

Fourth Quarter 2014

In the Fourth Quarter of 2014, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 810 loans for homeowners, bringing the cumulative total of families receiving assistance to 18,277. Assistance payments this quarter totaled \$16.4 million, bringing the cumulative total to \$291 million. As of December 31, we had committed \$325 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

The NCFPF provided foreclosure prevention awareness to North Carolina homeowners through digital and television advertising, radio public service announcements and interviews, social media, and monthly e-blasts to partners (lenders, clerks of court, realtors).

- We held a phone bank on WBTV in Charlotte, the largest market for the Fund's services (November).
- A three-month public service announcement campaign with Clear Channel was completed after airing on all five of their Wake County stations, reaching over a million people. Public service announcements and an interview ran on WPTF radio station during the holiday season, and PSAs were scheduled on six television stations for First Quarter 2015.
- Staff attended Rapid Response events at companies experiencing layoffs in Tarboro, New Hill, Durham, Cary and Morrisville to promote the NCFPF and provide marketing materials to over 450 employees. Staff extended outreach to NC Division of Employment Security Offices and Workforce Solution Centers for homeowners seeking assistance.
- Outreach staff were vendors or made presentations at: NC Works Conference in Greensboro; Clerk of Courts Education Forum in Chapel Hill; and Centralina Creative Solutions for Thriving Communities Conference in Concord (estimated 200 in attendance).

Outreach to veterans included: Governor's Working Group on Veterans in Raleigh, Veteran Transition Fair in Morehead City (over 250 in attendance); Veteran's Transition/College Fair in Sanford (estimated 400 in attendance); Veteran's Transition/Education Fair at Fayetteville Tech School (estimated 300 in attendance);

Consumers seeking further information about the NCFPF should visit, <http://www.ncforeclosureprevention.gov/> or contact the NC Foreclosure Prevention Fund Call Center at 1-888-623-8631.



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: January 2015

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	810	18,277
3	Number of Unique Borrowers Denied Assistance	231	5,210
4	Number of Unique Borrowers Withdrawn from Program	188	3,628
5	Number of Unique Borrowers in Process	696	N/A
6	Total Number of Unique Borrower Applicants	1,925	27,811
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	16,367,719	290,886,351
9	Total Spent on Administrative Support, Outreach, and Counseling	3,333,136	50,922,719
10	Borrower Income (\$)		
11	Above \$90,000	2%	1%
12	\$70,000- \$89,000	4%	2%
13	\$50,000- \$69,000	8%	9%
14	Below \$50,000	86%	88%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	3%	3%
17	110%- 119%	3%	1%
18	100%- 109%	2%	2%
19	90%- 99%	2%	3%
20	80%- 89%	3%	4%
21	Below 80%	87%	87%
22	Geographic Breakdown (by county)		
23	Alamance	16	283
24	Alexander	3	76
25	Alleghany	1	30
26	Anson	1	26
27	Ashe	1	92
28	Avery	1	57
29	Beaufort	0	60
30	Bertie	2	35
31	Bladen	1	37
32	Brunswick	6	160
33	Buncombe	10	324
34	Burke	13	200
35	Cabarrus	23	490
36	Caldwell	10	223
37	Camden	2	26
38	Carteret	0	44
39	Caswell	1	43
40	Catawba	19	470
41	Chatham	5	87
42	Cherokee	4	40
43	Chowan	2	22
44	Clay	0	19
45	Cleveland	12	216
46	Columbus	1	55
47	Craven	0	94
48	Cumberland	18	352
49	Currituck	0	35
50	Dare	2	76
51	Davidson	12	276
52	Davie	1	69
53	Duplin	0	44
54	Durham	38	686
55	Edgecombe	0	102
56	Forsyth	25	864
57	Franklin	12	136
58	Gaston	20	471
59	Gates	0	16
60	Graham	2	21
61	Granville	7	89
62	Greene	1	14
63	Guilford	55	1,270
64	Halifax	3	87

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
65	Harnett	8	177
66	Haywood	0	83
67	Henderson	6	121
68	Hertford	2	37
69	Hoke	7	64
70	Hyde	0	1
71	Iredell	12	332
72	Jackson	1	22
73	Johnston	20	413
74	Jones	0	7
75	Lee	2	82
76	Lenoir	4	50
77	Lincoln	6	200
78	Macon	4	62
79	Madison	1	26
80	Martin	0	19
81	McDowell	2	53
82	Mecklenburg	128	2,819
83	Mitchell	3	33
84	Montgomery	2	15
85	Moore	0	55
86	Nash	9	184
87	New Hanover	11	278
88	Northampton	0	31
89	Onslow	20	117
90	Orange	8	130
91	Pamlico	0	8
92	Pasquotank	2	84
93	Pender	4	92
94	Perquimans	0	26
95	Person	5	68
96	Pitt	9	193
97	Polk	1	28
98	Randolph	8	272
99	Richmond	1	33
100	Robeson	6	123
101	Rockingham	6	132
102	Rowan	7	281
103	Rutherford	5	176
104	Sampson	3	50
105	Scotland	2	46
106	Stanly	3	97
107	Stokes	2	94
108	Surry	0	106
109	Swain	0	16
110	Transylvania	2	19
111	Tyrrell	0	2
112	Union	17	499
113	Vance	3	40
114	Wake	114	2,011
115	Warren	2	21
116	Washington	0	20
117	Watauga	1	95
118	Wayne	5	95
119	Wilkes	5	134
120	Wilson	8	107
121	Yadkin	3	54
122	Yancey	0	27

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	Home Mortgage Disclosure Act (HMDA)		
124	Borrower		
125	Race ¹		
126	American Indian or Alaskan Native	8	190
127	Asian	11	255
128	Black or African American	351	6,660
129	Native Hawaiian or other Pacific Islander	2	31
130	White	377	9,620
131	Information Not Provided by Borrower	64	1,629
132	Ethnicity		
133	Hispanic or Latino	36	633
134	Not Hispanic or Latino	710	16,015
135	Information Not Provided by Borrower	64	1,629
136	Sex		
137	Male	310	7,596
138	Female	436	9,053
139	Information Not Provided by Borrower	64	1,628
140	Co-Borrower		
141	Race		
142	American Indian or Alaskan Native	2	86
143	Asian	6	180
144	Black or African American	114	2,403
145	Native Hawaiian or other Pacific Islander	0	17
146	White	198	5,130
147	Information Not Provided by Borrower	31	1,086
148	Ethnicity		
149	Hispanic or Latino	14	403
150	Not Hispanic or Latino	306	7,376
151	Information Not Provided by Borrower	31	1,089
152	Sex		
153	Male	109	2,639
154	Female	211	5,144
155	Information Not Provided by Borrower	31	1,086
156	Hardship		
157	Unemployment	594	15,156
158	Underemployment	121	2,087
159	Divorce	12	247
160	Medical Condition	48	569
161	Death	13	169
162	Other	22	49
163	Current Loan to Value Ratio (LTV)		
164	<100%	78%	78%
165	100%-109%	11%	13%
166	110%-120%	6%	6%
167	>120%	5%	3%
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	73%	71%
170	100%-119%	19%	24%
171	120%-139%	5%	4%
172	140%-159%	3%	1%
173	>=160%	0%	0%
174	Delinquency Status (%)		
175	Current	27%	38%
176	30+	9%	10%
177	60+	11%	8%
178	90+	53%	44%
179	Household Size		
180	1	227	4,840
181	2	220	5,313
182	3	175	3,500
183	4	107	2,740
184	5+	81	1,884

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

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	95	4,452
4	% of Total Number of Applications	31%	49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	72	2,743
7	% of Total Number of Applications	23%	30%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	48	1,866
10	% of Total Number of Applications	16%	20%
11	<i>In Process</i>		
12	Number of Borrowers In Process	92	N/A
13	% of Total Number of Applications	30%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	307	9,153
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	37
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	852	865
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	237	187
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	124,304	111,583
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	7,925	23,805
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	14
29	Median Assistance Amount	16,459	13,877
30	Assistance Characteristics		
31	Assistance Provided to Date	1,397,358	64,475,649
32	Total Lender/Service Assistance Amount	0	0
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	73	102
37	<i>Current</i>		
38	Number	14	1,509
39	%	15%	34%
40	<i>Delinquent (30+)</i>		
41	Number	4	352
42	%	4%	8%
43	<i>Delinquent (60+)</i>		
44	Number	14	251
45	%	15%	6%
46	<i>Delinquent (90+)</i>		
47	Number	63	2,340
48	%	66%	52%

North Carolina				
HFA Performance Data Reporting- Program Performance				
Mortgage Payment Program -MPP1				
			QTD	Cumulative
49	Program Outcomes			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		87	4,188
51	Alternative Outcomes			
52	<i>Foreclosure Sale</i>			
53	Number		9	145
54	%		10.34%	3.46%
55	<i>Cancelled</i>			
56	Number		0	1
57	%		0.00%	0.02%
58	<i>Deed in Lieu</i>			
59	Number		1	15
60	%		1.05%	0.36%
61	<i>Short Sale</i>			
62	Number		8	71
63	%		9.20%	1.70%
64	Program Completion/ Transition			
65	<i>Loan Modification Program</i>			
66	Number		0	1
67	%		0.00%	0.02%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		0	1,004
70	%		0.00%	23.97%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		55	690
73	%		63.22%	16.48%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		14	2,261
82	%		16.19%	53.99%
83	Homeownership Retention²			
84	Six Months Number		N/A	4,103
85	Six Months %		N/A	96%
86	Twelve Months Number		N/A	3,980
87	Twelve Months %		N/A	97%
88	Twenty-four Months Number		N/A	3,807
89	Twenty-four Months %		N/A	99%
90	Unreachable Number		N/A	0
91	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
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	714	13,804
4	% of Total Number of Applications	42%	64%
5	<i>Denied</i>		
6	Number of Borrowers Denied	178	3,598
7	% of Total Number of Applications	11%	17%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	179	3,523
10	% of Total Number of Applications	11%	16%
11	<i>In Process</i>		
12	Number of Borrowers In Process	607	N/A
13	% of Total Number of Applications	36%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1,678	21,532
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	84
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	841	859
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	181	194
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	109,743	108,724
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	20,983	24,316
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	17,890	17,242
30	Assistance Characteristics		
31	Assistance Provided to Date	14,481,713	223,576,446
32	Total Lender/Service Assistance Amount	0	0
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	69	71
37	<i>Current</i>		
38	Number	195	5,389
39	%	27%	39%
40	<i>Delinquent (30+)</i>		
41	Number	71	1,468
42	%	10%	11%
43	<i>Delinquent (60+)</i>		
44	Number	75	1,182
45	%	11%	8%
46	<i>Delinquent (90+)</i>		
47	Number	373	5,765
48	%	52%	42%

North Carolina				
HFA Performance Data Reporting- Program Performance				
Mortgage Payment Program - MPP2				
			QTD	Cumulative
49	Program Outcomes			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1,301	10,312
51	Alternative Outcomes			
52	<i>Foreclosure Sale</i>			
53	Number		13	84
54	%		1.00%	0.81%
55	<i>Cancelled</i>			
56	Number		0	4
57	%		0.00%	0.04%
58	<i>Deed in Lieu</i>			
59	Number		3	9
60	%		0.23%	0.09%
61	<i>Short Sale</i>			
62	Number		27	87
63	%		2.08%	0.84%
64	Program Completion/ Transition			
65	<i>Loan Modification Program</i>			
66	Number		0	0
67	%		0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		296	1,991
70	%		22.75%	19.31%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		118	1,388
73	%		9.07%	13.46%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		844	6,749
82	%		64.87%	65.45%
83	Homeownership Retention²			
84	Six Months Number		N/A	12,409
85	Six Months %		N/A	99%
86	Twelve Months Number		N/A	10,789
87	Twelve Months %		N/A	99%
88	Twenty-four Months Number		N/A	6042
89	Twenty-four Months %		N/A	99%
90	Unreachable Number		N/A	0
91	Unreachable %		N/A	0%
	1. Includes second mortgage settlement			
	2. Borrower still owns home			

North Carolina

HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	23	141
% of Total Number of Applications	32%	47%
<i>Denied</i>		
Number of Borrowers Denied	29	107
% of Total Number of Applications	40%	36%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	9	38
% of Total Number of Applications	12%	13%
<i>In Process</i>		
Number of Borrowers In Process	12	N/A
% of Total Number of Applications	16%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	73	298
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	21	117
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	741	772
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	229	226
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	82,973.00	98,147.00
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23,202.00	23,000.00
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	18,148	4,280
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	23,498	22,405
Assistance Characteristics		
Assistance Provided to Date	488,648	2,834,256
Total Lender/Servicer Assistance Amount	18,148	190,395
Borrowers Receiving Lender/Servicer Match (%)	4%	18%
Median Lender/Servicer Assistance per Borrower	18,148	4,280
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	68	105
<i>Current</i>		
Number	19	52
%	83%	37%
<i>Delinquent (30+)</i>		
Number	1	6
%	4%	4%
<i>Delinquent (60+)</i>		
Number	0	7
%	0%	5%
<i>Delinquent (90+)</i>		
Number	3	76
%	13%	54%

North Carolina

HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	20	134
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0%	0%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0%	0%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0%	0%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0%	0%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0%	0%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0%	0%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	20	134
73	%	100%	100%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0%	0%
83	Homeownership Retention²		
84	Six Months Number	N/A	109
85	Six Months %	N/A	100%
86	Twelve Months Number	N/A	95
87	Twelve Months %	N/A	100%
88	Twenty-four Months Number	N/A	50
89	Twenty-four Months %	N/A	100%
90	Unreachable Number	N/A	0
91	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
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	0%	0%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0%	0%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0%	0%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	0
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	0
24	Median 1st Lien UPB After Program Entry	0	0
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	0
30	Assistance Characteristics		
31	Assistance Provided to Date	0	0
32	Total Lender/Servicer Assistance Amount	0	0
33	Borrowers Receiving Lender/Servicer Match (%)	0%	0%
34	Median Lender/Servicer Assistance per Borrower	0	0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	0
37	<i>Current</i>		
38	Number	0	0
39	%	0%	0%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0%	0%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0%	0%
46	<i>Delinquent (90+)</i>		
47	Number	0	0
48	%	0%	0%
49	Program Outcomes		

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0%	0%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0%	0%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0%	0%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0%	0%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0%	0%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0%	0%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0%	0%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0%	0%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0%	0%
83	Homeownership Retention²		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0%
90	Unreachable Number	N/A	0
91	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

		Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
	Number of Unique Borrowers in Process	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
	Total Number of Unique Applicants	

Program Expenditures

	Total Assistance Provided to Date	Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

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

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

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

Home Mortgage Disclosure Act (HMDA)

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

Hardship

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

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

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

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

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

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

Program Intake/Evaluation

	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHP Programs or Program Components	Number of borrowers participating in other HFA sponsored HHP programs or other HHP program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.

Homeownership Retention¹

Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

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