

First Quarter 2015

In the First Quarter of 2015, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 783 loans for homeowners, bringing the cumulative total of families receiving assistance to 19,060. Assistance payments this quarter totaled \$15 million, bringing the cumulative total to \$306 million. As of March 31, we had committed \$338 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

NCFPF provides foreclosure prevention awareness to North Carolina homeowners through digital and television advertisement, radio public service announcements and interviews, social media, monthly e-blasts to partners (lenders, clerks of court, realtors) and by being a vendor or participating in events throughout the state.

- A new foreclosure prevention ad campaign was launched on February 23, 2015, that focuses on housing counseling resources using radio and digital advertising. The ad is on stations in the Raleigh, Greensboro, Charlotte, Fayetteville, Wilmington and Asheville and will run through May. The radio ads promote a special phone line at the call center: 1-866-484-5375. Funding for the ad campaign was provided by the Attorneys General Settlement.
- Outreach staff were vendors or made presentations at: NC Commerce in Durham; Orange County Career Center in Durham; Career/Transition Fair in Durham (over 150 in attendance); Stand Down America Legion in Jacksonville (over 350 in attendance); Resource Fair at NC National Guard Building in Raleigh (150 in attendance); Rapid Response for Greene Resources at Durham Tech (50 in attendance); Social Workers Ethics Conference in Raleigh (over 300 in attendance); Southeastern Employment & Training Association in Greensboro (estimated 500 in attendance); Employee Assistance Professional Association Conference in Winston-Salem (over 200 in attendance).
- Outreach to veterans included: Keynote Speaker at Wounded Warrior Battalion-East Luncheon at Camp Lejeune (40 people in attendance); Veteran Resource Fair at Coastal Carolina Community College in Jacksonville (over 200 in attendance); Veteran Resource Fair at Central Carolina Community College in Sanford (over 50 in attendance); Yellow Ribbon Pre-Development in Charlotte (over 400 in attendance); Wounded Warrior Battalion (WWBN-E) Spring Fling Resource Fair at Camp Lejeune (over 400 in attendance); Wake Tech Veteran's Resource Fair in Raleigh (75 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: January 2015

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	783	19,060
3	Number of Unique Borrowers Denied Assistance	206	5,363
4	Number of Unique Borrowers Withdrawn from Program	190	3,773
5	Number of Unique Borrowers in Process	591	N/A
6	Total Number of Unique Borrower Applicants	1,770	28,787
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	14,990,568	305,876,919
9	Total Spent on Administrative Support, Outreach, and Counseling	1,490,349	52,413,068
10	Borrower Income (\$)		
11	Above \$90,000	1%	1%
12	\$70,000- \$89,000	3%	2%
13	\$50,000- \$69,000	8%	9%
14	Below \$50,000	88%	88%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	3%	3%
17	110%- 119%	2%	1%
18	100%- 109%	2%	2%
19	90%- 99%	3%	3%
20	80%- 89%	2%	4%
21	Below 80%	88%	87%
22	Geographic Breakdown (by county)		
23	Alamance	7	290
24	Alexander	3	79
25	Alleghany	0	30
26	Anson	0	26
27	Ashe	2	94
28	Avery	1	58
29	Beaufort	2	62
30	Bertie	0	35
31	Bladen	0	37
32	Brunswick	10	170
33	Buncombe	15	339
34	Burke	8	208
35	Cabarrus	19	509
36	Caldwell	5	228
37	Camden	0	26
38	Carteret	4	48
39	Caswell	0	43
40	Catawba	22	492
41	Chatham	2	89
42	Cherokee	2	42
43	Chowan	2	24
44	Clay	0	19
45	Cleveland	8	224
46	Columbus	1	56
47	Craven	4	98
48	Cumberland	17	369
49	Currituck	0	35
50	Dare	2	78
51	Davidson	5	281
52	Davie	1	70
53	Duplin	2	46
54	Durham	42	728
55	Edgecombe	15	117
56	Forsyth	25	889
57	Franklin	7	143
58	Gaston	14	485
59	Gates	3	19
60	Graham	1	22
61	Granville	2	91
62	Greene	0	14
63	Guilford	49	1,319
64	Halifax	5	92

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
65	Harnett	10	187
66	Haywood	2	85
67	Henderson	3	124
68	Hertford	1	38
69	Hoke	6	70
70	Hyde	0	1
71	Iredell	10	342
72	Jackson	1	23
73	Johnston	17	430
74	Jones	0	7
75	Lee	7	89
76	Lenoir	1	51
77	Lincoln	1	201
78	Macon	3	65
79	Madison	1	27
80	Martin	0	19
81	McDowell	0	53
82	Mecklenburg	139	2,958
83	Mitchell	2	35
84	Montgomery	2	17
85	Moore	3	58
86	Nash	7	191
87	New Hanover	15	293
88	Northampton	1	32
89	Onslow	12	129
90	Orange	8	138
91	Pamlico	1	9
92	Pasquotank	6	90
93	Pender	5	97
94	Perquimans	2	28
95	Person	2	70
96	Pitt	10	203
97	Polk	3	31
98	Randolph	11	283
99	Richmond	2	35
100	Robeson	3	126
101	Rockingham	5	137
102	Rowan	8	289
103	Rutherford	5	181
104	Sampson	3	53
105	Scotland	1	47
106	Stanly	2	99
107	Stokes	7	101
108	Surry	1	107
109	Swain	0	16
110	Transylvania	1	20
111	Tyrrell	2	4
112	Union	14	513
113	Vance	2	42
114	Wake	101	2,112
115	Warren	1	22
116	Washington	0	20
117	Watauga	3	98
118	Wayne	4	99
119	Wilkes	5	139
120	Wilson	11	118
121	Yadkin	1	55
122	Yancey	2	29

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	Home Mortgage Disclosure Act (HMDA)		
124	Borrower		
125	Race		
126	American Indian or Alaskan Native	7	197
127	Asian	6	261
128	Black or African American	343	7,003
129	Native Hawaiian or other Pacific Islander	2	33
130	White	366	9,986
131	Information Not Provided by Borrower	63	1,692
132	Ethnicity		
133	Hispanic or Latino	46	679
134	Not Hispanic or Latino	673	16,688
135	Information Not Provided by Borrower	64	1,693
136	Sex		
137	Male	304	7,900
138	Female	416	9,469
139	Information Not Provided by Borrower	63	1,691
140	Co-Borrower		
141	Race		
142	American Indian or Alaskan Native	4	90
143	Asian	6	186
144	Black or African American	105	2,508
145	Native Hawaiian or other Pacific Islander	1	18
146	White	184	5,314
147	Information Not Provided by Borrower	35	1,121
148	Ethnicity		
149	Hispanic or Latino	28	431
150	Not Hispanic or Latino	272	7,648
151	Information Not Provided by Borrower	35	1,125
152	Sex		
153	Male	100	2,739
154	Female	200	5,344
155	Information Not Provided by Borrower	35	1,121
156	Hardship		
157	Unemployment	536	15,692
158	Underemployment	156	2,243
159	Divorce	21	268
160	Medical Condition	42	611
161	Death	13	182
162	Other	15	64
163	Current Loan to Value Ratio (LTV)		
164	<100%	72%	77%
165	100%-109%	12%	13%
166	110%-120%	4%	7%
167	>120%	12%	3%
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	65%	70%
170	100%-119%	19%	24%
171	120%-139%	9%	4%
172	140%-159%	3%	1%
173	>=160%	4%	1%
174	Delinquency Status (%)		
175	Current	29%	37%
176	30+	7%	10%
177	60+	6%	8%
178	90+	58%	45%
179	Household Size		
180	1	233	5,073
181	2	193	5,506
182	3	141	3,641
183	4	127	2,867
184	5+	89	1,973

1. LINES 3-6: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 53 denied and 45 withdrawn cases were reconsidered.
2. LINES 126-131 & 142-147: For Race Borrower may select more than one designation.
3. LINE 151: Will not sum quarter-to-quarter because cumulative increased by 1 to account for a borrower that left ethnicity question blank.

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	90	4,542
4	% of Total Number of Applications	23%	48%
5	<i>Denied</i>		
6	Number of Borrowers Denied	76	2,817
7	% of Total Number of Applications	20%	30%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	41	1,907
10	% of Total Number of Applications	10%	20%
11	<i>In Process</i>		
12	Number of Borrowers In Process	181	N/A
13	% of Total Number of Applications	47%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	388	9,447
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	843	865
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	184	187
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	107,254	111,488
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	19,905	23,798
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	14
29	Median Assistance Amount	16,201	13,902
30	Assistance Characteristics		
31	Assistance Provided to Date	1,437,654	65,913,303
32	Total Lender/Servicer Assistance Amount	0	0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	75	101
37	<i>Current</i>		
38	Number	22	1,531
39	%	24%	34%
40	<i>Delinquent (30+)</i>		
41	Number	4	356
42	%	4%	8%
43	<i>Delinquent (60+)</i>		
44	Number	5	256
45	%	6%	5%
46	<i>Delinquent (90+)</i>		
47	Number	59	2,399
48	%	66%	53%

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)		54	4,242
51	Alternative Outcomes			
52	<i>Foreclosure Sale</i>			
53	Number		26	171
54	%		48.15%	4.03%
55	<i>Cancelled</i>			
56	Number		0	1
57	%		0.00%	0.02%
58	<i>Deed in Lieu</i>			
59	Number		2	17
60	%		3.70%	0.40%
61	<i>Short Sale</i>			
62	Number		7	78
63	%		12.96%	1.84%
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%	23.67%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		19	709
73	%		35.19%	16.71%
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	2,261
82	%		0.00%	53.30%
83	Homeownership Retention			
84	Six Months Number		N/A	4,144
85	Six Months %		N/A	95%
86	Twelve Months Number		N/A	4,031
87	Twelve Months %		N/A	96%
88	Twenty-four Months Number		N/A	3,853
89	Twenty-four Months %		N/A	99%
90	Unreachable Number		N/A	0
91	Unreachable %		N/A	0%
<p>1. LINES 6-15: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 2 denied cases were reconsidered.</p> <p>2. LINES 84-91: Borrower still owns home</p>				

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	691	14,495
4	% of Total Number of Applications	49%	65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	137	3,732
7	% of Total Number of Applications	10%	17%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	173	3,695
10	% of Total Number of Applications	12%	16%
11	<i>In Process</i>		
12	Number of Borrowers In Process	405	N/A
13	% of Total Number of Applications	29%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1,406	22,327
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	91
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	815	856
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	193	194
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	104,847	108,575
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	23,749	24,243
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	18,134	17,141
30	Assistance Characteristics		
31	Assistance Provided to Date	13,313,648	236,890,094
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	71
37	<i>Current</i>		
38	Number	200	5,597
39	%	29%	39%
40	<i>Delinquent (30+)</i>		
41	Number	53	1,517
42	%	8%	10%
43	<i>Delinquent (60+)</i>		
44	Number	38	1,220
45	%	5%	8%
46	<i>Delinquent (90+)</i>		
47	Number	400	6,161
48	%	58%	43%

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)		942	11,254
51	Alternative Outcomes			
52	<i>Foreclosure Sale</i>			
53	Number		46	130
54	%		4.88%	1.16%
55	<i>Cancelled</i>			
56	Number		0	4
57	%		0.00%	0.04%
58	<i>Deed in Lieu</i>			
59	Number		1	10
60	%		0.11%	0.09%
61	<i>Short Sale</i>			
62	Number		13	100
63	%		1.38%	0.89%
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		304	2,295
70	%		32.27%	20.39%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		121	1,509
73	%		12.85%	13.41%
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		457	7,206
82	%		48.51%	64.02%
83	Homeownership Retention²			
84	Six Months Number		N/A	12,950
85	Six Months %		N/A	98%
86	Twelve Months Number		N/A	11,725
87	Twelve Months %		N/A	99%
88	Twenty-four Months Number		N/A	7,228
89	Twenty-four Months %		N/A	99%
90	Unreachable Number		N/A	0
91	Unreachable %		N/A	0%
<p>1. LINES 84-91: Borrower still owns home</p> <p>2. LINES 6-15: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 3 denied and 1 withdrawn cases were reconsidered.</p>				

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	9	150
4	% of Total Number of Applications	27%	47%
5	<i>Denied</i>		
6	Number of Borrowers Denied	14	121
7	% of Total Number of Applications	43%	38%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	40
10	% of Total Number of Applications	6%	13%
11	<i>In Process</i>		
12	Number of Borrowers In Process	8	N/A
13	% of Total Number of Applications	24%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	33	319
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	124
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	831	772
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	360	228
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	101,716	98,537
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	27,684	23,362
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness ¹	2,779	4,159
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	27,186	23,019
30	Assistance Characteristics		
31	Assistance Provided to Date	233,511	3,067,767
32	Total Lender/Servicer Assistance Amount	14,318	204,713
33	Borrowers Receiving Lender/Servicer Match (%)	33%	19%
34	Median Lender/Servicer Assistance per Borrower	2,779	4,159
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	105	105
37	<i>Current</i>		
38	Number	7	59
39	%	78%	39%
40	<i>Delinquent (30+)</i>		
41	Number	0	6
42	%	0%	4%
43	<i>Delinquent (60+)</i>		
44	Number	0	7
45	%	0%	5%
46	<i>Delinquent (90+)</i>		
47	Number	2	78
48	%	22%	52%

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)	12	146
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	1	1
54	%	8.33%	0.68%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
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	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	11	145
73	%	91.67%	99.32%
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	%	0.00%	0.00%
83	Homeownership Retention²		
84	Six Months Number	N/A	118
85	Six Months %	N/A	99%
86	Twelve Months Number	N/A	100
87	Twelve Months %	N/A	99%
88	Twenty-four Months Number	N/A	60
89	Twenty-four Months %	N/A	98%
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	1	1
4	% of Total Number of Applications	12%	12%
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	7	N/A
13	% of Total Number of Applications	88%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	8	8
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	889	889
20	Median 1st Lien Housing Payment After Assistance	697	697
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	110,277	110,277
24	Median 1st Lien UPB After Program Entry	99,000	99,000
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	11,277	11,277
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	5,755	5,755
30	Assistance Characteristics		
31	Assistance Provided to Date	5,755	5,755
32	Total Lender/Service Assistance Amount	5,522	5,522
33	Borrowers Receiving Lender/Service Match (%)	100%	100%
34	Median Lender/Service Assistance per Borrower	5,522	5,522
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	145	145
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	1	1
48	%	100%	100%
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)	1	1
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	1	1
82	%	100%	100%
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

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

Program Expenditures

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

Borrower Income

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

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

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

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

Hardship

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

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage 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 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who 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 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 applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who 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 (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
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Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number 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.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent 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.
%	Number of borrowers 90+ days delinquent 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 no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers that had a foreclosure sale after program assistance ended.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers that had a deed-in-lieu after program assistance ended.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers that had a short sale after program assistance ended.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who regained employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers whose loan was reinstated/brought current and/or paid off their HHF assistance loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the desired outcome of the program .

%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.

HFA Performance Data Reporting - Program Notes

Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.