

### Third Quarter 2014

In the Third Quarter of 2014, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 700 loans for homeowners, bringing the cumulative total of families receiving assistance to 17,467. Assistance payments this quarter totaled \$17 million, bringing the cumulative total to \$275 million. As of September 30, we had committed \$312 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The NCFPF continues to provide foreclosure prevention awareness to North Carolina homeowners through radio, television, internet marketing, and social media. Our marketing campaign includes television interviews, an infomercial, TV and digital advertising, televised phone banks, email blasts to partners (servicers, realtors clerks of court, sheriffs), and personal outreach to veterans assistance organizations, among others. It also includes a YouTube channel which features interviews of Bob Kucab, the director of the NC Housing Finance Agency and NCFPF manager, Charlene Smith.

- Consumers requesting further information about the NCFPF are directed to visit, <http://www.ncforeclosureprevention.gov/> or contact the NC Foreclosure Prevention Fund Call Center at 1-888-623-8631.
- The NCFPF television advertising campaign was aired on WBTV in Charlotte, WFMY in Greensboro, Fox50 and WRAL in Raleigh.
- A three-month public service announcement campaign with Clear Channel was aired on all five of their Wake County stations, reaching over a million people. An in-depth interview with Agency Director Bob Kucab and a partner housing counselor was also aired on all five stations.
- WRAL-TV hosted a Foreclosure Phone Bank on August 19, 2014, from 4:00 -7:00p.m. Their coverage area spans 22 counties in North Carolina. During the phone bank, 23 housing counselors answered over 950 calls and 120 additional calls were directed to the N.C. Foreclosure Prevention Fund Call Center. As a result, we experienced a significant increase in calls and applications.
- Agency Director Bob Kucab and a partner housing counselor were interviewed by My Carolina Today on WNCN-TV, an NBC affiliate serving the Research Triangle area of North Carolina.
- Our outreach staff was a vendor or made a presentation at: Health and Wellness Expo in Raleigh (estimated 400 in attendance); Iredell County Veterans Council (60 in attendance); American Legion transition fair in Charlotte (over 300 visited our booth); Veterans County Wide Benefit Fair in Marion (over 600 in attendance). Staff also attended three Veteran Focus Monthly Meetings in Raleigh (with over 60 in attendance at each meeting).



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	700	17,467
	Number of Unique Borrowers Denied Assistance <sup>1</sup>	254	5,036
	Number of Unique Borrowers Withdrawn from Program <sup>1</sup>	189	3,488
	Number of Unique Borrowers in Process	734	N/A
	Total Number of Unique Borrower Applicants	1,877	26,725
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	17,040,210	274,518,632
	Total Spent on Administrative Support, Outreach, and Counseling	1,352,815	47,589,583
<b>Borrower Income (\$)</b>			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	3%	2%
	\$50,000- \$69,000	9%	9%
	Below \$50,000	87%	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	10	267
	Alexander	0	73
	Alleghany	3	29
	Anson	3	25
	Ashe	4	91
	Avery	2	56
	Beaufort	0	60
	Bertie	3	33
	Bladen	0	36
	Brunswick	4	154
	Buncombe	10	314
	Burke	11	187
	Cabarrus	13	467
	Caldwell	10	213
	Camden	0	24
	Carteret	3	44
	Caswell	2	42
	Catawba	12	451
	Chatham	3	82
	Cherokee	3	36
	Chowan	0	20
	Clay	2	19
	Cleveland	7	204
	Columbus	5	54
	Craven	2	94
	Cumberland	17	334
	Currituck	0	35
	Dare	2	74
	Davidson	12	264
	Davie	1	68
	Duplin	1	44
	Durham	30	648
	Edgecombe	7	102
	Forsyth	24	839
	Franklin	8	124
	Gaston	13	451
	Gates	0	16
	Graham	5	19
	Granville	1	82
	Greene	0	13
	Guilford	56	1,215
	Halifax	5	84

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North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	9	169
Haywood	3	83
Henderson	3	115
Hertford	1	35
Hoke	2	57
Hyde	0	1
Iredell	8	320
Jackson	2	21
Johnston	15	393
Jones	0	7
Lee	3	80
Lenoir	4	46
Lincoln	3	194
Macon	0	58
Madison	1	25
Martin	0	19
McDowell	0	51
Mecklenburg	103	2,691
Mitchell	0	30
Montgomery	0	13
Moore	1	55
Nash	1	175
New Hanover	17	267
Northampton	0	31
Onslow	12	97
Orange	9	122
Pamlico	0	8
Pasquotank	1	82
Pender	6	88
Perquimans	0	26
Person	3	63
Pitt	9	184
Polk	0	27
Randolph	8	264
Richmond	3	32
Robeson	2	117
Rockingham	3	126
Rowan	11	274
Rutherford	6	171
Sampson	3	47
Scotland	1	44
Stanly	5	94
Stokes	4	92
Surry	1	106
Swain	0	16
Transylvania	1	17
Tyrrell	0	2
Union	16	482
Vance	0	37
Wake	110	1,897
Warren	0	19
Washington	1	20
Watauga	2	94
Wayne	2	90
Wilkes	2	129
Wilson	7	99
Yadkin	1	51
Yancey	1	27

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race<sup>2</sup></b>			
American Indian or Alaskan Native		4	182
Asian		9	244
Black or African American		313	6,309
Native Hawaiian or other Pacific Islander		0	29
White		326	9,243
Information Not Provided by Borrower		51	1,565
<b>Ethnicity</b>			
Hispanic or Latino		16	597
Not Hispanic or Latino		633	15,305
Information Not Provided by Borrower		51	1,565
<b>Sex</b>			
Male		273	7,286
Female		376	8,617
Information Not Provided by Borrower		51	1,564
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		3	84
Asian		9	174
Black or African American		112	2,289
Native Hawaiian or other Pacific Islander		0	17
White		168	4,932
Information Not Provided by Borrower		36	1,055
<b>Ethnicity</b>			
Hispanic or Latino		12	389
Not Hispanic or Latino		279	7,070
Information Not Provided by Borrower		36	1,058
<b>Sex</b>			
Male		111	2,530
Female		180	4,933
Information Not Provided by Borrower		36	1,055
<b>Hardship</b>			
Unemployment		527	14,562
Underemployment		85	1,966
Divorce		21	235
Medical Condition		36	521
Death		19	156
Other		12	27
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		73%	77%
100%-109%		20%	13%
110%-120%		0%	7%
>120%		7%	3%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		60%	71%
100%-119%		27%	24%
120%-139%		0%	4%
140%-159%		13%	1%
>=160%		0%	0%
<b>Delinquency Status (%)</b>			
Current		28%	38%
30+		11%	10%
60+		10%	8%
90+		51%	44%
<b>Household Size</b>			
1		190	4,613
2		189	5,093
3		141	3,325
4		103	2,633
5+		77	1,803

1. Prior quarter Cumulative plus current QTD does not equal current Cumulative for denied and withdrawn cases. Unlike Unique Borrowers Receiving Assistance, borrowers can re-apply and their case status can change.

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

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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		88	4,357
% of Total Number of Applications		27%	49%
<i>Denied</i>			
Number of Borrowers Denied		70	2,672
% of Total Number of Applications		22%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		39	1,818
% of Total Number of Applications		12%	20%
<i>In Process</i>			
Number of Borrowers In Process		125	N/A
% of Total Number of Applications		39%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		322	8,972
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		2	30
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		848	866
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		200	187
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		109,595	111,142
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		28,022	23,947
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		16,012	13,866
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1,302,714	63,078,291
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		67	103
<i>Current</i>			
Number		12	1,495
%		14%	34%
<i>Delinquent (30+)</i>			
Number		7	348
%		8%	8%
<i>Delinquent (60+)</i>			
Number		3	237
%		3%	6%
<i>Delinquent (90+)</i>			
Number		66	2,277
%		75%	52%

# North Carolina

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HFI- Program (Program Completion/ Transition or Alternative Outcomes) <sup>3</sup>	125	4,101
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	38	136
	%	30%	3%
	<i>Cancelled</i>		
	Number	0	1
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	2	14
	%	1%	0%
	<i>Short Sale</i>		
	Number	7	63
	%	6%	2%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level<sup>3</sup></i>		
	Number	7	1,004
	%	6%	24%
	<i>Reinstatement/Current/Payoff</i>		
	Number	31	635
	%	25%	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<sup>3</sup></i>		
	Number	40	2,247
	%	32%	55%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	4,031
	Six Months %	N/A	96%
	Twelve Months Number	N/A	3,922
	Twelve Months %	N/A	97%
	Twenty-four Months Number	N/A	3,750
	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

3. Adjustments were made to the Cumulative Program Outcome amounts this quarter based on a reconciliation of data. 714 cases were reclassified from Other to Re-employed based upon end of assistance survey data that was automated in current quarter. Also the Cumulative Borrowers no longer in the Program was reduced by 62.

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	612	13,090
% of Total Number of Applications	38%	64%
<i>Denied</i>		
Number of Borrowers Denied	209	3,428
% of Total Number of Applications	13%	17%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	172	3,344
% of Total Number of Applications	11%	16%
<i>In Process</i>		
Number of Borrowers In Process	619	N/A
% of Total Number of Applications	38%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	1,612	20,481
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	70
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	833	860
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	197	195
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	105,444	108,699
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23951	24500
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	18534	17390
<b>Assistance Characteristics</b>		
Assistance Provided to Date	15,517,573	209,094,733
Total Lender/Servicer Assistance Amount	0	0
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	63	71
<i>Current</i>		
Number	177	5,193
%	29%	40%
<i>Delinquent (30+)</i>		
Number	73	1,398
%	12%	11%
<i>Delinquent (60+)</i>		
Number	66	1,107
%	11%	8%
<i>Delinquent (90+)</i>		
Number	296	5,392
%	48%	41%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Program - MPP2</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes<sup>3</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1,252	9,011
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	54	71
	%	4%	1%
	<i>Cancelled</i>		
	Number	1	4
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	1	6
	%	0%	0%
	<i>Short Sale</i>		
	Number	16	60
	%	1%	1%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level<sup>3</sup></i>		
	Number	72	1,695
	%	6%	19%
	<i>Reinstatement/Current/Payoff</i>		
	Number	103	1,270
	%	9%	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<sup>3</sup></i>		
	Number	1,005	5,905
	%	80%	65%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	11,716
	Six Months %	N/A	99%
	Twelve Months Number	N/A	9,754
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	4,642
	Twenty-four Months %	N/A	99%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p> <p>3. Adjustments were made to the Cumulative Program Outcome amounts this quarter based on a reconciliation of data. 1194 cases were reclassified from Other to Re-employed based upon end of assistance survey data that was automated in current quarter. Also the Cumulative Borrowers no longer in the Program was reduced by 43.</p>			

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	118
% of Total Number of Applications		14%	47%
<i>Denied</i>			
Number of Borrowers Denied		22	78
% of Total Number of Applications		33%	31%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		6	29
% of Total Number of Applications		9%	11%
<i>In Process</i>			
Number of Borrowers In Process		29	N/A
% of Total Number of Applications		44%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		66	254
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		9	96
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		598	788
Median 1st Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		216	224
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		109,750	100,405
Median 1st Lien UPB After Program Entry	N/A	N/A	N/A
Median 2nd Lien UPB Before Program Entry		29,250	23,000
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		2934	4,159
Median Length of Time Borrower Receives Assistance	N/A	N/A	N/A
Median Assistance Amount		26,404	21,429
<b>Assistance Characteristics</b>			
Assistance Provided to Date		219,923	2,345,608
Total Lender/Servicer Assistance Amount		5,867	172,247
Borrowers Receiving Lender/Servicer Match (%)		22%	21%
Median Lender/Servicer Assistance per Borrower		2,934	4,159
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		66	110
<i>Current</i>			
Number		7	33
%		78%	28%
<i>Delinquent (30+)</i>			
Number		0	5
%		0%	4%
<i>Delinquent (60+)</i>			
Number		0	7
%		0%	6%
<i>Delinquent (90+)</i>			
Number		2	73
%		22%	62%

<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)	11	114
<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	11	114
	%	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	100
	Six Months %	N/A	100%
	Twelve Months Number	N/A	82
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	42
	Twenty-four Months %	N/A	100%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
<p>1. Includes second mortgage settlement. Principal forgiven previously reported under Median Lender/ Servicer Assistance per borrower will now also be reported under Median Principal Forgiveness.</p> <p>2. Borrower still owns home</p>			

<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/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%

# North Carolina

## HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	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 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.
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#### Borrower Income as Percent of Area Median Income (AMI)

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

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

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

#### Hardship

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

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

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

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

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

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

#### Program Intake/Evaluation

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

<b>Program Completion/ Transition</b>	
<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.

<b>Homeownership Retention<sup>1</sup></b>	
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)