

Third Quarter 2016

In the Third Quarter of 2016, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 661 loans for homeowners, bringing the cumulative total of families receiving assistance to 23,876. Assistance payments totaled \$15 million, bringing the cumulative total to \$409 million. As of September 30, we had committed \$432 million in assistance to homeowners.

- NCHFA was awarded \$78,016,445 of additional program funds from Round 5 Phase 1 and \$145,709,333 from Round 5 Phase 2.

Due to receiving new funding for the HHF Program, our staff has been busy in increasing visibility about our programs through marketing campaigns.

- Radio One's live interview which reached a large area of eastern North Carolina.
- Outreach staff presented NCFPF information at numerous Veteran's events.
 - Wake Technical Community College Veterans Summit. This event was a resource fair for veterans and their families which was well attended.
 - National Association for Black Veterans Conference.
 - Department of Health and Human Services hosted a VA hiring fair. The event was organized to share information about our programs to displaced and underemployed veterans.
 - Several hundred homeowners were reached through Veterans Community Resource Fairs held in areas across NC.
- Staff presented at 4 Rapid Response events. The companies, laying off workers, are Monsanto, K-Mart, Daimler Trucks and SONA BLW Precision Forge. Several hundred workers attended these events.
- NCHFA staff has spent time visiting many of our PHCO's and brainstorming ideas about upcoming community events, partnership opportunities, and creative marketing ideas to help advance program information across the state.
- We continued our statewide digital marketing campaign that uses text and display Google Adwords, behavioral marketing and re-targeting banner ads and 30-second commercials on YouTube. All ads had higher click-through rates than industry averages.
- We held a three-month digital campaign with the Beasley Media Group in Charlotte, which has platforms on seven radio stations. The campaign utilized social media, banner ads, streaming and geotargeting around a major local event.
- We held a three-month digital marketing campaign with Radio One in Raleigh, advertising in their three radio station sites that target the African American market. New ads were developed to target this demographic and social media and limited radio advertising were done in conjunction with this campaign.
- We held a phone bank October 18 on WBTV in Charlotte. This was the third phone bank we've held with that media outlet and it yielded similar results as in the past.



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: September 2016

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	661	23,876
3	Number of Unique Borrowers Denied Assistance	232	6,348
4	Number of Unique Borrowers Withdrawn from Program	181	4,684
5	Number of Unique Borrowers in Process	513	N/A
6	Total Number of Unique Borrower Applicants	N/A	35,421
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$14,734,762	\$409,612,318
9	Total Spent on Administrative Support, Outreach, and Counseling	\$3,431,559	\$65,768,901
10	Borrower Income (\$)		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	Geographic Breakdown (by county)		
23	Alamance	9	332
24	Alexander	4	96
25	Alleghany	-	33
26	Anson	2	33
27	Ashe	1	101
28	Avery	-	60
29	Beaufort	-	66
30	Bertie	-	39
31	Bladen	3	49
32	Brunswick	9	203
33	Buncombe	5	382
34	Burke	3	243
35	Cabarrus	23	714
36	Caldwell	4	269
37	Camden	4	33
38	Carteret	2	62
39	Caswell	2	51
40	Catawba	6	556
41	Chatham	3	110
42	Cherokee	1	47
43	Chowan	2	30
44	Clay	-	23
45	Cleveland	12	273
46	Columbus	1	73
47	Craven	2	115
48	Cumberland	19	557
49	Currituck	4	52
50	Dare	1	93
51	Davidson	5	319
52	Davie	1	80
53	Duplin	-	50
54	Durham	29	869
55	Edgecombe	2	145
56	Forsyth	25	1,025
57	Franklin	7	170
58	Gaston	11	562

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	1	27
60	Graham	1	26
61	Granville	3	121
62	Greene	-	15
63	Guilford	62	1,881
64	Halifax	3	111
65	Harnett	13	241
66	Haywood	4	99
67	Henderson	3	153
68	Hertford	2	46
69	Hoke	3	106
70	Hyde	-	6
71	Iredell	10	401
72	Jackson	2	28
73	Johnston	17	587
74	Jones	-	8
75	Lee	2	117
76	Lenoir	1	63
77	Lincoln	2	217
78	Macon	4	82
79	Madison	1	30
80	Martin	1	21
81	McDowell	-	66
82	Mecklenburg	104	3,963
83	Mitchell	-	39
84	Montgomery	-	20
85	Moore	-	77
86	Nash	9	226
87	New Hanover	13	384
88	Northampton	-	33
89	Onslow	4	204
90	Orange	4	164
91	Pamlico	-	11
92	Pasquotank	6	123
93	Pender	3	119
94	Perquimans	4	38
95	Person	-	75
96	Pitt	8	249
97	Polk	1	38
98	Randolph	6	338
99	Richmond	-	37
100	Robeson	1	154
101	Rockingham	2	158
102	Rowan	3	320
103	Rutherford	3	216
104	Sampson	1	66
105	Scotland	2	56
106	Stanly	3	108
107	Stokes	2	111
108	Surry	1	116
109	Swain	1	22
110	Transylvania	-	22
111	Tyrrell	-	5
112	Union	8	591
113	Vance	3	58
114	Wake	115	2,669
115	Warren	4	33
116	Washington	1	24

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
117	Watauga	2	105
118	Wayne	3	124
119	Wilkes	1	164
120	Wilson	4	152
121	Yadkin	2	66
122	Yancey	-	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	8	253
127	Asian	9	363
128	Black or African American	273	8,868
129	Native Hawaiian or other Pacific Islander	-	39
130	White	295	12,382
131	Information Not Provided by Borrower	83	2,109
132	Ethnicity		
133	Hispanic or Latino	82	1,081
134	Not Hispanic or Latino	486	19,916
135	Information Not Provided by Borrower	93	2,879
136	Sex		
137	Male	202	9,322
138	Female	312	11,467
139	Information Not Provided by Borrower	147	3,087
140	<i>Co-Borrower</i>		
141	Race		
142	American Indian or Alaskan Native	2	106
143	Asian	6	229
144	Black or African American	71	3,006
145	Native Hawaiian or other Pacific Islander	1	21
146	White	117	6,210
147	Information Not Provided by Borrower	34	1,352
148	Ethnicity		
149	Hispanic or Latino	35	625
150	Not Hispanic or Latino	176	8,888
151	Information Not Provided by Borrower	19	1,372
152	Sex		
153	Male	66	3,189
154	Female	122	6,230
155	Information Not Provided by Borrower	42	1,466
156	Hardship		
157	Unemployment	N/A	N/A
158	Underemployment	N/A	N/A
159	Divorce	N/A	N/A
160	Medical Condition	N/A	N/A
161	Death	N/A	N/A
162	Other	N/A	N/A
163	Current Loan to Value Ratio (LTV)		
164	<100%	N/A	N/A
165	100%-109%	N/A	N/A
166	110%-120%	N/A	N/A
167	>120%	N/A	N/A
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	N/A	N/A
170	100%-119%	N/A	N/A
171	120%-139%	N/A	N/A
172	140%-159%	N/A	N/A
173	>=160%	N/A	N/A
174	Delinquency Status (%)		
175	Current	N/A	N/A
176	30+	N/A	N/A
177	60+	N/A	N/A
178	90+	N/A	N/A
179	Household Size		
180	1	N/A	N/A

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
181	2	N/A	N/A
182	3	N/A	N/A
183	4	N/A	N/A
184	5+	N/A	N/A

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 **73** denied and **42** withdrawn cases were reconsidered.

Lines 2-155: Starting in the current quarter, the Borrower Characteristics section now includes data from the Down Payment Assistance Program causing some data points not to sum in a quarter-over-quarter fashion.

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	504	7,198
4	% of Total Number of Applications	N/A	52.35%
5	<i>Denied</i>		
6	Number of Borrowers Denied	173	3,766
7	% of Total Number of Applications	N/A	27.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	106	2,460
10	% of Total Number of Applications	N/A	17.89%
11	<i>In Process</i>		
12	Number of Borrowers In Process	325	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	13,749
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	10	84
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	864	869
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	19,653	15,562
30	Assistance Characteristics		
31	Assistance Provided to Date	\$8,232,387	\$104,192,592
32	Total Lender/Servicer Assistance Amount	N/A	N/A
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	N/A	N/A
37	<i>Current</i>		
38	Number	126	2,135
39	%	25.00%	29.66%
40	<i>Delinquent (30+)</i>		
41	Number	31	544
42	%	6.15%	7.56%
43	<i>Delinquent (60+)</i>		
44	Number	18	344
45	%	3.57%	4.78%
46	<i>Delinquent (90+)</i>		
47	Number	329	4,175
48	%	65.28%	58.00%

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)	373	5513
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	57
54	%	0.00%	1.03%
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%	0.16%
61	<i>Short Sale</i>		
62	Number	2	40
63	%	0.54%	0.73%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	33	1,122
70	%	8.85%	20.35%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	118	1,294
73	%	31.64%	23.47%
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	220	2,990
82	%	58.98%	54.24%
83	Homeownership Retention		
84	Six Months Number	N/A	6,043
85	Six Months %	N/A	98.37%
86	Twelve Months Number	N/A	5,284
87	Twelve Months %	N/A	98.18%
88	Twenty-four Months Number	N/A	4,264
89	Twenty-four Months %	N/A	97.87%
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 **7** denied and **1** withdrawn cases were reconsidered.

Lines 66 & 81: One loan that was reported under the cumulative column in line 66 is now reported on line 81. This caused the Other - Borrower Still Owns Home category to not sum in a quarter-over-quarter fashion.

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	54	15,470
4	% of Total Number of Applications	N/A	65.43%
5	<i>Denied</i>		
6	Number of Borrowers Denied	12	3,938
7	% of Total Number of Applications	N/A	16.66%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	54	4,123
10	% of Total Number of Applications	N/A	17.44%
11	<i>In Process</i>		
12	Number of Borrowers In Process	111	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23,642
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	31	200
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	864	857
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	20,650	16,776
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,982,729	\$272,395,904
32	Total Lender/Servicer Assistance Amount	N/A	N/A
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	N/A	N/A
37	<i>Current</i>		
38	Number	19	5,909
39	%	35.19%	38.20%
40	<i>Delinquent (30+)</i>		
41	Number	2	1,585
42	%	3.70%	10.25%
43	<i>Delinquent (60+)</i>		
44	Number	2	1,254
45	%	3.70%	8.11%
46	<i>Delinquent (90+)</i>		
47	Number	31	6,722
48	%	57.41%	43.44%

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)	378	14,933
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	9	72
54	%	2.38%	0.48%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	7
60	%	0.00%	0.05%
61	<i>Short Sale</i>		
62	Number	6	84
63	%	1.59%	0.56%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	122	3,293
70	%	32.28%	22.05%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	54	1,919
73	%	14.29%	12.85%
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	187	9,554
82	%	49.47%	63.98%
83	Homeownership Retention		
84	Six Months Number	N/A	15,261
85	Six Months %	N/A	99.22%
86	Twelve Months Number	N/A	15,006
87	Twelve Months %	N/A	99.30%
88	Twenty-four Months Number	N/A	13,009
89	Twenty-four Months %	N/A	99.38%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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	8	198
4	% of Total Number of Applications	N/A	48.18%
5	<i>Denied</i>		
6	Number of Borrowers Denied	6	157
7	% of Total Number of Applications	N/A	38.20%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	51
10	% of Total Number of Applications	N/A	12.41%
11	<i>In Process</i>		
12	Number of Borrowers In Process	5	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	411
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	174
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	863	772
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	221	234
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	121,225	97,659
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	15,000	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	12,865	22,808
30	Assistance Characteristics		
31	Assistance Provided to Date	\$140,574	\$4,115,119
32	Total Lender/Servicer Assistance Amount	N/A	N/A
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	N/A	N/A
37	<i>Current</i>		
38	Number	4	90
39	%	50.00%	45.45%
40	<i>Delinquent (30+)</i>		
41	Number	1	10
42	%	12.50%	5.05%
43	<i>Delinquent (60+)</i>		
44	Number	0	8
45	%	0.00%	4.04%
46	<i>Delinquent (90+)</i>		
47	Number	3	90
48	%	37.50%	45.46%

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)	9	189
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	N/A	N/A
67	%	N/A	N/A
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	9	189
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	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	179
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	169
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	118
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

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	5	32
4	% of Total Number of Applications	N/A	61.54%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	4
7	% of Total Number of Applications	N/A	7.69%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	8	10
10	% of Total Number of Applications	N/A	19.23%
11	<i>In Process</i>		
12	Number of Borrowers In Process	6	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	52
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	721	927
20	Median 1st Lien Housing Payment After Assistance	613	674
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	85,814	126,995
24	Median 1st Lien UPB After Program Entry	71,000	89,000
25	Median 2nd Lien UPB Before Program Entry	-	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	24,990	35,740
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	12,729	17,526
30	Assistance Characteristics		
31	Assistance Provided to Date	\$59,075	\$619,884
32	Total Lender/Servicer Assistance Amount	N/A	N/A
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	N/A	N/A
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	5	32
48	%	100.00%	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)	0	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	27
67	%	0.00%	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	N/A	N/A
73	%	N/A	N/A
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	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	27
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	20
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%

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	73	296
4	% of Total Number of Applications	N/A	25.28%
5	<i>Denied</i>		
6	Number of Borrowers Denied	177	610
7	% of Total Number of Applications	N/A	52.09%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	38	147
10	% of Total Number of Applications	N/A	12.55%
11	<i>In Process</i>		
12	Number of Borrowers In Process	118	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1,171
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	38	123
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	769	686
20	Median 1st Lien Housing Payment After Assistance	233	176
21	Median 2nd Lien Housing Payment Before Assistance	160	103
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	80,004	76,924
24	Median 1st Lien UPB After Program Entry	30,441	27,663
25	Median 2nd Lien UPB Before Program Entry	17,173	16,049
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	\$3,254,997	\$13,498,819
32	Total Lender/Servicer Assistance Amount	N/A	N/A
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	N/A	N/A
37	<i>Current</i>		
38	Number	34	118
39	%	46.58%	39.86%
40	<i>Delinquent (30+)</i>		
41	Number	4	22
42	%	5.48%	7.43%
43	<i>Delinquent (60+)</i>		
44	Number	0	3
45	%	0.00%	1.01%
46	<i>Delinquent (90+)</i>		
47	Number	35	153
48	%	47.94%	51.70%

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)	87	243
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	87	242
67	%	100.00%	99.59%
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	1
73	%	0.00%	0.41%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	145
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	10
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%

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.

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	64	979
4	% of Total Number of Submissions	N/A	77.21%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	38
7	% of Total Number of Submissions	N/A	3.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	7	240
10	% of Total Number of Submissions	N/A	18.93%
11	<i>In Process</i>		
12	Number of Borrowers In Process	11	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1,268
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	123,000	122,500
20	Median Credit Score	678	696
21	Median DTI	39	38
22	Assistance Characteristics		
23	Assistance Provided to Date	\$1,065,000	\$14,790,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	9.37%	4.60%
28	\$50,000- \$69,000	21.87%	39.63%
29	Below \$50,000	68.76%	55.77%
30	Borrower Income as Percent of Area Median Income (AMI)		
31	Above 120%	3.12%	1.63%
32	110%- 119%	6.25%	4.60%
33	100%- 109%	6.25%	7.97%
34	90%- 99%	6.25%	12.77%
35	80%- 89%	9.37%	13.59%
36	Below 80%	68.76%	59.44%
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	2
41	Asian		3	62
42	Black or African American		25	277
43	Native Hawaiian or other Pacific Islander		0	1
44	White		36	642
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		64	979
50	Sex			
51	Male		0	0
52	Female		0	0
53	Information not provided by borrower		64	979
54	Co-Borrower			
55	Race			
56	American Indian or Alaskan Native		0	1
57	Asian		1	13
58	Black or African American		2	13
59	Native Hawaiian or other Pacific Islander		0	1
60	White		5	86
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		8	115
66	Sex			
67	Male		0	0
68	Female		0	0
69	Information not provided by borrower		8	115
70	Geographic Breakdown (by Targeted Area)			
71	Cabarrus		5	96
72	Cumberland		5	58
73	Guilford		20	319
74	Johnston		3	60
75	Mecklenburg		31	446
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.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed 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.
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Home Mortgage Disclosure Act (HMDA)

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

Hardship

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

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

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

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

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

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

Program Intake/Evaluation

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

Reinstatement/Current/Payoff	
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.
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	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 <u>as the desired outcome of the program</u> .
%	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	
<i>Funded</i>	
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.
<i>Denied</i>	
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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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.
<i>Total</i>	
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	
<i>Loan Characteristics at Origination</i>	
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).
<i>Assistance Characteristics</i>	
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.

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