

Second Quarter 2016

In the Second Quarter of 2016, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 637 loans for homeowners, bringing the cumulative total of families receiving assistance to 22,300. Assistance payments totaled \$22 million, bringing the cumulative total to \$394 million. As of June 30, we had committed \$398 million in assistance to homeowners.

- NCHFA was awarded \$145,709,333 from Round 5 Phase 2
- Outreach staff presented NCFPF information at numerous Veteran's events.
 - The Community College Student Veterans Association hosted several events for veterans at various campuses. Foreclosure prevention flyers were distributed and are now available at each location.
 - Several hundred homeowners were reached through Veterans Community Resource Fairs held in areas across NC.
 - Wounded Warrior Spring Fling & Resource Fair reached over 300 Marines and their families.
- Outreach staff presented at 2 Rapid Response events. Over 400 workers, facing layoffs from Flextronics and EDM, attended these events.
- NCHFA staff held a training class for our housing counselor partners, from across the state, focusing on Principal Reduction Recast/Lien Extinguishment (PRRLE).
- Numerous resource fairs were attended by NCFPF staff, which reached over 1,500 possible homeowners.
- 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: July 2016

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	637	22,300
3	Number of Unique Borrowers Denied Assistance	202	6,153
4	Number of Unique Borrowers Withdrawn from Program	142	4,312
5	Number of Unique Borrowers in Process	535	N/A
6	Total Number of Unique Borrower Applicants	1,516	33,300
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$22,113,139	\$394,877,556
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,176,844	\$62,337,342
10	Borrower Income (\$)		
11	Above \$90,000	1.88%	1.15%
12	\$70,000- \$89,000	2.67%	2.81%
13	\$50,000- \$69,000	9.89%	8.75%
14	Below \$50,000	85.56%	87.29%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	4.60%	3.10%
17	110%- 119%	1.90%	1.46%
18	100%- 109%	3.33%	2.20%
19	90%- 99%	2.38%	2.79%
20	80%- 89%	3.33%	3.79%
21	Below 80%	84.46%	86.66%
22	Geographic Breakdown (by county)		
23	Alamance	6	323
24	Alexander	2	92
25	Alleghany	0	33
26	Anson	0	31
27	Ashe	1	100
28	Avery	0	60
29	Beaufort	3	66
30	Bertie	0	39
31	Bladen	3	46
32	Brunswick	3	194
33	Buncombe	10	377
34	Burke	6	240
35	Cabarrus	20	600
36	Caldwell	6	265
37	Camden	0	29
38	Carteret	2	60
39	Caswell	1	49
40	Catawba	9	550
41	Chatham	4	107
42	Cherokee	2	46
43	Chowan	1	28
44	Clay	2	23
45	Cleveland	6	261
46	Columbus	3	72
47	Craven	3	113
48	Cumberland	31	485
49	Currituck	2	48
50	Dare	2	92
51	Davidson	9	314
52	Davie	1	79
53	Duplin	1	50
54	Durham	21	840
55	Edgecombe	6	143
56	Forsyth	17	1,000
57	Franklin	3	163
58	Gaston	12	551

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	1	26
60	Graham	0	25
61	Granville	9	118
62	Greene	0	15
63	Guilford	35	1,520
64	Halifax	4	108

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Harnett	8	228
66	Haywood	3	95
67	Henderson	4	150
68	Hertford	2	44
69	Hoke	4	103
70	Hyde	0	6
71	Iredell	14	391
72	Jackson	0	26
73	Johnston	12	513
74	Jones	0	8
75	Lee	4	115
76	Lenoir	3	62
77	Lincoln	3	215
78	Macon	4	78
79	Madison	0	29
80	Martin	0	20
81	McDowell	4	66
82	Mecklenburg	103	3,444
83	Mitchell	2	39
84	Montgomery	1	20
85	Moore	8	77
86	Nash	1	217
87	New Hanover	6	371
88	Northampton	0	33
89	Onslow	17	200
90	Orange	2	160
91	Pamlico	0	11
92	Pasquotank	12	117
93	Pender	2	116
94	Perquimans	1	34
95	Person	2	75
96	Pitt	11	241
97	Polk	0	37
98	Randolph	5	332
99	Richmond	1	37
100	Robeson	4	153
101	Rockingham	5	156
102	Rowan	8	317
103	Rutherford	6	213
104	Sampson	2	65
105	Scotland	0	54
106	Stanly	1	105
107	Stokes	1	109
108	Surry	2	115
109	Swain	1	21
110	Transylvania	0	22
111	Tyrrell	0	5
112	Union	15	583
113	Vance	5	55
114	Wake	82	2,554
115	Warren	0	29
116	Washington	1	23
117	Watauga	0	103
118	Wayne	3	121
119	Wilkes	5	163
120	Wilson	7	148
121	Yadkin	2	64
122	Yancey	1	31

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	9	243
127	Asian	6	295
128	Black or African American	254	8,343
129	Native Hawaiian or other Pacific Islander	1	38
130	White	281	11,481
131	Information Not Provided by Borrower	90	2,026
132	Ethnicity		
133	Hispanic or Latino	109	999
134	Not Hispanic or Latino	506	19,430
135	Information Not Provided by Borrower	22	1,871
136	Sex		
137	Male	226	9,120
138	Female	321	11,155
139	Information Not Provided by Borrower	90	2,025
140	<i>Co-Borrower</i>		
141	Race		
142	American Indian or Alaskan Native	1	103
143	Asian	3	211
144	Black or African American	70	2,924
145	Native Hawaiian or other Pacific Islander	0	19
146	White	115	6,012
147	Information Not Provided by Borrower	41	1,317
148	Ethnicity		
149	Hispanic or Latino	54	590
150	Not Hispanic or Latino	169	8,712
151	Information Not Provided by Borrower	7	1,246
152	Sex		
153	Male	63	3,123
154	Female	126	6,108
155	Information Not Provided by Borrower	41	1,317
156	Hardship		
157	Unemployment	379	17,712
158	Underemployment	92	2,775
159	Divorce	47	453
160	Medical Condition	47	855
161	Death	40	327
162	Other	32	178
163	Current Loan to Value Ratio (LTV)		
164	<100%	70.43%	76.76%
165	100%-109%	7.83%	12.52%
166	110%-120%	7.83%	6.43%
167	>120%	13.91%	4.29%
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	64.34%	69.94%
170	100%-119%	18.26%	23.62%
171	120%-139%	6.96%	4.60%
172	140%-159%	3.48%	0.90%
173	>=160%	6.96%	0.94%
174	Delinquency Status (%)		
175	Current	21.96%	35.78%
176	30+	6.82%	9.41%
177	60+	1.93%	7.05%
178	90+	69.29%	47.76%
179	Household Size		
180	1	198	6,018

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
181	2	164	6,366
182	3	122	4,248
183	4	82	3,360
184	5+	71	2,308

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 49 denied and 41 withdrawn cases were reconsidered.

Line 2 - This does not include 915 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 23,215.

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

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	551	6,694
4	% of Total Number of Applications	49.46%	51.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	145	3,600
7	% of Total Number of Applications	13.02%	27.79%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	113	2,355
10	% of Total Number of Applications	10.14%	18.18%
11	<i>In Process</i>		
12	Number of Borrowers In Process	305	N/A
13	% of Total Number of Applications	27.38%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1,114	12,954
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	74
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	882	869
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	206	190
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	115,519	112,650
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	20,000	23,720
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	20,072	15,450
30	Assistance Characteristics		
31	Assistance Provided to Date	\$8,101,558	\$95,960,205
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	94
37	<i>Current</i>		
38	Number	115	2,009
39	%	20.87%	30.01%
40	<i>Delinquent (30+)</i>		
41	Number	36	513
42	%	6.53%	7.66%
43	<i>Delinquent (60+)</i>		
44	Number	8	326
45	%	1.45%	4.87%
46	<i>Delinquent (90+)</i>		
47	Number	392	3,846
48	%	71.15%	57.46%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	246	5,140
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	2	57
54	%	0.81%	1.11%
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	1	38
63	%	0.41%	0.74%
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	17	1,089
70	%	6.91%	21.19%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	91	1,176
73	%	36.99%	22.88%
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	135	2,769
82	%	54.88%	53.87%
83	Homeownership Retention		
84	Six Months Number	N/A	5,694
85	Six Months %	N/A	98.29%
86	Twelve Months Number	N/A	4,841
87	Twelve Months %	N/A	98.02%
88	Twenty-four Months Number	N/A	4,175
89	Twenty-four Months %	N/A	97.80%
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 3 denied and 1 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	34	15,416
4	% of Total Number of Applications	14.66%	65.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	14	3,926
7	% of Total Number of Applications	6.03%	16.66%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	30	4,069
10	% of Total Number of Applications	12.93%	17.27%
11	<i>In Process</i>		
12	Number of Borrowers In Process	154	N/A
13	% of Total Number of Applications	66.38%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	232	23,565
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	169
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	821	857
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	145	194
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	114,635	108,813
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	19,642	24,000
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	19,960	16,813
30	Assistance Characteristics		
31	Assistance Provided to Date	\$2,887,415	\$270,413,175
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	108	72
37	<i>Current</i>		
38	Number	5	5,890
39	%	14.71%	38.21%
40	<i>Delinquent (30+)</i>		
41	Number	1	1,583
42	%	2.94%	10.27%
43	<i>Delinquent (60+)</i>		
44	Number	2	1,252
45	%	5.88%	8.12%
46	<i>Delinquent (90+)</i>		
47	Number	26	6,691
48	%	76.47%	43.40%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	515	14,555
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	21	63
54	%	4.08%	0.43%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	1	7
60	%	0.19%	0.05%
61	<i>Short Sale</i>		
62	Number	6	78
63	%	1.17%	0.54%
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	113	3,171
70	%	21.94%	21.79%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	54	1,865
73	%	10.49%	12.81%
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	320	9,367
82	%	62.14%	64.36%
83	Homeownership Retention		
84	Six Months Number	N/A	15,116
85	Six Months %	N/A	99.29%
86	Twelve Months Number	N/A	14,783
87	Twelve Months %	N/A	99.32%
88	Twenty-four Months Number	N/A	12,420
89	Twenty-four Months %	N/A	99.54%
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	11	190
4	% of Total Number of Applications	61.11%	48.10%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	151
7	% of Total Number of Applications	11.11%	38.23%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	50
10	% of Total Number of Applications	5.56%	12.66%
11	<i>In Process</i>		
12	Number of Borrowers In Process	4	N/A
13	% of Total Number of Applications	22.22%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	18	395
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	11	165
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	831	771
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	403	234
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	104,557	95,599
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	25,000	23,405
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	24,279	22,926
30	Assistance Characteristics		
31	Assistance Provided to Date	\$276,181	\$3,974,545
32	Total Lender/Servicer Assistance Amount	\$4,001	\$208,714
33	Borrowers Receiving Lender/Servicer Match (%)	9.00%	16.00%
34	Median Lender/Servicer Assistance per Borrower	\$4,001	\$4,080
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	126	101
37	<i>Current</i>		
38	Number	5	86
39	%	45.45%	45.26%
40	<i>Delinquent (30+)</i>		
41	Number	0	9
42	%	0.00%	4.74%
43	<i>Delinquent (60+)</i>		
44	Number	1	8
45	%	9.09%	4.21%
46	<i>Delinquent (90+)</i>		
47	Number	5	87
48	%	45.46%	45.79%

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)	4	180
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	4	180
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	175
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	159
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	109
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%	64.29%
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	0	2
10	% of Total Number of Applications	0.00%	4.76%
11	<i>In Process</i>		
12	Number of Borrowers In Process	13	N/A
13	% of Total Number of Applications	100.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	13	42
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	1,007
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/Service Assistance Amount	\$0	\$603,604
33	Borrowers Receiving Lender/Service Match (%)	0.00%	100.00%
34	Median Lender/Service 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		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	27
50			
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	0	27
82	%	0.00%	100.00%
83	Homeownership Retention		
84	Six Months Number	N/A	27
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	13
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	78	223
4	% of Total Number of Applications	22.94%	25.28%
5	<i>Denied</i>		
6	Number of Borrowers Denied	123	435
7	% of Total Number of Applications	36.18%	49.32%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	24	109
10	% of Total Number of Applications	7.06%	12.36%
11	<i>In Process</i>		
12	Number of Borrowers In Process	115	N/A
13	% of Total Number of Applications	33.82%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	340	882
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	30	85
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	669	668
20	Median 1st Lien Housing Payment After Assistance	149	156
21	Median 2nd Lien Housing Payment Before Assistance	92	82
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	70,016	73,964
24	Median 1st Lien UPB After Program Entry	22,924	23,573
25	Median 2nd Lien UPB Before Program Entry	14,315	15,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	49,111	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	\$3,452,985	\$10,243,822
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	109	112
37	<i>Current</i>		
38	Number	23	84
39	%	29.49%	37.67%
40	<i>Delinquent (30+)</i>		
41	Number	9	18
42	%	11.54%	8.07%
43	<i>Delinquent (60+)</i>		
44	Number	2	3
45	%	2.56%	1.35%
46	<i>Delinquent (90+)</i>		
47	Number	44	118
48	%	56.41%	52.91%

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)	69	156
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	68	155
67	%	98.55%	99.36%
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	1	1
73	%	1.45%	0.64%
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	48
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	493	915
4	% of Total Number of Submissions	81.09%	73.32%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	36
7	% of Total Number of Submissions	0.66%	2.88%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	47	233
10	% of Total Number of Submissions	7.73%	18.67%
11	<i>In Process</i>		
12	Number of Borrowers In Process	64	N/A
13	% of Total Number of Submissions	10.53%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	608	1,248
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	121,000	122,500
20	Median Credit Score	699	697
21	Median DTI	38	38
22	Assistance Characteristics		
23	Assistance Provided to Date	\$7,395,000	\$13,725,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	2.64%	4.26%
28	\$50,000- \$69,000	42.60%	40.87%
29	Below \$50,000	54.76%	54.87%
30	Borrower Income as Percent of Area Median Income (AMI)		
31	Above 120%	0.61%	0.98%
32	110%- 119%	4.26%	4.04%
33	100%- 109%	8.52%	7.54%
34	90%- 99%	14.20%	13.33%
35	80%- 89%	15.41%	14.86%
36	Below 80%	57.00%	59.25%
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	2	2
41	Asian	39	59
42	Black or African American	133	252
43	Native Hawaiian or other Pacific Islander	0	1
44	White	324	606
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	493	915
50	Sex		
51	Male	0	0
52	Female	0	0
53	Information not provided by borrower	493	915
54	Co-Borrower		
55	Race		
56	American Indian or Alaskan Native	0	1
57	Asian	9	12
58	Black or African American	5	11
59	Native Hawaiian or other Pacific Islander	1	1
60	White	37	81
61	Information not provided by borrower	0	1
62	Ethnicity		
63	Hispanic or Latino	0	0
64	Not Hispanic or Latino	0	0
65	Information not provided by borrower	52	107
66	Sex		
67	Male	0	0
68	Female	0	0
69	Information not provided by borrower	52	107
70	Geographic Breakdown (by Targeted Area)		
71	Cabarrus	58	91
72	Cumberland	29	53
73	Guilford	181	299
74	Johnston	20	57
75	Mecklenburg	205	415
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%

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 7 denied and 1 withdrawn cases were reconsidered.

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.
----------------	--

Geographic Breakdown (by County)

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

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 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.
<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.e., 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.
----------------	---

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.