



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: January 2017

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	584	24,467
3	Number of Unique Borrowers Denied Assistance	184	6,484
4	Number of Unique Borrowers Withdrawn from Program	126	4,751
5	Number of Unique Borrowers in Process	534	N/A
6	Total Number of Unique Borrower Applicants	N/A	36,236
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$14,029,854	\$423,642,172
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,115,305	\$67,884,206
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	2	334
24	Alexander	2	98
25	Alleghany	0	33
26	Anson	0	33
27	Ashe	0	101
28	Avery	0	60
29	Beaufort	0	66
30	Bertie	2	41
31	Bladen	0	49
32	Brunswick	1	204
33	Buncombe	16	398
34	Burke	8	251
35	Cabarrus	17	731
36	Caldwell	5	274
37	Camden	0	33
38	Carteret	4	66
39	Caswell	3	54
40	Catawba	10	566
41	Chatham	3	113
42	Cherokee	3	50
43	Chowan	1	31
44	Clay	0	23
45	Cleveland	4	277
46	Columbus	2	75
47	Craven	1	116
48	Cumberland	13	571
49	Currituck	2	54
50	Dare	1	94
51	Davidson	9	328
52	Davie	0	80
53	Duplin	1	51
54	Durham	26	895
55	Edgecombe	3	148
56	Forsyth	15	1,040
57	Franklin	6	176
58	Gaston	15	577

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	1	28
60	Graham	0	26
61	Granville	4	125
62	Greene	0	15
63	Guilford	45	1,929
64	Halifax	3	114

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Harnett	8	249
66	Haywood	1	100
67	Henderson	9	162
68	Hertford	1	47
69	Hoke	3	109
70	Hyde	2	8
71	Iredell	7	408
72	Jackson	2	30
73	Johnston	22	609
74	Jones	0	8
75	Lee	6	123
76	Lenoir	4	67
77	Lincoln	4	221
78	Macon	2	84
79	Madison	1	31
80	Martin	0	21
81	McDowell	4	70
82	Mecklenburg	80	4,046
83	Mitchell	0	39
84	Montgomery	2	22
85	Moore	3	80
86	Nash	2	228
87	New Hanover	10	394
88	Northampton	1	34
89	Onslow	12	216
90	Orange	11	175
91	Pamlico	0	11
92	Pasquotank	3	126
93	Pender	3	122
94	Perquimans	1	39
95	Person	4	79
96	Pitt	5	254
97	Polk	2	40
98	Randolph	9	347
99	Richmond	1	38
100	Robeson	4	158
101	Rockingham	3	161
102	Rowan	7	327
103	Rutherford	8	224
104	Sampson	2	68
105	Scotland	3	59
106	Stanly	1	109
107	Stokes	0	111
108	Surry	2	118
109	Swain	0	22
110	Transylvania	1	23
111	Tyrrell	1	6
112	Union	11	602
113	Vance	1	59
114	Wake	69	2,738
115	Warren	0	33
116	Washington	0	24
117	Watauga	2	107
118	Wayne	3	127
119	Wilkes	4	168
120	Wilson	9	161
121	Yadkin	0	66
122	Yancey	0	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	261
127	Asian	8	373
128	Black or African American	242	9,112
129	Native Hawaiian or other Pacific Islander	0	39
130	White	263	12,648
131	Information Not Provided by Borrower	69	2,178
132	Ethnicity		
133	Hispanic or Latino	80	1,161
134	Not Hispanic or Latino	462	20,378
135	Information Not Provided by Borrower	42	2,928
136	Sex		
137	Male	195	9,517
138	Female	309	11,776
139	Information Not Provided by Borrower	80	3,174
140	<i>Co-Borrower</i>		
141	Race		
142	American Indian or Alaskan Native	2	108
143	Asian	9	239
144	Black or African American	61	3,068
145	Native Hawaiian or other Pacific Islander	1	22
146	White	117	6,327
147	Information Not Provided by Borrower	35	1,387
148	Ethnicity		
149	Hispanic or Latino	45	670
150	Not Hispanic or Latino	168	9,056
151	Information Not Provided by Borrower	11	1,385
152	Sex		
153	Male	68	3,257
154	Female	118	6,348
155	Information Not Provided by Borrower	38	1,506
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 **48** denied and 59 withdrawn cases were reconsidered.

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

Lines 1,22,123 : During the prior quarter, 7 borrowers received down payment assistance that were not reported due to a system change. These cases are reported in the cumulative column this quarter, but not in the QTD column. Therefore some unique borrower counts, geographic breakdown by county counts or Home Mortgage Disclosure Act amounts may not sum in a quarter-over-quarter fashion.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	471	7,669
4	% of Total Number of Applications	N/A	53.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	148	3,910
7	% of Total Number of Applications	N/A	27.07%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	86	2,545
10	% of Total Number of Applications	N/A	17.62%
11	<i>In Process</i>		
12	Number of Borrowers In Process	321	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	14,445
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	96
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	862	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	19,874	15,685
30	Assistance Characteristics		
31	Assistance Provided to Date	\$7,976,140	\$112,168,732
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	124	2259
39	%	26.33%	29.46%
40	<i>Delinquent (30+)</i>		
41	Number	25	569
42	%	5.31%	7.42%
43	<i>Delinquent (60+)</i>		
44	Number	22	366
45	%	4.67%	4.77%
46	<i>Delinquent (90+)</i>		
47	Number	300	4475
48	%	63.69%	58.35%

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)	392	5,905
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	4	61
54	%	1.02%	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%	0.15%
61	<i>Short Sale</i>		
62	Number	1	41
63	%	0.26%	0.69%
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	31	1,153
70	%	7.91%	19.53%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	103	1,397
73	%	26.28%	23.66%
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	253	3,243
82	%	64.54%	54.92%
83	Homeownership Retention		
84	Six Months Number	N/A	6,591
85	Six Months %	N/A	98.46%
86	Twelve Months Number	N/A	5,695
87	Twelve Months %	N/A	98.31%
88	Twenty-four Months Number	N/A	4,359
89	Twenty-four Months %	N/A	97.91%
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 **4** denied and **1** withdrawn cases were reconsidered.

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	31	15,501
4	% of Total Number of Applications	N/A	65.37%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	3,941
7	% of Total Number of Applications	N/A	16.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	30	4,153
10	% of Total Number of Applications	N/A	17.51%
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	23,713
16	Number of Borrowers Participating in Other HFA HHH Programs or Program Components	25	225
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	944	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	20,242	16,764
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,328,837	\$273,724,741
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	12	5,921
39	%	38.71%	38.20%
40	<i>Delinquent (30+)</i>		
41	Number	2	1,587
42	%	6.45%	10.24%
43	<i>Delinquent (60+)</i>		
44	Number	2	1,256
45	%	6.45%	8.10%
46	<i>Delinquent (90+)</i>		
47	Number	15	6,737
48	%	48.39%	43.46%

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)	176	15,109
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	6	78
54	%	3.40%	0.52%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	1	8
60	%	0.57%	0.05%
61	<i>Short Sale</i>		
62	Number	1	85
63	%	0.57%	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	84	3,377
70	%	47.73%	22.35%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	54	1,973
73	%	30.68%	13.06%
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	30	9,584
82	%	17.05%	63.43%
83	Homeownership Retention		
84	Six Months Number	N/A	15,267
85	Six Months %	N/A	99.04%
86	Twelve Months Number	N/A	15,117
87	Twelve Months %	N/A	99.29%
88	Twenty-four Months Number	N/A	13,712
89	Twenty-four Months %	N/A	99.33%
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	14	212
4	% of Total Number of Applications	N/A	49.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	7	164
7	% of Total Number of Applications	N/A	38.23%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	52
10	% of Total Number of Applications	N/A	12.12%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	429
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	14	188
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	807	772
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	223	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	86,158	97,420
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	27,500	23,395
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	27,922	23,019
30	Assistance Characteristics		
31	Assistance Provided to Date	\$391,077	\$4,506,196
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	8	98
39	%	57.15%	46.23%
40	<i>Delinquent (30+)</i>		
41	Number	1	11
42	%	7.14%	5.19%
43	<i>Delinquent (60+)</i>		
44	Number	0	8
45	%	0.00%	3.77%
46	<i>Delinquent (90+)</i>		
47	Number	5	95
48	%	35.71%	44.81%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	10	199
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	10	199
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	190
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	175
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	141
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	37
4	% of Total Number of Applications	N/A	57.81%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	5
7	% of Total Number of Applications	N/A	7.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	11
10	% of Total Number of Applications	N/A	17.19%
11	<i>In Process</i>		
12	Number of Borrowers In Process	11	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	64
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	1
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1043	942
20	Median 1st Lien Housing Payment After Assistance	875	697
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	136,303	131,049
24	Median 1st Lien UPB After Program Entry	125,000	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	11303	32475
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	5,651	16,512
30	Assistance Characteristics		
31	Assistance Provided to Date	\$26,996	\$646,880
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	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	37
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)	10	37
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	10	37
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	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	27
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	94	390
4	% of Total Number of Applications	N/A	26.49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	145	755
7	% of Total Number of Applications	N/A	51.29%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	32	179
10	% of Total Number of Applications	N/A	12.16%
11	<i>In Process</i>		
12	Number of Borrowers In Process	148	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1,472
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	36	159
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	704	691
20	Median 1st Lien Housing Payment After Assistance	207	187
21	Median 2nd Lien Housing Payment Before Assistance	247	130
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	72,652	75,287
24	Median 1st Lien UPB After Program Entry	27,002	15,920
25	Median 2nd Lien UPB Before Program Entry	15,506	16,012
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50,000	50,000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,141,804	\$17,640,623
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	30	148
39	%	31.91%	37.95%
40	<i>Delinquent (30+)</i>		
41	Number	12	34
42	%	12.77%	8.72%
43	<i>Delinquent (60+)</i>		
44	Number	0	3
45	%	0.00%	0.77%
46	<i>Delinquent (90+)</i>		
47	Number	52	205
48	%	55.32%	52.56%

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)	82	325
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	82	324
67	%	100.00%	99.69%
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%	0.31%
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	223
85	Six Months %	N/A	100%
86	Twelve Months Number	N/A	48
87	Twelve Months %	N/A	100%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0%

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	11	997
4	% of Total Number of Submissions	N/A	78.01%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	39
7	% of Total Number of Submissions	N/A	3.05%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	241
10	% of Total Number of Submissions	N/A	18.86%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1	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	1278
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	136,000	122,500
20	Median Credit Score	670	696
21	Median DTI	39	38
22	Assistance Characteristics		
23	Assistance Provided to Date	\$165,000	\$14,955,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	9.09%	4.61%
28	\$50,000- \$69,000	18.18%	39.32%
29	Below \$50,000	72.73%	56.07%
30	Borrower Income as Percent of Area Median Income (AMI)		
31	Above 120%	0.00%	1.71%
32	110%- 119%	9.09%	4.61%
33	100%- 109%	9.09%	7.92%
34	90%- 99%	0.00%	12.64%
35	80%- 89%	9.09%	13.54%
36	Below 80%	72.73%	59.58%
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		0	64
42	Black or African American		5	284
43	Native Hawaiian or other Pacific Islander		0	1
44	White		6	651
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		11	997
50	Sex			
51	Male		0	0
52	Female		0	0
53	Information not provided by borrower		11	997
54	Co-Borrower			
55	Race			
56	American Indian or Alaskan Native		0	1
57	Asian		0	14
58	Black or African American		2	16
59	Native Hawaiian or other Pacific Islander		0	1
60	White		1	87
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		3	120
66	Sex			
67	Male		0	0
68	Female		0	0
69	Information not provided by borrower		3	120
70	Geographic Breakdown (by Targeted Area)			
71	Cabarrus		0	96
72	Cumberland		0	59
73	Guilford		1	323
74	Johnston		1	61
75	Mecklenburg		9	458
76	Homeownership Retention			
77	Six Months Number		N/A	28
78	Six Months %		N/A	100.00%
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 1,37,70 : During the prior quarter, 7 borrowers received down payment assistance that were not reported due to a system change. These cases are reported in the cumulative column this quarter, but not in the QTD column. Therefore some unique borrower counts, geographic breakdown by county counts or Home Mortgage Disclosure Act amounts may not sum in a quarter-over-quarter fashion.

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count

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

Program Expenditures

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

Borrower Income

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

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

All Categories	Number of aggregate borrowers assisted in each county listed.
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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.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.
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Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

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

Homeownership Retention

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

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

Program Intake/Evaluation

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

Program Characteristics

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

Borrower Income

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

All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
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Home Mortgage Disclosure Act (HMDA)

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

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

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

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

HFA Performance Data Reporting - Program Notes	
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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.