

First Quarter 2016

In the First Quarter of 2016, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 563 loans for homeowners, bringing the cumulative total of families receiving assistance to 21,663. Assistance payments totaled \$22 million, bringing the cumulative total to \$372 million. As of March 31, we had committed \$398 million in assistance to homeowners.

- Outreach staff presented NCFPF information at numerous Veteran's events. A Tri-County Veteran's Stand Down event was held in Sanford. Veteran's Resource Fairs were held at Goodwill Industries in Winston-Salem and Coastal Carolina Community College in Jacksonville. Information was disseminated to approximately 570 veterans at these three events.
- Outreach staff presented at 3 separate Rapid Response meetings for Xerox Corporation, reaching approximately 175 employees. A Rapid Response event was held at Flextronics, an electronic manufacturer, with approximately 350 affected employees in attendance.
- NCFPF staff distributed information at the Clerk of Courts training event attended by clerks from across the state. NCFPF staff has also attended numerous job fairs in different cities.
- We launched a statewide digital marketing campaign in mid-March that uses text and display Google Adwords, behavioral marketing and re-targeting banner ads and 30-second commercials on YouTube. By re-using existing ads and commercials, collateral costs were kept low, allowing more investment in placement of the ads. Initial results of the campaign have been positive, with hits to the mobile and desktop websites increasing 100 percent.



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: April 2016

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	563	21,663
3	Number of Unique Borrowers Denied Assistance	294	6,000
4	Number of Unique Borrowers Withdrawn from Program	204	4,211
5	Number of Unique Borrowers in Process	636	N/A
6	Total Number of Unique Borrower Applicants	1,697	32,510
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$22,040,829	\$372,764,417
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,382,757	\$61,160,498
10	Borrower Income (\$)		
11	Above \$90,000	1.42%	1.13%
12	\$70,000- \$89,000	4.09%	2.81%
13	\$50,000- \$69,000	9.95%	8.72%
14	Below \$50,000	84.54%	87.34%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	3.91%	3.06%
17	110%- 119%	1.78%	1.45%
18	100%- 109%	3.02%	2.16%
19	90%- 99%	3.73%	2.80%
20	80%- 89%	3.37%	3.81%
21	Below 80%	84.19%	86.72%
22	Geographic Breakdown (by county)		
23	Alamance	7	317
24	Alexander	4	90
25	Alleghany	0	33
26	Anson	1	31
27	Ashe	0	99
28	Avery	0	60
29	Beaufort	0	63
30	Bertie	0	39
31	Bladen	1	43
32	Brunswick	3	191
33	Buncombe	9	367
34	Burke	7	234
35	Cabarrus	16	580
36	Caldwell	4	259
37	Camden	0	29
38	Carteret	2	58
39	Caswell	1	48
40	Catawba	12	541
41	Chatham	4	103
42	Cherokee	0	44
43	Chowan	1	27
44	Clay	0	21
45	Cleveland	9	255
46	Columbus	3	69
47	Craven	4	110
48	Cumberland	19	454
49	Currituck	3	46
50	Dare	3	90
51	Davidson	2	305
52	Davie	0	78
53	Duplin	1	49
54	Durham	20	819
55	Edgecombe	4	137
56	Forsyth	21	983
57	Franklin	7	160
58	Gaston	13	539

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	2	25
60	Graham	1	25
61	Granville	1	109
62	Greene	0	15
63	Guilford	30	1485
64	Halifax	2	104

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Harnett	10	220
66	Haywood	1	92
67	Henderson	4	146
68	Hertford	0	42
69	Hoke	3	99
70	Hyde	1	6
71	Iredell	8	377
72	Jackson	0	26
73	Johnston	19	501
74	Jones	1	8
75	Lee	4	111
76	Lenoir	2	59
77	Lincoln	5	212
78	Macon	3	74
79	Madison	0	29
80	Martin	1	20
81	McDowell	1	62
82	Mecklenburg	73	3341
83	Mitchell	1	37
84	Montgomery	1	19
85	Moore	2	69
86	Nash	7	216
87	New Hanover	14	365
88	Northampton	0	33
89	Onslow	14	183
90	Orange	8	158
91	Pamlico	0	11
92	Pasquotank	4	105
93	Pender	2	114
94	Perquimans	1	33
95	Person	1	73
96	Pitt	4	230
97	Polk	2	37
98	Randolph	9	327
99	Richmond	0	36
100	Robeson	5	149
101	Rockingham	3	151
102	Rowan	4	309
103	Rutherford	8	207
104	Sampson	4	63
105	Scotland	2	54
106	Stanly	1	104
107	Stokes	2	108
108	Surry	1	113
109	Swain	1	20
110	Transylvania	1	22
111	Tyrrell	1	5
112	Union	13	568
113	Vance	3	50
114	Wake	70	2472
115	Warren	2	29
116	Washington	2	22
117	Watauga	2	103
118	Wayne	3	118
119	Wilkes	3	158
120	Wilson	8	141
121	Yadkin	1	62
122	Yancey	0	30

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	Home Mortgage Disclosure Act (HMDA)		
124	<i>Borrower</i>		
125	Race		
126	American Indian or Alaskan Native	8	234
127	Asian	7	289
128	Black or African American	222	8,089
129	Native Hawaiian or other Pacific Islander	1	37
130	White	258	11,200
131	Information Not Provided by Borrower	67	1,936
132	Ethnicity		
133	Hispanic or Latino	96	890
134	Not Hispanic or Latino	459	18,924
135	Information Not Provided by Borrower	8	1,849
136	Sex		
137	Male	206	8,894
138	Female	290	10,834
139	Information Not Provided by Borrower	67	1,935
140	<i>Co-Borrower</i>		
141	Race		
142	American Indian or Alaskan Native	4	102
143	Asian	6	208
144	Black or African American	68	2,854
145	Native Hawaiian or other Pacific Islander	0	19
146	White	106	5,897
147	Information Not Provided by Borrower	37	1,276
148	Ethnicity		
149	Hispanic or Latino	43	536
150	Not Hispanic or Latino	165	8,543
151	Information Not Provided by Borrower	12	1,239
152	Sex		
153	Male	68	3,060
154	Female	115	5,982
155	Information Not Provided by Borrower	37	1,276
156	Hardship		
157	Unemployment	346	17,333
158	Underemployment	85	2,683
159	Divorce	42	406
160	Medical Condition	39	808
161	Death	33	287
162	Other	18	146
163	Current Loan to Value Ratio (LTV)		
164	<100%	70.24%	76.86%
165	100%-109%	10.71%	12.60%
166	110%-120%	4.76%	6.41%
167	>120%	14.29%	4.13%
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	69.05%	70.04%
170	100%-119%	16.67%	23.71%
171	120%-139%	8.33%	4.56%
172	140%-159%	3.57%	0.85%
173	>=160%	2.38%	0.84%
174	Delinquency Status (%)		
175	Current	26.19%	36.21%
176	30+	4.78%	9.49%
177	60+	0.82%	7.20%
178	90+	68.21%	47.10%
179	Household Size		
180	1	189	5,820

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
181	2	139	6,202
182	3	98	4,126
183	4	81	3,278
184	5+	56	2,237

Line 1: 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 43 denied and 52 withdrawn cases were reconsidered.

Line 2 - This does not include 422 number of borrowers receiving assistance under the Hardest Hit Fund Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 22,085.

Lines 126-131 & 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

Lines 151: The cumulative total for Ethnicity, Information Not Provided by Borrower, was increased by 3 this quarter as a correction to prior quarter amounts. Therefore, this amount will not sum in a quarter-over-quarter fashion.

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	350	6,143
4	% of Total Number of Applications	30.78%	49.93%
5	<i>Denied</i>		
6	Number of Borrowers Denied	204	3,458
7	% of Total Number of Applications	17.94%	28.11%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	124	2,243
10	% of Total Number of Applications	10.91%	18.23%
11	<i>In Process</i>		
12	Number of Borrowers In Process	459	N/A
13	% of Total Number of Applications	40.37%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1,137	12,303
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	59
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	896	868
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	200	189
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	117,693	112,508
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	26,959	23,932
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	21,041	15,164
30	Assistance Characteristics		
31	Assistance Provided to Date	\$6,096,457	\$87,858,647
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	98	93
37	<i>Current</i>		
38	Number	65	1,894
39	%	18.57%	30.83%
40	<i>Delinquent (30+)</i>		
41	Number	18	477
42	%	5.14%	7.76%
43	<i>Delinquent (60+)</i>		
44	Number	3	318
45	%	0.86%	5.18%
46	<i>Delinquent (90+)</i>		
47	Number	264	3,454
48	%	75.43%	56.23%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	189	4894
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	1	55
54	%	0.53%	1.12%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.18%
61	<i>Short Sale</i>		
62	Number	2	37
63	%	1.06%	0.76%
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	8	1,072
70	%	4.23%	21.90%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	54	1,085
73	%	28.57%	22.17%
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	124	2,634
82	%	65.61%	53.83%
83	Homeownership Retention		
84	Six Months Number	N/A	5,282
85	Six Months %	N/A	98.16%
86	Twelve Months Number	N/A	4,444
87	Twelve Months %	N/A	97.86%
88	Twenty-four Months Number	N/A	4,085
89	Twenty-four Months %	N/A	97.75%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Lines 6,9: 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 0 denied and 3 withdrawn cases were reconsidered.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</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	156	15,382
4	% of Total Number of Applications	37.50%	65.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	49	3,912
7	% of Total Number of Applications	11.78%	16.70%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	114	4,039
10	% of Total Number of Applications	27.40%	17.24%
11	<i>In Process</i>		
12	Number of Borrowers In Process	97	N/A
13	% of Total Number of Applications	23.32%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	416	23,430
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	34	151
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	839	857
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	144	194
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	120,173	108,801
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	17,039	24,017
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	17
29	Median Assistance Amount	19,286	16,870
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,033,317	\$267,525,760
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	99	72
37	<i>Current</i>		
38	Number	47	5,885
39	%	30.13%	38.26%
40	<i>Delinquent (30+)</i>		
41	Number	6	1,582
42	%	3.85%	10.28%
43	<i>Delinquent (60+)</i>		
44	Number	1	1,250
45	%	0.64%	8.13%
46	<i>Delinquent (90+)</i>		
47	Number	102	6,665
48	%	65.38%	43.33%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	537	14040
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	8	42
54	%	1.49%	0.30%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.04%
61	<i>Short Sale</i>		
62	Number	4	72
63	%	0.74%	0.51%
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	115	3,058
70	%	21.42%	21.78%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	53	1,811
73	%	9.87%	12.90%
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	357	9,047
82	%	66.48%	64.44%
83	Homeownership Retention		
84	Six Months Number	N/A	15,005
85	Six Months %	N/A	99.30%
86	Twelve Months Number	N/A	14,400
87	Twelve Months %	N/A	99.35%
88	Twenty-four Months Number	N/A	11,727
89	Twenty-four Months %	N/A	99.59%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

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	4	179
4	% of Total Number of Applications	26.67%	46.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	149
7	% of Total Number of Applications	20.00%	39.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	49
10	% of Total Number of Applications	20.00%	12.83%
11	<i>In Process</i>		
12	Number of Borrowers In Process	5	N/A
13	% of Total Number of Applications	33.33%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	15	382
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	154
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	954	770
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	106	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	150,134	94,017
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	24,375	23,374
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	22,244	22,867
30	Assistance Characteristics		
31	Assistance Provided to Date	\$83,694	\$3,698,364
32	Total Lender/Servicer Assistance Amount	\$0	\$204,713
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	16.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$4,159
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	135	99
37	<i>Current</i>		
38	Number	3	81
39	%	75.00%	45.25%
40	<i>Delinquent (30+)</i>		
41	Number	1	9
42	%	25.00%	5.03%
43	<i>Delinquent (60+)</i>		
44	Number	0	7
45	%	0.00%	3.91%
46	<i>Delinquent (90+)</i>		
47	Number	0	82
48	%	0.00%	45.81%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	10	176
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
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	10	176
73	%	100.00%	100.00%
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 Retention		
84	Six Months Number	N/A	169
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	150
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	100
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

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	27
4	% of Total Number of Applications	0.00%	93.10%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	2
10	% of Total Number of Applications	100.00%	6.90%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1	29
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	1007
20	Median 1st Lien Housing Payment After Assistance	0	726
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	143,301
24	Median 1st Lien UPB After Program Entry	0	99,000
25	Median 2nd Lien UPB Before Program Entry	0	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	41,862
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	18,734
30	Assistance Characteristics		
31	Assistance Provided to Date	\$0	\$560,809
32	Total Lender/Servicer Assistance Amount	\$0	\$603,604
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$20,742
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	62
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	0	27
48	%	0.00%	100.00%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	27
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
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	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0.00%	0.00%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	2	27
82	%	100.00%	100.00%
83	Homeownership Retention		
84	Six Months Number	N/A	20
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	1
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	97	145
4	% of Total Number of Applications	25.94%	21.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	135	314
7	% of Total Number of Applications	36.10%	47.36%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	23	85
10	% of Total Number of Applications	6.15%	12.82%
11	<i>In Process</i>		
12	Number of Borrowers In Process	119	N/A
13	% of Total Number of Applications	31.82%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	374	663
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	41	55
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	642	665
20	Median 1st Lien Housing Payment After Assistance	118	160
21	Median 2nd Lien Housing Payment Before Assistance	38	55
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	62,701	75,213
24	Median 1st Lien UPB After Program Entry	13,170	23,573
25	Median 2nd Lien UPB Before Program Entry	12,696	15,524
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50,000	50,000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,497,361	\$6,790,837
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	127	113
37	<i>Current</i>		
38	Number	44	61
39	%	45.36%	42.07%
40	<i>Delinquent (30+)</i>		
41	Number	4	9
42	%	4.12%	6.21%
43	<i>Delinquent (60+)</i>		
44	Number	1	1
45	%	1.03%	0.69%
46	<i>Delinquent (90+)</i>		
47	Number	48	74
48	%	49.49%	51.03%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	77	87
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
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	77	87
67	%	100.00%	100.00%
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	%	0.00%	0.00%
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 Retention		
84	Six Months Number	N/A	10
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 6,9: 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 and 0 withdrawn cases were reconsidered.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	422	422
4	% of Total Number of Submissions	42.58%	39.55%
5	<i>Denied</i>		
6	Number of Borrowers Denied	25	25
7	% of Total Number of Submissions	2.52%	2.34%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	109	185
10	% of Total Number of Submissions	11.00%	17.34%
11	<i>In Process</i>		
12	Number of Borrowers In Process	435	N/A
13	% of Total Number of Submissions	43.90%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	991	1067
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	123,250	123,250
20	Median Credit Score	695	695
21	Median DTI	38	38
22	Assistance Characteristics		
23	Assistance Provided to Date	\$6,330,000	\$6,330,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	6.16%	6.16%
28	\$50,000- \$69,000	38.86%	38.86%
29	Below \$50,000	54.98%	54.98%
30	Borrower Income as Percent of Area Median Income (AMI)		
31	Above 120%	1.42%	1.42%
32	110%- 119%	3.79%	3.79%
33	100%- 109%	6.40%	6.40%
34	90%- 99%	12.32%	12.32%
35	80%- 89%	14.22%	14.22%
36	Below 80%	61.85%	61.85%
37	Home Mortgage Disclosure Act (HMDA)		

North Carolina				
HFA Performance Data Reporting- Program Performance				
Down Payment Assistance				
			QTD	Cumulative
38	Borrower			
39	Race			
40	American Indian or Alaskan Native		0	0
41	Asian		20	20
42	Black or African American		119	119
43	Native Hawaiian or other Pacific Islander		1	1
44	White		282	282
45	Information not provided by borrower		0	0
46	Ethnicity			
47	Hispanic or Latino		0	0
48	Not Hispanic or Latino		0	0
49	Information not provided by borrower		422	422
50	Sex			
51	Male		0	0
52	Female		0	0
53	Information not provided by borrower		422	422
54	Co-Borrower			
55	Race			
56	American Indian or Alaskan Native		1	1
57	Asian		3	3
58	Black or African American		6	6
59	Native Hawaiian or other Pacific Islander		0	0
60	White		44	44
61	Information not provided by borrower		1	1
62	Ethnicity			
63	Hispanic or Latino		0	0
64	Not Hispanic or Latino		0	0
65	Information not provided by borrower		55	55
66	Sex			
67	Male		0	0
68	Female		0	0
69	Information not provided by borrower		55	55
70	Geographic Breakdown (by Targeted Area)			
71	Cabarrus		33	33
72	Cumberland		24	24
73	Guilford		118	118
74	Johnston		37	37
75	Mecklenburg		210	210
76	Homeownership Retention			
77	Six Months Number		N/A	0
78	Six Months %		N/A	0.00%
79	Twelve Months Number		N/A	0
80	Twelve Months %		N/A	0.00%
81	Twenty-four Months Number		N/A	0
82	Twenty-four Months %		N/A	0.00%
83	Unreachable Number		N/A	0
84	Unreachable %		N/A	0.00%

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. This number does not include borrowers receiving Down Payment Assistance.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn. This number does not include borrowers denied for Down Payment Assistance.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only. This number does not include
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). This number does not include unique applicants for Down

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
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 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

Approved	
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.
Denied	
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.
Withdrawn	
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.
In Process	
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 applied for the specific program.
Total	
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.

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). May include borrowers who had previously applied for other HHF programs.
<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 transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	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 transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	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 transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	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 transitioned out of the program due to regaining 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 who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage 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 <i>as the desired outcome of the program</i> .
%	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.
Deed-in-Lieu	
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.
Other - Borrower Still Owns Home	
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.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

Funded	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
Denied	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
Withdrawn	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
In Process	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics

Loan Characteristics at Origination	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.

Borrower Income

All Categories	Total annual gross income in dollars for all borrowers on the loan.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
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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.

Geographic Breakdown (by Targeted Area)	
All Categories	Number of aggregate borrowers assisted in each county listed.

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.

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 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.
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program (PRRLE)	Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners.
Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.