistance	-	-
Median 2nd Lien Housing Payment Before Assistance	170	195
Median 2nd Lien Housing Payment After Assistance	-	-
Median 1st Lien UPB Before Program Entry	107,045	108,737
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23,082	24,500
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	16
Median Assistance Amount	18,735	17,565
<b>Assistance Characteristics</b>		
Assistance Provided to Date	17,845,205	193,577,160
Total Lender/Servicer Assistance Amount	-	-
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	61	72
<i>Current</i>		
Number	197	5,016
%	28%	40%
<i>Delinquent (30+)</i>		
Number	60	1,325
%	9%	11%
<i>Delinquent (60+)</i>		
Number	52	1,041
%	7%	8%
<i>Delinquent (90+)</i>		
Number	393	5,096
%	56%	41%

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)	1,275	7,802
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	1	17
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	3	5
	%	0%	0%
	<i>Short Sale</i>		
	Number	13	50
	%	1%	1%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	3
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	58	429
	%	5%	6%
	<i>Reinstatement/Current/Payoff</i>		
	Number	132	1,197
	%	10%	15%
	<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	1,068	6,098
	%	84%	78%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	10,787
	Six Months %	N/A	99%
	Twelve Months Number	N/A	8,557
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	3,132
	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		9	109
% of Total Number of Applications		32%	55%
<i>Denied</i>			
Number of Borrowers Denied		10	57
% of Total Number of Applications		36%	29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	23
% of Total Number of Applications		0%	12%
<i>In Process</i>			
Number of Borrowers In Process		9	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		28	198
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		7	87
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		588	801
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		120	226
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		83,765	100,286
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		17,000	21,000
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		20,545	19,797
<b>Assistance Characteristics</b>			
Assistance Provided to Date		183,482	2,125,685
Total Lender/Servicer Assistance Amount		43,429	166,380
Borrowers Receiving Lender/Servicer Match (%)		33.00%	21.00%
Median Lender/Servicer Assistance per Borrower		10,000	4,159
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		109	111
<i>Current</i>			
Number		3	26
%		33%	24%
<i>Delinquent (30+)</i>			
Number		0	5
%		0%	5%
<i>Delinquent (60+)</i>			
Number		0	7
%		0%	6%
<i>Delinquent (90+)</i>			
Number		6	71
%		67%	65%

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)	8	103
<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	8	103
	%	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	95
	Six Months %	N/A	100%
	Twelve Months Number	N/A	70
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	25
	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 Modification Enabling Pilot 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/Service Assistance Amount	0	0
Borrowers Receiving Lender/Service Match (%)	0%	0%
Median Lender/Service 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>		

# North Carolina

## HFA Performance Data Reporting- Program Performance Modification Enabling Pilot 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	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%
<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%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

## 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 on for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <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.
----------------	---

#### Borrower Income as Percent of Area Median Income (AMI)

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

#### Geographic Breakdown (by County)

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

#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.
----------------	--

#### Current Loan to Value Ratio (LTV)

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

#### Current Combined Loan to Value Ratio (CLTV)

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

#### Delinquency Status (%)

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

#### Household Size

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

### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers 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 <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 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 <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.
<sup>1</sup> Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		



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: July 2014**

<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	794	16,767
	Number of Unique Borrowers Denied Assistance	274	4,851
	Number of Unique Borrowers Withdrawn from Program	193	3,349
	Number of Unique Borrowers in Process	545	N/A
	Total Number of Unique Borrower Applicants	1,806	25,512
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	19,306,889	257,478,422
	Total Spent on Administrative Support, Outreach, and Counseling	3,854,447	46,236,768
<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	13	257
	Alexander	1	73
	Alleghany	1	26
	Anson	-	22
	Ashe	8	87
	Avery	2	54
	Beaufort	1	60
	Bertie	-	30
	Bladen	1	36
	Brunswick	8	150
	Buncombe	12	304
	Burke	5	176
	Cabarrus	12	454
	Caldwell	15	203
	Camden	-	24
	Carteret	1	41
	Caswell	3	40
	Catawba	8	439
	Chatham	3	79
	Cherokee	3	33
	Chowan	-	20
	Clay	-	17
	Cleveland	7	197
	Columbus	2	49
	Craven	9	92
	Cumberland	19	317
	Currituck	-	35
	Dare	3	72
	Davidson	12	252
	Davie	3	67
	Duplin	2	43
	Durham	36	618
	Edgecombe	7	95
	Forsyth	33	815
	Franklin	3	116
	Gaston	21	438
	Gates	-	16
	Graham	-	14
	Granville	2	81
	Greene	1	13
	Guilford	60	1,159
	Halifax	3	79

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Harnett	6	160
	Haywood	1	80
	Henderson	5	112
	Hertford	1	34
	Hoke	2	55
	Hyde	-	1
	Iredell	11	312
	Jackson	2	19
	Johnston	18	378
	Jones	-	7
	Lee	3	77
	Lenoir	1	42
	Lincoln	6	191
	Macon	4	58
	Madison	2	24
	Martin	-	19
	McDowell	5	51
	Mecklenburg	136	2,588
	Mitchell	1	30
	Montgomery	-	13
	Moore	2	54
	Nash	10	174
	New Hanover	16	250
	Northampton	-	31
	Onslow	11	85
	Orange	6	113
	Pamlico	1	8
	Pasquotank	6	81
	Pender	5	82
	Perquimans	-	26
	Person	3	60
	Pitt	8	175
	Polk	1	27
	Randolph	16	256
	Richmond	1	29
	Robeson	10	115
	Rockingham	4	123
	Rowan	9	263
	Rutherford	2	165
	Sampson	2	44
	Scotland	1	43
	Stanly	1	89
	Stokes	5	88
	Surry	4	105
	Swain	1	16
	Transylvania	-	16
	Tyrrell	-	2
	Union	20	466
	Vance	1	37
	Wake	96	1,787
	Warren	-	19
	Washington	2	19
	Watauga	3	92
	Wayne	9	88
	Wilkes	5	127
	Wilson	6	92
	Yadkin	2	50
	Yancey	1	26

<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		11	178
Asian		8	235
Black or African American		336	5,996
Native Hawaiian or other Pacific Islander		-	29
White		385	8,917
Information Not Provided by Borrower		60	1,514
<b>Ethnicity</b>			
Hispanic or Latino		22	581
Not Hispanic or Latino		712	14,672
Information Not Provided by Borrower		60	1,514
<b>Sex</b>			
Male		315	7,013
Female		419	8,241
Information Not Provided by Borrower		60	1,513
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		5	81
Asian		8	165
Black or African American		116	2,177
Native Hawaiian or other Pacific Islander		1	17
White		199	4,764
Information Not Provided by Borrower		45	1,019
<b>Ethnicity</b>			
Hispanic or Latino		9	377
Not Hispanic or Latino		320	6,791
Information Not Provided by Borrower		45	1,022
<b>Sex</b>			
Male		121	2,419
Female		208	4,753
Information Not Provided by Borrower		45	1,019
<b>Hardship</b>			
Unemployment		610	14,035
Underemployment		94	1,881
Divorce		18	214
Medical Condition		47	485
Death		18	137
Other		7	15
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		82%	77%
100%-109%		7%	13%
110%-120%		0%	7%
>120%		11%	3%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		74%	71%
100%-119%		12%	24%
120%-139%		10%	4%
140%-159%		1%	1%
>=160%		3%	0%
<b>Delinquency Status (%)</b>			
Current		27%	39%
30+		8%	10%
60+		7%	7%
90+		58%	44%
<b>Household Size</b>			
1		212	4,423
2		250	4,904
3		154	3,184
4		92	2,530
5+		86	1,726

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

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Program -MPP1</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		90	4,269
% of Total Number of Applications		33%	49%
<i>Denied</i>			
Number of Borrowers Denied		61	2,602
% of Total Number of Applications		23%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		40	1,780
% of Total Number of Applications		15%	20%
<i>In Process</i>			
Number of Borrowers In Process		78	N/A
% of Total Number of Applications		29%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		269	8,729
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	27
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		764	866
Median 1st Lien Housing Payment After Assistance		-	-
Median 2nd Lien Housing Payment Before Assistance		171	185
Median 2nd Lien Housing Payment After Assistance		-	-
Median 1st Lien UPB Before Program Entry		102,357	111,142
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23,981	23,805
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		15,368	13,908
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1,278,200	61,775,577
Total Lender/Servicer Assistance Amount		-	-
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		63	104
<i>Current</i>			
Number		14	1,483
%		15%	35%
<i>Delinquent (30+)</i>			
Number		6	341
%		7%	8%
<i>Delinquent (60+)</i>			
Number		2	234
%		2%	5%
<i>Delinquent (90+)</i>			
Number		68	2,211
%		76%	52%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Program -MPP1</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	95	4,038
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	6	97
	%	6%	2%
	<i>Cancelled</i>		
	Number	0	1
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	3	12
	%	3%	0%
	<i>Short Sale</i>		
	Number	9	55
	%	9%	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	0	283
	%	0%	7%
	<i>Reinstatement/Current/Payoff</i>		
	Number	42	611
	%	44%	15%
	<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	35	2,978
	%	38%	75%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,980
	Six Months %	N/A	97%
	Twelve Months Number	N/A	3,881
	Twelve Months %	N/A	98%
	Twenty-four Months Number	N/A	3,671
	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
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	702	12,478
% of Total Number of Applications	45%	65%
<i>Denied</i>		
Number of Borrowers Denied	228	3,222
% of Total Number of Applications	14%	17%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	178	3,173
% of Total Number of Applications	11%	16%
<i>In Process</i>		
Number of Borrowers In Process	468	N/A
% of Total Number of Applications	30%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	1,576	19,341
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	4	64
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	835	861
Median 1st Lien Housing Payment After Assistance	-	-
Median 2nd Lien Housing Payment Before Assistance	170	195
Median 2nd Lien Housing Payment After Assistance	-	-
Median 1st Lien UPB Before Program Entry	107,045	108,737
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23,082	24,500
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	16
Median Assistance Amount	18,735	17,565
<b>Assistance Characteristics</b>		
Assistance Provided to Date	17,845,205	193,577,160
Total Lender/Servicer Assistance Amount	-	-
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	61	72
<i>Current</i>		
Number	197	5,016
%	28%	40%
<i>Delinquent (30+)</i>		
Number	60	1,325
%	9%	11%
<i>Delinquent (60+)</i>		
Number	52	1,041
%	7%	8%
<i>Delinquent (90+)</i>		
Number	393	5,096
%	56%	41%

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)	1,275	7,802
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	1	17
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	3	5
	%	0%	0%
	<i>Short Sale</i>		
	Number	13	50
	%	1%	1%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	3
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	58	429
	%	5%	6%
	<i>Reinstatement/Current/Payoff</i>		
	Number	132	1,197
	%	10%	15%
	<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	1,068	6,098
	%	84%	78%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	10,787
	Six Months %	N/A	99%
	Twelve Months Number	N/A	8,557
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	3,132
	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		9	109
% of Total Number of Applications		32%	55%
<i>Denied</i>			
Number of Borrowers Denied		10	57
% of Total Number of Applications		36%	29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	23
% of Total Number of Applications		0%	12%
<i>In Process</i>			
Number of Borrowers In Process		9	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		28	198
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		7	87
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		588	801
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		120	226
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		83,765	100,286
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		17,000	21,000
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		20,545	19,797
<b>Assistance Characteristics</b>			
Assistance Provided to Date		183,482	2,125,685
Total Lender/Servicer Assistance Amount		43,429	166,380
Borrowers Receiving Lender/Servicer Match (%)		33.00%	21.00%
Median Lender/Servicer Assistance per Borrower		10,000	4,159
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		109	111
<i>Current</i>			
Number		3	26
%		33%	24%
<i>Delinquent (30+)</i>			
Number		0	5
%		0%	5%
<i>Delinquent (60+)</i>			
Number		0	7
%		0%	6%
<i>Delinquent (90+)</i>			
Number		6	71
%		67%	65%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Second Mortgage Refinance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	103
<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	8	103
	%	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	95
	Six Months %	N/A	100%
	Twelve Months Number	N/A	70
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	25
	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
<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>			

## North Carolina

### HFA Performance Data Reporting- Program Performance Modification Enabling Pilot 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	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%
<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.
----------------	---

#### Borrower Income as Percent of Area Median Income (AMI)

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

#### Geographic Breakdown (by County)

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

#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.
----------------	--

#### Current Loan to Value Ratio (LTV)

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

#### Current Combined Loan to Value Ratio (CLTV)

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

#### Delinquency Status (%)

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

#### Household Size

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

### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided 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 borrowers 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 <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 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 <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)